



# **WESTPORT AFFORDABLE HOUSING TRUST FUND**

## **ACTION PLAN**

**FY11-FY13**

**Prepared for:  
Board of Trustees  
Westport Affordable Housing Trust Fund  
With support from the Community Preservation Committee**

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**Adopted May 20, 2010**

## WHO NEEDS AFFORDABLE HOUSING IN WESTPORT?

Young working families with one child

Farmers

Families whose breadwinners are under-employed or unemployed

People who are overburdened with utility bills

Those whose assets and income have diminished due to the financial turmoil

Seniors and retirees who are downsizing

Young families with one income due to childcare responsibilities

People who lose a partner

People just starting out in the job market

Seniors on a fixed income

Young single parents

Disabled

People who have a sudden expense like a failed septic system

Unemployed and displaced foreclosed homeowners

Young singles just out of school needing rentals

Families

Elderly who are impacted by level-funded social security while property taxes have increased

Children of Westport who want to stay in Westport

"18-30 somethings" looking to venture out on their own with a rental or first purchase

Locally employed young people and recent graduates with debts from education loans

Teachers, police, firefighters, single parents, young families, elderly

People who are faced with a disability and have to adapt their house

Note: The source of these quotations are the participants of our February 17<sup>th</sup> Housing Trust Workshop. These quotations were in responses to the question, "From your first-hand experience and perspective as a citizen of Westport, what types of households do you know of or have heard about who are struggling with costs of housing/living?"

## **OUR MISSION**

Our mission is to help people with modest incomes afford the cost of housing in Westport.

We aim to do this in three primary ways:  
convert existing buildings to affordable homes,  
ease home costs for existing residents in need,  
and construct new affordable homes.

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## EXECUTIVE SUMMARY

We, the Board of Trustees of the Westport Affordable Housing Trust Fund, present this Action Plan to communicate our mission, goals, priority initiatives, and budget for FY11-FY13. Our mission is to help people with modest incomes afford the cost of housing in Westport. In summary, we have three goals:

1. Convert existing buildings to “affordable homes.”<sup>1</sup>
2. Ease home costs for existing residents in need
3. Construct new affordable homes

We have identified seven priority initiatives to focus on in our first three years:

1. Establish a Housing Assistance Office by contracting with a housing specialist and recording secretary to expand our capacity with professional staff support.
2. Seek alternative sources of revenue to supplement Community Preservation Act funds, including cash payments and land donations resulting from potential amendments to the Inclusionary Housing Bylaw and transfer of tax title or other town-owned property.
3. Support Town efforts to implement vision for development of affordable housing at Noquochoke Village.
4. Facilitate the construction of new affordable units on available properties in existing residential neighborhoods or Westport’s villages.
5. Establish a homebuyer program for individuals by providing subsidies for mortgage write-downs to convert existing homes to affordable homes through permanent deed restrictions.
6. Establish a small grants program to allow low-income homeowners to make small repairs for health and safety reasons.

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<sup>1</sup> By the term “affordable home,” we mean a property with a deed restriction that permanently restricts the sales/rent price of the dwelling unit(s) on a property so that the unit(s) is priced at a level that is affordable to households with incomes that are 80% or less of the area median. It is the intention that these units would comply with the requirements per MGL Chapter 40B to count on the state’s Subsidized Housing Inventory.

7. Provide financial assistance to elderly homeowners with low/moderate incomes to enable them to stay in their homes and to create permanently restricted affordable units.

This Action Plan describes Westport's affordable housing needs, explains our goals and priority initiatives in more detail, and includes a three-year budget.

# INTRODUCTION

## What is the Westport Affordable Housing Trust Fund?

A municipal affordable housing trust is a vehicle to enhance local ability to create and preserve affordable housing. A housing trust allows municipalities to collect funds for affordable housing, segregate them out of the general municipal budget into a trust fund, and create a Board of Trustees to use the funds for local affordable housing initiatives.

The Town of Westport, in order to more effectively undertake locally-initiated affordable housing projects, established the Westport Affordable Housing Trust Fund, per Massachusetts General Laws Chapter 44 Section 55C (MGL c.44 s.55C), through a 2/3 vote at the May 2009 Town Meeting. The purpose of the Housing Trust, as stated in Warrant Article 29, is to “provide for the creation and preservation of affordable housing in the Town for the benefit of low and moderate income households.” The Westport Affordable Housing Trust Fund bylaw is included in the Appendix.

## What does the Board of Trustees do?

The Town created our five-member Board of Trustees, per statute, to oversee the Westport Affordable Housing Trust Fund. Our powers and authority are set forth in accordance with MGL c.44 s.55C. The Board of Trustees must include one member of the Board of Selectmen (BOS) and the BOS appoints the remaining members.

**Board of Trustees**  
Dianne Baron, Chair  
Catherine Williams, Vice Chair  
Brian Corey, Jr., Treasurer and Clerk  
Craig Dutra, Selectman  
Elaine Ostroff

Alternates:  
Elizabeth Collins and Warren Messier

It is our fiduciary responsibility, bestowed upon us by the Town of Westport, to ensure that the Housing Trust Fund is used in a responsible manner. Our main purpose for initiating this Action Plan is our desire to establish a deliberate focus to our work and the use of the Housing Trust Fund that is based on our community's housing needs and goals. Our work is but one facet of the Town's work to maintain a high quality of life for its current and future residents. In recognition of this, we will strive to maintain open dialogues and coordinate our work with other town officials, boards, and commissions in order to reinforce, not duplicate, efforts.

## How was this Action Plan developed?

In January 2010, with funding allocated by the Community Preservation Committee (CPC), the Town of Westport contracted with planning consultant Jennifer Goldson of JM Goldson community preservation + planning to develop an Action Plan for the Westport Affordable Housing Trust Fund.

As a first order of business, a group of interested Westport residents took the planning consultant on a guided “windshield tour” of Westport in early January to orient her to various neighborhoods, past affordable housing projects, and various projects funded by Community Preservation Act funds.

To officially kick-off this project, the Town organized a public forum which was held on January 14<sup>th</sup>. At the forum, our planning consultant presented “Municipal Affordable Housing Trusts: What are they? What can they do?” based on the guidebook she authored for the Massachusetts Housing Partnership, “Municipal Affordable Housing Trust Guidebook.” The forum provided background information about housing trusts as well as a description of this project’s planning process and how members of the public can participate.



Municipal Affordable Housing Trust Forum sponsored by the Westport Community Preservation Committee at Westport Town Hall on January 14, 2010.



