

TOWN OF CUMBERLAND HOUSING TASK FORCE MINUTES November 16, 2022

Call To Order: Chair Broder opened the meeting at 6:30 pm.

Roll Call: Present: James Broder - Chair, Lu Gallaudet - Vice Chair, Brian Cashin, Rick Doane, Betsey Harding, Mark Lapping, Eben Sweetser, Gail Witherill, Justin Wood, Town Councilors Bob Vail & Mark Segrist and Admin. Asst. Christina Silberman.

Absent: Katie Magoun & Town Planner Carla Nixon

Approval of Minutes: The prepared minutes of the October 25, 2022, Housing Task Force meeting were accepted.

Chair Comments: Chair Broder said the Town already has an agency with the authority to do a lot of things and noted that the Housing Authority creation documents were located.

The following draft of an executive summary prepared by Chair Broder was distributed and partially discussed.

Draft Cumberland Affordable Housing Task Force Preliminary Executive Summary

1. Introduction and Background:

- a. Authorizing Resolution (Mission Statement), Members, Leadership, Meeting Dates, Subcommittee Structure, Process for Adoption and Minority Views; Summary of Organizations and Individuals Consulted; Role of Designated Town Staff (Carla and Christina), Bill Shane, and Town Council Members (Mark Segrist and Bob Vail)
- b. Review of Comprehensive Plan and Zoning
- c. Review History of Efforts and Growing Need: Mixed Results
- d. The Cumberland Housing Authority (CHA)

Note: The final Report will include a full record of our meetings and deliberations.

2. Recommendations: Bracketed highlights some discussion items

- a. CHA: Repurpose CHA and implement structural leadership within town government through a reinvigorated, fully functioning and staffed CHA with a minimum of one (1) experienced development officer, with the focus of overseeing and performing the following critical functions:
 - i. The enforcement of Affordable Housing obligations under developer and owner covenants;
 - ii. the spin off of non- profit development companies as needed to assure (i) above;
 - iii. to continue to expand its role in the management/supervision of Affordable Housing projects;
 - iv. to serve as the administrative contact for the use of programs administered by the Maine State Housing Authority (MSHA), Low Income Housing Tax Credit (LIHTC) 4% and 9% financing, as well as other Department of Housing and Urban Development (HUD) 202 grants, HUD mortgage insurance, Redevelopment Agency (RDA) 515 programs and other federal and state programs, and for meeting urgent or emergency housing needs;
 - v. to create and to administer an Affordable Housing Trust Fund; and
 - vi. to continue research on best practices and affordability options.
- b. Set near and long-term Affordable Housing Goals and Implementation protocols through:
 - i. the establishment of Affordable Housing Overlay zones (to include workforce housing) in at least three (3) discrete areas of Town (e.g., West Cumberland, Cumberland Center, Cumberland Foreside) for the development of significant numbers of units in the near term and with a mandate for the development of at least three (3) significant developments of

- more than fifty (50) units each with all or a substantial percentage being Affordable (including workforce housing) and to be completed within the next three (3) years;
- ii. a requirement of a minimum of [20%] of units in any new housing in any zone allowing development of [ten (10)] or more units be Affordable (to include workforce housing) for a period of not less than [forty-five (45)] years to be enforced through deed restrictions and other mechanisms deemed appropriate by the CHA; and
 - iii. providing incentives such as density bonuses, Affordable Housing Tax Increment Financing (TIFs) to support such projects and to allow flexibility on other requirements as proposed by the CHA and reviewed and permitted by the Town's Planning Board.
- c. Recommend the aggressive implementation of the Affordability and/or density mandates set forth in LD2003 through ordinances to include reasonable Affordable Housing obligations, as well as density bonuses related thereto.
 - d. Support the establishment of Affordable Housing TIFs as a tool to support the development of Affordable (including workforce) Housing.
 - e. Through the CHA, support and facilitate the research on, placement of and construction of Tiny Homes, coop housing, co-housing, and similar programs and facilities to meet emerging and emergent needs of Cumberland residents, as circumstances arise.
 - f. Support priorities for occupancy by residents of Cumberland and their families and non-residents who work in Cumberland consistent with requirements of the Fair Housing Act.

Chair Broder said that the Task Force can make recommendations for what should be done within a certain period of time. A new housing authority could be appointed if the current Cumberland Housing Authority members do not want to serve on a revised authority. Housing authorities can have subgroups to focus on certain projects. Chair Broder suggested that the Housing Authority be structured to require approval from the Town Council before taking on financial obligations. Ms. Witherill questioned whether there is the will to have a more active Housing Authority and said the Task Force should offer other recommendations as well.

Mr. Lapping suggested that an Assistant Town Planner be hired under the Planning Dept. to be responsible for the revised/new Housing Authority. Chair Broder said there should be a person to do the work of the Housing Authority and this person should not come under the Planning Department.

Mr. Wood asked what other options there are for the Task Force recommendations. Oversight of affordability requirements for new developments was discussed. Mr. Doane said he doesn't want to see changes get in the way of private sales. Zoning changes to allow for higher density in certain areas if certain affordability requirements are met were proposed. Chair Broder predicted that most affordable housing projects will be rentals.

A suggestion was made for having a reserve for emergency needs, such as purchasing tiny house kits. Ms. Gallaudet said she wouldn't want to see money spent on tiny house kits. Ms. Witherill said that it is important that the Town look at the regional issue of homelessness. The Town will benefit if people stay here and get jobs. Ms. Witherill said Cumberland is part of the region and homelessness is a regional issue and it is important to be part of the solution. Chair Broder suggested there be language to recommend that the Town participate in regional efforts. Councilor Segrist said that it is

important to allow the Cumberland Housing Authority to deal with the most vulnerable people.

Councilor Vail reported that at the Planning Board review for the proposed 55 unit senior development he asked what happens if people don't want to leave and need elder care and will this be a problem for the community. The Town lacks funding for assisted living and nursing homes. Chair Broder said that housing for the elderly is about who is going to pay the bill. When an elderly person is no longer a resident but a patient, then insurance pays.

Mr. Doane said he likes the idea of providing housing for a variety of things, including emergencies, but it is not the Housing Task Force's mission to solve homeless needs.

Ms. Harding suggested expanding areas of increased density rather than spreading it out throughout the Town. Mr. Lapping said he is concerned about sprawl and how to protect areas that people say they like about Cumberland while balancing affordability. Mr. Sweetser said there are lots in Town that wouldn't be allowed to exist now because they don't meet the standards but they are working today.

Administrative Matters: The next meeting is scheduled for Wednesday, November 30th to fine tune and draft recommendations.

Adjourn: The meeting adjourned at 8:35 pm.