

**Cumberland Housing Task Force
September 13, 2022, Meeting Minutes
6:30 p.m. Central Fire Station Community Room**

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

Roll Call: Present: Chair James Broder, Vice Chair Lu Gallaudet, Rick Doane, Betsey Harding, Mark Lapping, Gail Witherill, Absent: Brian Cashin, Katie Magoun, Eben Sweetser, Justin Wood, & Town Council Liaisons Mark Segrist & Robert Vail
Staff: Carla Nixon, Town Planner & Christina Silberman, Admin. Asst.

Approval of Minutes of last Meeting: Mr. Doane moved to approve the minutes of the August 23, 2022, meeting, seconded by Ms. Gallaudet and **VOTED**, all in favor.

Progress Reports:

Betsey Harding noted that she asked to be included on the assignment to explore creative ideas and Chair Broder added her to the group.

Member Task Assignments - revised:

1. Gather information on existing/proposed Cumberland projects: Please focus on process for these programs' approvals and how they did or did not prove to be effective in maintaining affordability and ways in which the approach could be approved. *Justin Wood & Brian Cashin*

2. Review of Comprehensive Plan: Please examine Goals and implementation to determine effectiveness in meeting affordability objectives. Are the assumptions of the CP valid any more especially in the realities of prices for housing and increased population, not decreasing population. If something wasn't done please look at why and what could be done to improve result. Consider objective of meeting the needs of existing Cumberland residents or children of residents while addressing reality of increasing population and need for more affordability across the board.

Katie Magoun, Rick Doane & Betsey Harding

3. Review current Cumberland zoning requirements: Please look at Town's process of implementing mandates of LD2003 and advise on how to assure affordability of housing that results from these mandates. Please examine the feasibility of Affordable Housing overlay zones in parts of the Town with available infrastructure to support higher density development. What is the future of 4 acre minimum lot sizes?

Please examine the historic use of the Contract Zone Agreement (CZA) for development whether as a safety valve or a substitute for the adopted zoning map. *Eben Sweetser, Lu Gallaudet & Betsey Harding (With Bob Vail & Mark Segrist, see #10)*

4. Explore infrastructure funding sources: Review available Town, Federal and State funding for water and sewer service extensions to support affordable housing development. *Jamie Broder*

5. Investigate specific housing programs: Examine the availability and the use of US HUD, RDA, Maine State Housing Authority and other state and local programs for use or facilitation for the production and long term viability of affordable housing. *Jamie Broder, Katie Magoun & Lu Gallaudet*

6. Look into the Cumberland Housing Authority (CHA): Examine the legal powers of the CHA to develop, to own and to operate affordable housing including the issuance of bonds, possible grant eligibility from state and federal agencies and the practicality of deploying some of all of that authority to provide affordable housing in Cumberland. *Gail Witherill & Eben Sweetser*

7. Investigate Tax Increment Finance Districts: Look at the availability of TIF derived funding already in the pipeline and Housing TIFs for future projects. *Rick Doane & Jamie Broder*

8. Investigate land acquisition: Consider possibly available appropriate sites which are already owned or possibly available of a size and in locations consistent with affordability goals. Including, but not limited to a Route 1 site and already owned site on Drowne Road. *Justin Wood & Eben Sweetser*

9. Explore creative ideas such as tiny houses, co-housing and other proven approaches to the development of affordable housing at a small scale: Examine successful models of small scale or scalable development of housing, such as, but not limited to tiny houses and co-housing. *Mark Lapping, Gail Witherill, Katie Magoun & Betsey Harding*

10. Research LD2003 and effects to affordable/elderly housing: (Also see # 3) *Bob Vail & Mark Segrist*

Mr. Doane reported that the group assigned to review the Comprehensive Plan has not met yet. Ms. Nixon explained that updates to the Comprehensive Plan were made based on the 2010 census. The housing goals in the Comprehensive Plan are broad and Ms. Nixon said she doesn't think there is anything that will preclude what the Housing Task Force recommends. Mr. Doane said a weakness in the Comprehensive Plan, and in the recent survey, is that people can vote for everything.

Mr. Lapping said that the new LD is going to push towns to make decisions and be decisive. Mr. Lapping reported that his group looked at Cape Elizabeth's housing study and he recommended that everyone see it. Ms. Nixon will share a copy of the study with the Task Force.

Ms. Gallaudet reported that there are many different zones, most allow single family homes and multiplex and there are about ten overlay districts. Cumberland's median income is \$112,700, this is high. Ms. Gallaudet said the law, LD2003, relates to three categories; affordable housing density, single family housing density and accessory dwellings and the State is telling towns they must amend their ordinances to allow more density.