Working with the planning consultant, as part of the CPC contract, the Town and newly-appointed Board of Trustees studied the existing documents and plans, particularly the 2004 Town of Westport Master Plan and 2005 Westport Planned Production Plan, to identify and assess Westport's housing needs. The planning consultant updated and supplemented the information provided through this review to create materials for a planning workshop. The workshop materials included "Q & A of Westport's Unmet Housing Needs", which can be found in the appendix.

On February 17, 2010 the planning consultant facilitated a workshop for members of the public in addition to the new members of the Board of Trustees and other Town officials to identify goals, priorities, and preliminary project concepts for the Trust (a full summary of the workshop results can be found in the appendix).

At the planning workshop, participants worked in focus groups to respond to a series of questions. Each group then shared its collective responses to the questions. At the conclusion of the workshop, participants prioritized potential Trust initiatives using a group decision-making technique, referred to as "dot-voting."

The goals and priorities laid out in this Action Plan are based on a combination of ideas and feedback from workshop participants; recommendations by the planning consultant regarding needs reviewed by Trustees, best practices, and strategies; in addition to budgetary considerations and our capacity to effectively undertake initiatives.

## HOUSING NEEDS

Who needs affordable housing in Westport? The answer: families, farmers, disabled persons, under and unemployed breadwinners, recent graduates, many town employees, seniors and retirees, single parents, adult children of Westport, and the list goes on . . . (see full list of quotations from workshop participants on page 2).

At the core, the needs of these varied populations have one thing in common – due to level of income, the cost of living in Westport is not affordable. As Westport's 2004 Master Plan states, one of the community's goals is to "Provide a range of housing choices, balanced in terms of type, location, and price, that will meet the housing needs of all segments of the Town's populations." (Master Plan, p.12-8-1)

Westport's housing needs, which we briefly summarize here and in the appendix, are more fully elaborated in the Westport Planned Production Plan (PPP) of 2005, where the following observations were noted:

*"Across the age spectrum, there is a distinct need for affordable housing. Westport's graduates, young workers, and young families cannot afford to live here. Westport's police, fire, and highway workers, required by law to live here, cannot afford to live here. Many aging seniors are living on pensions based on old social security levels or salary levels that are inadequate under present cost of living levels – and our own parents and mainstays of the community cannot afford to live here." Westport Planned Production Plan, 2005, page 52*

According to US Census 2000, approximately 34% of Westport's households have low incomes (less than or equal to 80% area median income (AMI)). Much of Westport's senior population, which make-up over 14% of Westport's total population, has low or very low incomes. Town employees, some of whom are required to live in Westport, often have low or moderate incomes. In addition, about one out of every five (1:5) Westport households is overburdened by housing costs – spending more than 30% of gross income on housing costs.

### Rental Housing

Although 19% of Westport's total year-round housing units are rental, there are very few rental units on the market – in fact, only 18 units were listed for rent in January 2010. Of

those listed, the median rents for one and four bedroom units were higher than fair market rents. (Two and three bedroom units were listed with median price ranges comparable to fair market rents.) Although this snapshot data does not provide a significant indicator of rental housing needs as stand-alone data, it is noteworthy that data and analysis presented in both the Planned Production Plan (PPP) and Master Plan support similar conclusions and emphasize the need for affordable rental housing.

### **Homeownership Housing**

Sales of single-family homes peaked at a median price of about \$370,000 in 2005. In 2009, the median is approximately \$284,500. In terms of homeownership opportunities, Westport's affordability gap for a 4-person household with moderate income (up to 100% AMI), based on median price of single-family homes in 2009, is approximately \$63,500. This means that a household with the median annual income of \$72,500 could not afford to purchase a home priced at Westport's median sales price – the maximum sales price such a household could afford (with conventional financing) would be about \$221,000 (thus, a "gap" of \$63,500).

Not surprisingly, it is even more difficult for a low-income household. The median single-family home price is approximately \$129,500 more than what a four-person household with low income ( $\geq 80\%$  AMI) could afford. These affordability gaps indicate that it is difficult for both low and moderate-income households to purchase homes in Westport.

### **Special Needs Housing**

The term "special needs" is a general term used to refer to people with physical, mental health, or developmental disabilities. These special needs populations often require specially designed housing and/or professional services. In addition, some communities have identified other special needs populations and developed housing to accommodate those needs, for example: parenting grandparents, HIV/AIDS population, people in recovery for substance abuse, victims of domestic violence, etc.

Approximately 21% (2,841 individuals) of Westport residents over age 5 years have a disability – physical or mental. As of the 2005 Planned Production Plan, the Department of

Mental Retardation (now called the Department of Developmental Services) assisted 92 Westport residents with special needs by providing housing.

### **Existing Stock of Affordable Housing**

The Town is working to expand the supply of affordable housing in our community. Presently, the Town's Subsidized Housing Inventory (SHI) percentage is only 4.04% (224 dwelling units). Under 40B, towns are required to provide 10% of their housing stock as affordable units. Until Westport meets the state requirements, developers are able to apply for 40B Comprehensive Permits and bypass the usual permitting process.

Of Westport's 224 units, 188 are rental units. The rental units include the Westport Housing Authority's 48 units at Greenwood Terrace for elderly and disabled households; 48 units at Westport Village Apartments, an over 65 community; and 72 units at Edgewater Apartments on Sanford Road. The rental units also include 20 units in Department of Developmental Services group homes. There are also 14 ownership units planned at town-owned Noquochoke Village (54 total units) though the town is considering changes to that plan that could include rental units.

Additionally, Westport has a Housing Rehabilitation Program that is in its fifth year. This program is funded with federal Community Development Block Grant Housing Rehab funds to provide assistance to low and moderate income households in the North Westport Target Area. To date, forty Westport properties have been rehabilitated through this program. The 2009-2010 program budget is \$405,000, which is anticipated to assist 15 households. Although this program does not create permanently affordable units, it assists low-income residents in need and the units count on the state's Subsidized Housing Inventory.

### **Conclusions and More Information**

This very brief summary of Westport population and household characteristics and analysis of housing needs is supplemented by the "Q&A Westport's Unmet Housing Needs" in the appendix. However, a more thorough evaluation and analysis of Westport's current housing needs is warranted, particularly when US Census 2010 data is available.

Even without this more current data, though, it is clear that Trust initiatives should focus to include both rental and homeownership opportunities for low income ( $\leq 80\%$  AMI) and moderate-income ( $> 80\%$  AMI -  $\leq 100\%$  AMI) households. In addition, the needs of vulnerable populations, particularly low and moderate-income families, seniors, and special needs populations, should be addressed through Trust initiatives.

## OUR VISION

When we asked workshop participants what they envision the Trust accomplishing in the next 10 years, we heard many ideas. The ideas essentially fell into eight categories, as listed below with a sampling of related quotations from workshop participants. The eight categories, taken together, represent our vision for what the Trust will strive to accomplish in the next decade.

### **Create Homeownership Opportunities**

*"Ten houses completed through Habitat for Humanity and personal sweat equity"*

*"Has helped over 50 young families stay in Westport [through a] first time homebuyer program"*

### **Create Rental Units**

*"Trust has created more than one building of multiple rental units – attractive, affordable, and well-maintained"*

### **Help Seniors**

*"Grants to keep elderly people in their homes"*

### **Invest in Housing that Accommodates People's Changing Physical Needs**

*All housing rehabbed or built is basically accessible for people with functional limitations*

### **Create Units that "Count"**

*"Reached goal of 10% affordable housing"*

### **Preserve Community Character**

*"Created housing that meets the environmental goals and architectural sensibilities of Westport [with its] historical coastal character"*

### **Utilize Existing Properties**

*"Assistance with rehabilitating old houses for moderate-income families"*

### **Help Town Employees**

*"Subsidies to town employees to enable them to rent or buy units"*

## OUR GOALS

### **A. Convert existing houses or other buildings to affordable homes**

Utilizing existing buildings, by converting market-rate properties to affordable rental or ownership homes, can be beneficial on many levels: not only does the Community Preservation Act encourage reuse of developed properties, but existing buildings often mesh with existing community character in a way that is more challenging to achieve through new construction. In addition, conversion can often be accomplished through a legal transaction as opposed to a lengthier construction project.

### **B. Ease home costs for existing residents in need**

This goal speaks to the needs of existing low and moderate-income homeowners in Westport who are struggling with housing costs. This could include a variety of types of existing homeowners – farmers, seniors, young families, and people who are disabled. The essence of this goal is to focus on keeping people in their homes – preventing displacement - by helping with housing costs. This could be done in a number of ways – ranging from subsidies for small home repairs to larger rehabilitation projects to accessibility improvements for people with disabilities. The ultimate result of projects under this goal would focus on helping people who are in need and are struggling with housing costs, although it may not produce units that count as affordable on the state's subsidized housing inventory.

### **C. Construct new affordable homes**

We envision working with private, including non-profit, developers to construct new affordable rental and ownership homes primarily in small-scale developments, such as on infill lots in existing residential neighborhoods and villages. Furthermore, our aim is that these new homes would be adaptable<sup>2</sup> to address a range of special needs. In our workshop, the idea of working with a Habitat for Humanity chapter to build homeownership units was identified multiple times as the type of project that the Trust should foster. Homes created in this way could count on the state's subsidized housing inventory, if done in accordance with the state's Local Initiative Program.

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<sup>2</sup> By the term "adaptable", we refer to Group 1 units per Massachusetts Architectural Access Board Regulations.

## OUR PRIORITY INITIATIVES

The seven initiatives, described on the following pages, detail how we will focus use of the Housing Trust Fund to address our goals over the next three years. In order to prioritize which initiatives to pursue and when to pursue each, we took a variety of factors into careful consideration:

1. To help address Westport's diverse housing needs, our initiatives should come from a variety of angles and have different objectives and results.
2. The vision, goals, and priority initiatives that stakeholders identified have led us to understand and reinforce the idea that our initiatives should be formed around three main goals: convert existing market-rate homes to affordable, help existing homeowners in need, and create new affordable units.
3. Practicality and feasibility of initiatives are also important factors. Having limited resources, both in terms of revenue and capacity, we worked with our consultant to carefully choose initiatives that were within our means to accomplish – both in terms of funding and administering.

We've grouped our priority initiatives to reflect an initial three-year schedule of implementation. Our "FY10 initiatives" will be the focus of our first few months and the "FY11 initiatives" we would launch within our first year. It is our hope that these early initiatives will build a strong foundation of accomplishment and expand our capacity to undertake the "FY12 initiatives" and beyond. Within the next two years, we plan to extend our schedule of implementation into future years in a way that reflects and builds on our accomplishments from these early years.



## FY10 INITIATIVES (July 2009-June 2010)

Our objective is to launch the four FY10 initiatives, listed below, within the first few months after adopting this Action Plan. These initiatives will respond in some ways to all of our goals, primarily by building our capacity to undertake further initiatives.

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### INITIATIVE 1 – Establish a Housing Assistance Office

This was one of the top priorities at the Planning Workshop with stakeholders and is the critical component needed to carry out the mission of the Trust. In order for our Board of Trustees to effectively implement the various initiatives laid out in this Plan, it will be essential to expand our capacity through professional staff support. The modest office can be accomplished with the services of a part-time professional housing specialist along with a recording secretary to record minutes of the Board of Trustee's meetings. There is available space at Town Hall where the specialist can hold scheduled office hours and where materials can be kept for public dissemination. The Trustees will work on the job description and the RFP for this contractual position this spring so that it can be publicized soon after it is approved, with a starting date after July 1, 2010.



Graphic credit: Elizabeth Rust, 2009

The part-time housing specialist, working as a consultant, would be contracted to manage specific tasks. These will include public outreach and education, technical assistance, and staffing resources for our housing initiatives. One critical function of the housing specialist would be to connect local residents to various housing assistance programs – federal, state, local, and private programs.

The housing specialist would work closely with the Trust, Planning Department/ Planning Board, Community Preservation Committee, , Housing Partnership Committee, the Community Development Block Grant (CDBG) Rehabilitation Program, the Historic Commission and other town officials, as warranted.

The Housing Office will be augmented through the use of a Town website, to be developed by the volunteer efforts of the Trustees.



Measurable Objective: Contract with a housing specialist with a deliverables based contract and a temporary recording secretary by mid-July 2010.

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## **INITIATIVE 2 – Leveraging CPA Funds**

This initiative is a first step to address one of the themes that we heard at our workshop: to seek additional revenue sources for the Trust Fund so that we are not relying 100% on funds from the Community Preservation Act (CPA). Two immediate avenues for leveraging are through: (1) potential amendments to the Town's Inclusionary Housing Bylaw to include cash payment and land donation options; and (2) tax title properties and any surplus town-owned land for potential development of housing or as a means to generate additional Trust Fund revenue through sale of such property.



Inclusionary Housing Bylaw: The Planning Board is currently working to propose comprehensive amendments to the Town's existing Inclusionary Housing Bylaw in order to improve the effectiveness of the bylaw. The considered amendments include providing developers with alternatives to building affordable units, including cash payments or land donations to the Westport Affordable

Housing Trust Fund. The cash payment alternative could provide additional revenue to the Trust Fund; the land donation alternative could provide buildable land that the Trust could use to develop affordable units, working with an affordable housing developer.