Ms. Gallaudet reviewed the following zoning suggestions:

- Tighten ordinances so contract zones are rarely used.
- Change the RR1 zone to a 2 acre zone.
- Encourage the use of back acreage to help maintain rural character. This could require putting a road in but current frontage requirements restrict this.
- Allow alternative construction, perhaps in an overlay district, for tiny houses or prefab houses.
- Limit restrictive covenants in HOAs, such as house size and requiring a garage, that could cause increases in the cost of homes. Chair Broder commented that this is a delicate issue for high-end market subdivisions. Mr. Lapping suggested having energy and water saving requirements.
- Require that every new project have some workforce or more affordable housing included. Mr. Doane suggested creating overlay districts for housing density for appropriate senior, workforce or low income housing.
- Focus on projects with no age restrictions, enough is being done, or will be done, for seniors. The Housing Task Force does not all agree on this.

Chair Broder reported that he met with the Town Manager recently and learned that there is enough sewer capacity to do whatever the Housing Task Force wants to do. How to get the water and sewer extensions built, and who pays for this, is the issue. Chair Broder said they need to look at whether there is sufficient money and sufficient demand in a particular area to extend water and sewer. Mr. Broder referred to a proposed project off Sky View Dr. for affordable, senior housing and reported that the cost to put in water, sewer and other utilities for 400 feet into the project is about \$500,000.00.

Mr. Doane said it is important to him to give preference to Cumberland residents but this may limit access to certain funding. Mr. Broder said there are ways to ensure this happens. Ms. Harding referred to a point system that could be used. Ms. Witherill said she would like to look at the affordable housing issue regionally and hopes projects are not exclusive to other towns residents.

Ms. Witherill reported that she worked with Mr. Sweetser to learn about the Cumberland Housing authority and has talked with Ms. Nixon and Mr. Shane. They have reached out to Housing Authority members and are in the midst of looking at what other housing authorities in comparable size communities do. Ms. Witherill said there does not appear to be a written document outlining the Cumberland Housing Authority's guiding principles. The Town through Ms. Nixon administers the Authority's finances and proposes projects, prepares a budget and proposes rent increases. The Authority votes on these at their annual meeting.

Ms. Witherill said the Town cannot find information in the Town Council minutes regarding the Cumberland Housing Authority creation. There are some members of the Housing Authority who have concerns about their purpose. The Cumberland Housing Authority currently has nine members and State statutes say there should be seven. Maine statutes have a lot of guidance. Chair Broder said housing authorities have two purposes, to build things and to operate things. Chair Broder said the Town could give the Authority a new job. Mr. Doane said to bond anything, there have to be bylaws and authorizations. Ms. Nixon noted that Cumberland Housing Authority is not a 501C3. The Town administered a MSHA bond for the development of the Cumberland Meadows Senior Housing project.

Mr. Lapping excused himself from the remainder of the meeting for a family matter.

Chair Broder said the Task Force needs to learn what additional capacity the Housing Authority may have. Ms. Witherill asked if the Authority's purpose relates to providing affordable housing according to HUD or something else and if the Authority has interest in doing something else. There are concerns in not having the Authority's organizing documents or guiding principles.

Ms. Witherill said she will be away for a couple of weeks but her group will continue looking at other housing authorities and what they do.

Ms. Harding reported on creative ideas. There are a fair number of conservative people in Town that may not see the need for affordable housing and the public will need to be convinced there is a need. Ms. Harding suggested collaborating with vocational schools to build tiny houses. Ms. Harding said they looked at co-housing projects and these were not affordable. Ms. Harding said there could be a town-wide overlay for workforce housing to require that for every 5 units, one has to be workforce housing or the developer has to contribute to a housing trust fund.

The creative ideas group looked at panel housing that goes up quickly and at a project that incorporated many different housing types into one building. The group suggested looking at tax exempt properties like a church with extra space that could collaborate to add housing. Ms. Harding feels it is important to blend age groups.

Chair Broder said it will be interesting to see how affordability is dealt with in LD2003. Ms. Harding said LD2003 seems to deal with income levels under 80% and people looking for lower cost housing in Cumberland are not going to find it here. Ms. Gallaudet said this is a beginning guideline. The Town doesn't know where they will get money to build anything. There are programs that require a 50% income level. The Task Force discussed funding options.

Ms. Gallaudet suggested publicizing information on help available through programs such as first time home buyers. Ms. Gallaudet reported on challenges with housing vouchers not being accepted because housing is so hard to find. Ms. Witherill referred to issues with Air BnB and said there don't seem to be a lot in Cumberland. The State recommends Towns are careful in allowing accessory dwelling units that they don't become an Air BnB.

Chair Broder suggested looking at the possibility of affordable housing projects in three locations; the Route 1 site of the proposed senior affordable project, the Town Center and West Cumberland along the Route 100 corridor.

The next meeting of the Task Force will be September 27th. Chair Broder would like to see reports that have real substance on plans that members would like to see move forward.

Administrative Matters: Ms. Nixon reported that the Housing Task Force will not be using SharePoint because it didn't work for everyone. Ms. Nixon suggested members create a folder in their email to save their Housing Task Force information.

Adjournment: The meeting adjourned at 8:38 pm.