Tax-Title and Town-Owned Property: According to town officials, the town currently has over 100 tax title properties<sup>3</sup> and a number of Town-owned properties. If any of these

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<sup>3</sup> The term "tax title property" refers to property foreclosed on by the town for failure to pay taxes.

properties include land that would be suitable for development, it could be an opportunity to transfer the land to the Trust either to facilitate development of affordable housing or to sell for additional revenue. We have initiated contact with the Town Treasurer to learn about what is available and the process for acquiring specific properties. This spring we will begin the analysis and identification of desirable properties.

There are two ways that the Town can dispose of tax-title and Town-owned property: transfer by Town Meeting, with approval by the Board of Selectmen, or through sale at public auction. In the framework of a public auction, it would be beneficial for the Board of Selectmen to authorize the Town Treasurer to auction specified parcels for “affordable housing purposes” – this strategy would narrow competition for the designated properties, thus minimizing Trust expenditure. However, we would prefer a transfer by Town Meeting because it would not require any Trust expenditure to acquire the property(ies).

Once land is acquired by the Trust, the Trust could then sell the land to either generate revenue or facilitate development on the site (see Initiative 6, for more information on development scenario).



Measurable Objective: Promote adoption of the proposed amendments to the Inclusionary Housing Bylaw at May 2010 Town Meeting.



Measurable Objective: Begin assessment of current inventory of tax-title and other town-owned prior to July 2010 and continue into fall 2010 to prepare potential public auction and/or request to Town Meeting.

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### **INITIATIVE 3 – Noquochoke Village**

Support ongoing Town efforts to implement vision for development of affordable housing at Noquochoke Village.

The town-owned property known as Noquochoke Village is located near the intersection of Route 88 and Route 177 in central Westport and consists of 31 acres. The property consists of a town-owned tax lien property that was transferred to the Housing Partnership Committee for affordable housing and expanded through the purchase of an adjacent private property with CPA funds in 2006. The Town had also allocated CPA funds for predevelopment work and a feasibility analysis.

The Westport Housing Partnership Committee and the town administrator are currently working to issue a Request for Proposals (RFP) for the development of the site. The RFP is anticipated to be issued this spring. The Town offers the opportunity to create a high quality mixed-income community that will have a mix of ownership and rental households, with at least 30% of the units being affordable to low-income households (at or below 80% AMI).<sup>4</sup>

The creation of affordable rental and ownership units is a clear need in Westport, which is why we will advocate and support implementation of this important local-initiative project. We will also evaluate the potential benefits and feasibility of transferring ownership of the property to the Trust at some point in the future, possibly upon completion of construction.



Measurable Objective: Provide assistance, as needed, and advocate for issuance of RFP by June 2010.

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<sup>4</sup> For more information about this project contact Elizabeth Collins, Chair, Housing Partnership Committee at 508-636-6322.

## FY11 INITIATIVES (July 2010-June 2011)

Within the first year, we will undertake one primary initiative (in addition to advancing our immediate initiatives), as described below.

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### INITIATIVE 4 – Small Scale Development

Facilitate the construction of new affordable housing units on infill properties in existing residential neighborhoods. If possible, work with Habitat for Humanity.




This initiative would require Trust acquisition of developable parcels of land – either through transfer of tax-title or other town-owned property or acquisition of private property – and working with an affordable housing developer to construct small housing projects, such as single-family, duplex, or small multi-family buildings.

In selecting appropriate locations for such development, we will weigh the choice of possible sites against the land use, conservation, and development goals laid out by the Westport Master Plan. These goals put emphasis on preserving Westport’s unique historic character as well as protection of natural resources.

After the Trust secures developable property, we may fund some level of feasibility and/or predevelopment work (such as environmental assessment, financial feasibility analysis, surveys, and brownfield mitigation) if warranted to further evaluate the site and determine more specifically the level of development that the site is best suited for. We may also create a preferred development scenario by hiring an architect prior to seeking a developer.

Our next step would be to seek a developer. To do this, we would issue a Request for Proposals (RFP) specifying the site’s opportunities, our preferred development scenario, and developer qualifications. Although the workshop provided us with feedback that encouraged us to work with Habitat for Humanity on a development project, we are bound

to seek a developer through procedures that concur with the state procurement laws. However, through the RFP process we will specify non-profit developers that have experience with a strong model for community and volunteer involvement. We have initiated contact with the Greater Fall River Habitat for Humanity group and there is great potential in that relationship. Affordable housing units developed in this manner could count on the state's Subsidized Housing Inventory through the Local Initiative Program.

 Measurable Objective: Acquire developable property, complete and predevelopment work, issue and award RFP, contract with developer and begin construction by Spring 2011. On average, create one to two units annually.

## **FY12 INITIATIVES (July 2011-June 2012)**


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### **INITIATIVE 5 – Homebuyer Program**

Establish a local homebuyer assistance program that provides mortgage write-down subsidies. The planning of this program will begin in 2011. This program is another small scale program that involves work with individual buyers and existing properties. Work with existing properties was the top priority in our Planning Workshop with stakeholders.

Our homebuyer assistance program would provide subsidies to low and moderate-income homebuyers who would then convert existing market rate homes to affordable homes that would have a permanent deed restriction. Since this type of program is fairly common and recognized by the state, the affordable units created through this program could count on the Westport's Subsidized Housing Inventory.

The program's subsidy takes the form of direct payments to write-down purchaser's mortgages to an affordable level. To qualify, the purchasers would need to be determined eligible to participate in the program (meet income and asset tests), complete a homebuyer course, and have located a property to purchase that meets program requirements. In this type of program, the prospective purchaser finds the property in the private housing market and the maximum grant amounts are set by size and type of dwelling unit.

 Measurable Objective: Launch program by Summer 2011. Create an average of two to three units annually with subsidies consisting of a maximum of \$100,000 mortgage write-down per unit given in exchange for a permanent affordability restriction and an additional \$12,500 per unit for potential inspections and repairs.

### **FY13 INITIATIVES (July 2012-June 2013)**

The items listed below are initiatives to undertake in FY13. We want to emphasize, however, that these initiatives are as important as our immediate and first-year goals, and in some cases even ranked higher by workshop participants. These initiatives are categorized here for purely practical reasons.

Initiative 6 may require additional time to initiate due to the need for a non-CPA funding source (for eligibility reasons);<sup>5</sup> whereas, Initiative 7 would require more evaluation and priming due to the complexities involved with developing the program and limited or no effective models to draw from.

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#### **INITIATIVE 6 – Small Grants**


Establish a Small Grants Program to provide funds for low-income homeowners to do small repairs and improvements and ultimately, help them stay in their homes.

A limited number of low-income homeowners in North Westport currently have access to Westport's rehabilitation fund with funding up to \$20,000. However establishing a small grant program with more flexible requirements could address a need for low-income homeowners to make small health and safety repairs (e.g., \$3,000 or less per project).

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<sup>5</sup> Section 12 of the CPA statute requires that if a property interest is acquired with CPA funds then a permanent deed restriction is required. The applicability of this section depends on whether the program would use CPA funds to acquire a property interest or not. The other question is whether the program is actually creating "community housing" as defined by the CPA (note, the statute allows creation, preservation, and support of community housing as opposed to assistance for income-qualified households). Municipal counsels have varying interpretations of what programs/activities are CPA eligible.

This program could be modeled after Sudbury's Small Grants Program (see [www.sudbury.ma.us](http://www.sudbury.ma.us))

 Measurable Objective: Generate non-CPA revenue, such as inclusionary zoning payments or revenue from sale of assets, for the Housing Trust that would enable the Trust to establish this flexible program (unless counsel deems the program eligible for CPA funds)

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### **INITIATIVE 7 –Grant Program for Elderly Homeowners**


Provide financial assistance to elderly homeowners with low/moderate incomes to enable them to stay in their homes.

This type of program could be structured as a grant, deferred-forgivable loan, other loan, or possibly an annuity-type payment. The idea hinges on two primary objectives – to help existing elderly homeowners to afford to stay in their home and to create permanently restricted affordable units.

A few issues would need to be carefully examined while considering how this type of program would be best structured. First of all, would the program strive to create units that count on the state's Subsidized Housing Inventory (SHI)? This type of program wouldn't produce units that count on the SHI, at least not until future resale. Anecdotally, we understand that the Town of Stow failed in its attempt to count units through a similar initiative. The specific issues and obstacles that Stow faced with the Massachusetts Department of Housing and Community Development should be examined as part of our consideration of this type of program.

In addition, it is unclear if this type of program would have a sufficient demand. Anecdotally, we understand that the Town of Bedford tried to implement a program similar to this, but the program did not have enough demand. Demand for this type of program should be evaluated as part of our consideration of how to structure such a program.



 Measurable Objective: Prior to FY13 (July 2012-June 2013), we plan to investigate and consider various structures for grant program for the elderly to determine the feasibility of such a grant program.

## OUR BUDGET

Note: Budget projections for FY12 and FY13 are merely approximations to provide a preliminary understanding of possible future revenue needed to support priority initiatives and will be subject to detailed review in following years.

	FY11	FY12	FY13	3 Year Total	Notes
	ends 6/31/11	ends 6/31/12	ends 6/31/13		
<b>Prior Year Carry Forward</b>	\$0	\$0	\$13,050		
<b>Total Revenue</b>	\$110,700	\$365,000	\$460,000	\$935,700	
<i>CPA Project Appropriation</i>	\$110,700	\$200,000	\$200,000	\$510,700	
<i>Other Revenue/Income</i>	\$0	\$165,000	\$260,000	\$425,000	<b>Initiative #2: Leveraging CPA Funds</b> - additional income estimated as potential revenue from sale of tax title land in FY12 and Inclusionary Housing cash payment in lieu of two affordable units in FY13.
<b>Total Expense</b>	-\$110,700	-\$351,950	-\$470,950	-\$933,600	
<i>Housing Assistance Office</i>	-\$35,700	-\$51,950	-\$51,950	-\$139,600	<b>Initiative #1: Establish Housing Assistance Office</b> - consulting housing specialist estimated at \$65 per hour for average of 10 hours per week (for 50 weeks per year) in FY11 and 15 hours per week subsequent years; recording secretary estimated at \$2,200 annually; plus \$1000 general administrative expenses (printing, postage, advertizing, etc)
<i>Homebuyer Program</i>		-\$225,000	-\$225,000	-\$450,000	<b>Initiative #5: Homebuyer Program</b> - fund average of 2-3 units annually at maximum cost of \$100k mortgage subsidy per unit plus \$12,500 inspections and repairs per unit
<i>Small Grants</i>			-\$24,000	-\$24,000	<b>Initiative #6: Small Grants</b> - generally requires non-CPA funds. Budget set would fund grants for approximately 8 households annually.
<i>Small Scale Development</i>	-\$75,000	-\$75,000	-\$75,000	-\$225,000	<b>Initiative #4: Small Scale Development</b> - development initiatives, includes pre-development feasibility on Town owned and tax title property/donated land per IH bylaw. Fund approximately 1 to 2 units per year. Acquisition of private property would require greater budget.
<i>Grant Program for Elderly Homeowners</i>			-\$95,000	-\$95,000	<b>Initiative #7: Grant Program for Elderly Homeowners</b> - Timing dependant on program development and marketing. Projected to permanently restrict two units in FY13.

## **APPENDICES**

Westport Affordable Housing Trust Fund Bylaw  
Q & A Westport's Unmet Housing Needs  
Summary of February 17<sup>th</sup> Workshop Results

## **WESTPORT AFFORDABLE HOUSING TRUST FUND BYLAW**

5601. The purpose of the Westport Affordable Housing Trust Fund (the "Trust") shall be to provide for the creation and preservation of affordable housing in the Town for the benefit of low and moderate-income households.

A. There shall be a Board of Trustees for the Trust, comprised of five members<sup>6</sup>, at least one of whom shall be a Selectman. The Board of Selectmen shall appoint the Board of Trustees for rotating terms not to exceed two years. Vacancies shall be filled by the Board of Selectmen for the remainder of the unexpired term. Any member of the Board of Trustees may be removed for cause after the opportunity for a hearing.

B. The powers of the Board of Trustees, all of which shall be carried on in furtherance of the purposes set forth in G.L. c. 44, §55C, shall include the following:

1. To accept and receive real property, personal property or money, by gift, grant, contribution, devise or transfer from any person, firm, corporation or other public or private entity, including but not limited to money, grants of funds or other property tendered to the trust in connection with any ordinance or by-law or any general or special law or any other source, including money from chapter 44B;
2. To purchase and retain real or personal property, including without restriction investments that yield a high rate of income or no income;
3. To sell, lease, exchange, transfer or convey any personal, mixed, or real property at public auction or by private contract for such consideration and on such terms as to credit or otherwise, and to make such contracts and enter into such undertaking relative to trust property as the board deems advisable notwithstanding the length of any such lease or contract;
4. To execute, acknowledge and deliver deeds, assignments, transfers, pledges, leases, covenants, contracts, promissory notes, releases and other instruments sealed or unsealed, necessary, proper or incident to any transaction in which the board engages for the accomplishment of the purposes of the trust;
5. To employ advisors and agents, such as accountants, appraisers and lawyers as the board deems necessary;
6. To pay reasonable compensation and expenses to all advisors and agents and to apportion such compensation between income and principal as the board deems advisable;
7. To apportion receipts and charges between incomes and principal as the board deems advisable, to amortize premiums and establish sinking funds for such purpose, and to create reserves for depreciation depletion or otherwise;

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<sup>6</sup> Note: Town Meeting may consider amending this bylaw to allow the Board of Trustees to consist of up to nine members.

8. To participate in any reorganization, re-capitalization, merger or similar transactions; and to give proxies or powers of attorney with or without power of substitution to vote any securities or certificates of interest; and to consent to any contract, lease, mortgage, purchase or sale of property, by or between any corporation and any other corporation or person; 9. To deposit any security with any protective reorganization committee, and to delegate to such committee such powers and authority with relation thereto as the board may deem proper and to pay, out of trust property, such portion of expenses and compensation of such committee as the board may deem necessary and appropriate;

10. To carry property for accounting purposes other than acquisition date values;

11. To borrow money on such terms and conditions and from such sources as the board deems advisable, to mortgage and pledge trust assets as collateral;

12. To make distributions or divisions of principal in kind;

13. To comprise, attribute, defend, enforce, release, settle or otherwise adjust claims in favor or against the trust, including claims for taxes, and to accept any property, either in total or partial satisfaction of any indebtedness or other obligation, and subject to the provisions of this act, to continue to hold the same for such period of time as the board may deem appropriate;

14. To manage or improve real property; and to abandon any property which the board determined not to be worth retaining;

15. To hold all or part of the trust property uninvested for such purposes and for such time as the board may deem appropriate; and

16. To extend the time for payment of any obligation to the trust.

17. To adopt any regulations the Board of Trustees may deem necessary to conduct the business of the Board and to administer the Affordable Housing Trust Fund.

C. The Board of Trustees shall provide for an annual audit of the books and records of the Trust. Such audit shall be performed by an independent auditor in accordance with accepted accounting practices.

Upon receipt of the audit by the Board of Trustees, a copy shall be provided forthwith to the Board of Selectmen.

In accordance with G.L. c.44, §55C, all moneys paid to the Trust in accordance with any Zoning or General By-Law, exaction fee, or private contributions shall be paid directly into the Trust and need not be appropriated or accepted and approved into the Trust. Funds appropriated into the Trust by the Town shall become Trust property, and to be expended these funds need not be further appropriated. All moneys remaining in the Trust at the end of any fiscal year, whether or not expended by the Trustees within 1 year of the date they were appropriated into the Trust, remain Trust property.

## Q & A

# WESTPORT'S UNMET HOUSING NEEDS

Prepared for the Town of Westport, MA  
By Jennifer Goldson, JM Goldson community preservation + planning, January 2010



### Q.1. What is affordable housing?

A. For purposes of the housing trust, when we refer to "affordable housing" we generally mean one of two types of residential property:

1. property which is legally restricted to have a sales price or rent that is affordable to low or moderate income households

2. property where its low or moderate income occupants have received public funds toward housing costs including costs of rehabilitation (these properties may not have affordable housing deed restrictions).

### Q.2. What is a "low- or moderate-income" household?

A. This may seem like a straightforward question, but it's not. There are multiple definitions in use depending on the funding source and program (federal, state, Community Preservation Act (CPA), etc). For our purposes, we will focus on definitions that apply to CPA, the state's subsidized housing inventory, and public housing.

**Moderate-income household:** As defined by the CPA, a moderate-income household has a total household income that is **equal to or less than AMI** for a household of the same size. (See definition of AMI to the right.)

- Moderate-income in Westport's metro area:
  - ✓ **1 person HH** - up to **\$50,750**
  - ✓ **2 person HH** - up to **\$58,000**
  - ✓ **3 person HH** - up to **\$65,250**
  - ✓ **4 person HH** - up to **\$72,500**

#### **Area Median Income (AMI)**

"The estimated median income, adjusted for family size, by metropolitan area (or county, in non-metropolitan areas). AMI is updated annually by HUD and used as the basis of eligibility for most housing assistance programs."

Westport is in the "Providence-Fall River, RI-MA HUD Metro FMR Area."

(Sources: Massachusetts Housing Partnership & Citizens' Housing and Planning Association CPA and Affordable Housing Guidebook, pg 44; and [www.huduser.org](http://www.huduser.org))

**Low-income household:** To be counted on the state's Subsidized Housing Inventory (SHI) units need to be affordable to low-income households – these are households with a total income **at or below 80% AMI**.

- Low-income in Westport's metro area:
  - ✓ **1 person HH** - up to **\$41,000**
  - ✓ **2 person HH** – up to **\$46,850**
  - ✓ **3 person HH** – up to **\$52,700**
  - ✓ **4 person HH** - up to **\$58,550**

**Very low-income household:** To be eligible for federal Section 8 Housing Choice Vouchers a household's income may **not exceed 50% AMI**, however 75% of the vouchers go to households with incomes are “extremely low” (**not exceeding 30% AMI**). The Massachusetts Rental Voucher Program caps household income at 200% of Federally Established Poverty Level Standard for Massachusetts.

- Very low-income in Westport's metro area:
  - ✓ **1 person HH** - up to **\$25,600**
  - ✓ **2 person HH** – up to **\$29,250**
  - ✓ **3 person HH** – up to **\$32,900**
  - ✓ **4 person HH** - up to **\$36,600**

(Source: For low- and very low-incomes: [www.huduser.org](http://www.huduser.org), for the Providence-Fall River, RI-MA HUD Metro FMR Area; For moderate-incomes: [www.communitypreservation.org/CPAImplementation.cfm](http://www.communitypreservation.org/CPAImplementation.cfm), go to “2009 CPA Low and Moderate Income Guidelines.”)

### **Q.3. How many low-income households are in Westport?**

A. Out of a total 5,421 households in Westport, about **34%** (1,847 HH) of all Westport's households have low income (less than or equal to 80% AMI).

(Source: US Comprehensive Housing Affordability Strategy (CHAS) data, 2000. Go to [www.huduser.org](http://www.huduser.org), “data sets”, “all data sets”)

### **Q.4. Who needs affordable housing?**

A. Town employees, workforce, seniors, and disabled individuals

Town employees & workforce: In thinking about town employees, the average salary for many of Westport's municipal employees are within low or moderate income ranges (dependant on household size and total household incomes), including: Firefighter \$46,000; Police \$59,375; Highway \$39,850; other \$33,300

Seniors: Seniors make up over 14% of Westport's total population. The median income of Westport seniors age 65-74 is low (less than 80% AMI) and is very low for seniors age 75 years and over.

Disabled Individuals: Approximately 21% (2841 individuals) of Westport residents over age 5 years have a disability – physical or mental.

(Sources: For municipal salaries – Assistant Treasurer, Town of Westport, 2010; senior income - US Census 2000, SF-3, “Median Household Income in 1999 by Age of Household”; and individuals with disabilities – US Census 2000, DP-2 “Profile of Selected Social Characteristics”)

**Q.5. To what degree are Westport residents burdened by housing costs?**

**Cost Burdened**

According to standards used by the US Department of Housing and Urban Development, households are considered cost burdened when housing costs are more than 30% of gross income.

(Source: See HUD definition of "moderate rent or cost burden":  
<http://www.huduser.org/publications/affhsg/worstcase/appendixb.html>)

A. Approximately **22%** (858 households) of all owner households (3,912) pay more than 30% of their gross income for housing. Approximately **23%** (212 households) of all renter households (916) pay more than 30% of their gross income for housing.

Note: These figures are based on US Census 2000 data. Given our current economy, it is likely that a greater percent of households are currently cost burdened.

(Source: US Census 2000, <http://factfinder.census.gov>)

**Q.6. How many income-restricted affordable units exist in Westport?**

A. Westport has **224 units** of affordable housing (this represents 4.04% of Westport's total year round housing units – 5,545)

Of these affordable units,

92 are rental

84 are ownership

(48 identified as "mix")

The rental housing units include the Westport Housing Authority's **48** units at Greenwood Terrace for elderly and disabled households. The rental units also include 20 units in group homes.

There are also 14 affordable ownership units planned at town-owned Noquochoke Village (54 total units with 25% affordable). Note: The Town is considering changes to the plan that could include rental units.

(Source: Department of Housing and Community Development Ch40B Subsidized Housing Inventory, 1/29/2010; various town officials)



## HOMEOWNERSHIP ANALYSIS

### **Q.7. What purchase price could a low-income household in Westport afford for a home?**

A. That depends on multiple factors including household size, housing costs, structure of financing, amount of down payment, level of debt, etc. However, making a number of assumptions and using Massachusetts Housing Partnership's affordability calculator, here are a few benchmarks:

- A **1-person HH** with **80% AMI** could afford a home that costs no more than **\$81,000**.
- A **2-person HH** with **80% AMI** could afford a home that costs no more than **\$96,000**.
- A **4-person HH** with **80% AMI** could afford a home that costs no more than **\$155,000**.

(Source: [www.mhp.net/homeownership/homebuyer](http://www.mhp.net/homeownership/homebuyer), go to Soft Second Calculator. Note: The calculations here are based on an assumed 30-year fixed with no soft-second loan and a downpayment of \$2,500 for 1 person HH (with condo fees of \$100 per month), \$5,000 for 2 person HH, and \$10,000 for 4 person HH).

### **Q.8. What have homes been selling for lately in Westport?**

A. The sales price of a home varies depending on the unit type, location, condition, amenities, and other factors, however, we use the median sales price as the standard indicator of sales price trends.

Sales of **single-family** homes in Westport peaked at a median of about \$370,000 in 2005. In 2009, the median is about **\$284,500**.

The median sales price of single-family homes is approximately **\$129,500 more** than what a **4-person HH** at **80% AMI** could afford. The median sales price of single-family homes is approximately **\$63,500 more** than what a **4-person HH** at **100% AMI** could afford (\$221,000).

The **median sales price** of a **condominium** in Westport in 2009 was approximately **\$185,000**.

The median sales price of a condo is about **\$89,000 more** than what a **2-person HH** at **80% AMI** could afford . . . and about **\$104,000 more** than what a **1-person HH** at **80% AMI** could afford.

(Source: [www.thewarrengroup.com](http://www.thewarrengroup.com), townstats is a subscription service.)

**Q.9. Can a low-income household find a home on the open market that is affordable in Westport?**

A. Sometimes. . . **4.8% (3 units out of 62 total)** of 3+ bedroom homes in Westport sold at prices affordable to 4 person HH at 80% AMI in past 12 months (Jan 2009-Jan 2010)

In the same period, only **1 unit** sold at a price which would be affordable to a 2 person HH at 80% AMI (search included all residential property regardless of bedroom count.).

(Source: [www.Zillow.com](http://www.Zillow.com) and Westport 2005 Planned Production Plan; Note: These figures excluded residential property sold less than \$20,000 in order to include only arms-length transactions.)

**RENTAL ANALYSIS**

**Q.10. How many total units are for rent in Westport?**

A. **19%** (or about 1064 units) of all year-round housing units in Westport are rental.

(Source: Westport 2005 Planned Production Plan – page 17)

**Q.11. How much rent can a low-income household afford?**

A. The FY09 Fair Market Rents established by the US Department of Housing and Urban Development for the Providence-Fall River, RI-MA HUD Metro FMR Area:

Unit Size	FY09 Fair Market Rent
Efficiency	\$751
1-bed	\$836
2-bed	\$963
3-bed	\$1,151
4-bed	\$1,419

**Q.12. What are market rate rents currently?**

A. Based on an internet search in January, there is a minimal amount of units listed for rent in Westport:

Unit Size	# Units Listed	Rental Range	Median Price	Median - FMR
1-bed	6	\$550-1250	\$888	+ \$52
2-bed	5	\$680-900	\$725	- \$211
3-bed	4	\$1000-1800	\$1100	- \$51
4-bed	3	\$1600-3500	\$1800	+ \$381

(note: most listing prices did not include utilities)

(Source: <http://southcoast.craigslist.org>, Jan 29, 2010)

**Q.13. Can a low-income renter find an affordably-priced unit to rent?**

A. Possibly. Although the median rental prices are in a range that is comparable to fair market rents for 2 or 3 bedrooms, median rents were higher than fair market rents for one and four bedroom units. In addition, there are a limited number of rental units on the market, at the time of this “snapshot” data (see Q.12, above). This observation supports conclusions in Westport Planned Production Plan that Westport needs more one-bedroom and four-plus-bedroom units in particular.

## **What do the facts tell us about Westport's affordable housing needs?**

- One out of every five (1:5) Westport households is burdened by housing costs.
- Much of Westport's senior population has low or very low incomes.
- Town employees, some of whom are required to live in Westport, often have low incomes and many may qualify for affordable housing.
- For every existing affordable unit, there are over eight (1:8) low-income households in Westport.
- There are very few for-sale units on the market with prices affordable for low or moderate-income households.
- There are very few rental units on the market and even fewer with rents that may be affordable to low-income households.

Note 2: This analysis of housing needs does not reflect a regional perspective. Detailed comparative regional analysis can be found in Westport's 2005 Affordable Planned Production Plan. The conclusions drawn from the Planned Production Plan correlate with the conclusions drawn here.

# SUMMARY OF FEBRUARY 17<sup>th</sup> WORKSHOP RESULTS

Prepared by JM Goldson community preservation + planning  
17 February 2010

**QUESTION ONE: From your first-hand experience and perspective as a citizen of Westport, what types of households do you know of or have heard about who are struggling with costs of housing/living?**

<b>TABLE A</b>
Young working families – one child
Young single parents
Seniors on a fixed income
Seniors have one choice – the apartments at Village Way
People who lose a partner
People who have a sudden expense (e.g., failed septic system)
People who are faced with a disability and have to adapt the house
Children of Westport who want to live/stay in Westport
Town employees

<b>TABLE B</b>
Young families with one income due to childcare responsibilities and costs are in low-income category
Those who are overburdened with utility bills
Elderly are impacted by level-funded social security while property taxes may have increased and food costs and energy taxes have gone up
Those whose breadwinners are under-employed or unemployed
Those whose assets and income has diminished due to financial turmoil

<b>TABLE C</b>
People starting out in the job market
Single/separated parents
Seniors, retirees – downsizing
18-30 somethings looking to venture on own with rental or first purchase

<b>TABLE D</b>
Young singles just out of school needing rentals
Teachers, police, firefighters, single parents, young families, elderly
Unemployed, displaced foreclosed homeowners
Farmers
Disabled
Families where one person is unemployed or where both work but hours cut

<b>TABLE E</b>
Young people: locally employed, recent graduates with debts from education loans
Singles – can't afford local rents
Families
Older families can't afford taxes – large landowners ("estate lot" designation for tax assessment – farm old use)

**QUESTION TWO: What do you believe should be the primary purpose and focus of the Westport Affordable Housing Trust? What are the main issues that the Trust should help address?**

<b>TABLE A</b>
Identify those who have or in need of moderate or low-income housing
Determine the need
Needs of young families
Education about affordable housing
ID existing [properties] that could be used
Respond to housing needs: Rehab, rentals, purchase

<b>TABLE B</b>
Make an inventory of potential sites both town-owned and other and prioritize on maps
Create a five-year and 10-year plan for projects
Create new affordable units (some financial programs already exist, but units do not)
Enable elderly to maintain and stay in their house (financial assistance for existing homes)
Promote housing that <u>is affordable</u> rather than "affordable housing"

<b>TABLE C</b>
Outreach programs to educate people on opportunities being made available by the "Trust" to purchase
Working with Town Community Preservation Committee
Rehab/renovate programs to restrict housing for moderate/low income residents
Reverse mortgage - program to ensure elderly person can stay in home in return for housing restriction
Pro-actively inventory lands public and private land to create housing stock for mod/low income residents
Secure funding sources for grants outside [CPA] funding
Promote local initiatives by private buildings which contain housing for moderate/low income residents

<b>TABLE D</b>
Converting existing homes to permanently affordable (deed restricted) housing
Fill the gap of the subsidized housing inventory while preserving and maintaining the character and quality of life in Westport
Keeping people in their homes
Introducing workshops for first time homeowners
Subsidies for those who must live in Westport for employment (police, etc.)
Grants to low and very low income elderly to make repairs in homes
Building affordable rentals

<b>TABLE E</b>
Equal emphasis on three categories: seniors to stay in homes; middle income; lower income
Consideration of municipal requirements for developing affordable units: expand cluster bylaws; mixed use zoning
Creating and <u>maintaining</u> affordable housing by either deed restrictions or loan paybacks

**QUESTION THREE: On the Westport Affordable Housing Trust's 10<sup>th</sup> anniversary, the Westport Shorelines runs a cover story about the Trust's impressive accomplishments . . . What accomplishments would be included in the story?**

<b>TABLE A</b>
Westport has 10% affordable
Trust has created more than one building of multiple rental units – attractive, affordable, well-maintained
10 houses completed through Habitat for Humanity and personal sweat equity
Housing provided for most needy segment – young families
All housing rehabbed or built is basically accessible for people with disabilities
Trust has rehabbed multiple existing structures – either already residences or transformed into residential use

<b>TABLE B</b>
Rehab homes – abandoned building: Town has bought and turned into livable units; Town has bought and held while individual families renovated to point where they can get mortgage
Emergency housing cost fund
Program for elderly homeowners that gives annuity-like grants to enable them to stay in their homes
Helped create [over] 50 affordable rental units (some conversions)
Has helped over 50 young families stay in Westport with their young family, first-time homebuyer program

<b>TABLE C</b>
10% affordable housing has been reached
Promote adoption of true cluster zoning; reducing unit cost by reducing land cost (in turn, preserve open space)
Work with Planning Board which would open up housing to low/mod qualified families as well as people just over the bubble of affordability
Created housing opportunities which bridges the income strata between means-tested median income families
Created housing that meets the environmental goals and architectural sensibilities of Westport as a historical coastal character
Promote smart positive housing initiatives

<b>TABLE D</b>
Reached goal of 10% affordable housing
Success achieved through buy down program where purchased foreclosed properties using local contractors and builders to rehab units
Subsidies to town employees to enable them to rent/buy units
Grants to keep elderly in homes

<b>TABLE E</b>
Reduced real estate taxes for seniors
Village zoning for mixed use and multi-unit housing supported by state-approved decentralized wastewater system (including design to reduce nitrogen)
Production of 10 Habitat homes with deed restriction and permanent relationship to the larger organization
Well-designed loan program for downpayments, rental assistance, maintenance needs, etc.
Assistance with rehabilitating old houses for moderate income families

**QUESTION FOUR: If the Trust can only do three things in the next few years, what should they be?**

xxxxxxxxxxxxxxxxxxx	Rehabilitate existing homes/buildings, give small grants/loans for small repairs, and purchase/rehab/resell existing homes (including foreclosed)
xxxxxxxxxx	Create a housing office and connect residents to existing programs
xxxxxx	Find funding sources to augment CPA funds
xxxxxx	Work to get Noquochoke built and transferred to the Trust
xxxxx	Consider individual project ideas
xxxxx	Implement a elderly grant/loan/abatement program with deed restriction
xxxx	Create "top of shop" development
xxxx	<b>Involve Habitat for Humanity and sustain relationships</b>
xxx	<b>Create a first-time homebuyer assistance program</b>
xx	Convert historic properties to housing (e.g., old schools, other public buildings)
x	Develop surplus town land/other land
	Create family housing through the local housing authority

**\* Bold indicates consensus-based priorities**

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