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**Community Development Advisory Committee Meeting Minutes
NH Department Community Development Finance Authority
14 Dixon Avenue, Suite 102
Concord, NH 03301**

Thursday, March 5, 2020

COMMUNITY DEVELOPMENT ADVISORY COMMITTEE PRESENT: Ben Gaetjens-Oleson; *Chair*; Beth Fox; Chris Way; Dean Christon; Lisa Cota-Robles; Nancy Merrill; Carmen Lorentz; and Matt Sullivan.

STAFF: Katy Easterly Martey, *Executive Director*; Shelley Hadfield, *Director of Housing and Community Development*; Debbie Morin, *Chief Financial Officer*; Kevin Peterson, *Director of Economic Development*; George Hunton, *Director of Tax Credit Programs*; Missy Lackey, *Contract Specialist*; and Maureen Quinn, *Board Relations Manager*.

PUBLIC: Dawn Cameron, *Colebrook Homeowners Cooperative*; Donna Lane, *CDBG Consultant*; and John Hamilton, Tara Reardon and Chris Clasby, *New Hampshire Community Loan Fund*.

Mr. Gaetjens-Oleson opened the meeting at 2:00 PM and noted a quorum was present. Mr. Gaetjens-Oleson welcomed new Committee member, Mr. Matt Sullivan from the Town of Wolfeboro, to the meeting. All members of the Committee introduced themselves. Mr. Gaetjens-Oleson stated members of the public in attendance included Ms. Dawn Cameron from the Colebrook Homeowners Cooperative, Donna Lane, CDBG Consultant and John Hamilton, Tara Reardon and Chris Clasby from the New Hampshire Community Loan Fund.

Mr. Gaetjens-Oleson reviewed the meeting agenda.

Motion – 2:03 PM

Mr. Way moved to approve the agenda, as presented, and Ms. Lorentz seconded. The motion carried by a unanimous vote of the Committee.

A. February 13, 2020, Community Development Advisory Committee Meeting Minutes, as submitted – 2:04 PM

Mr. Gaetjens-Oleson called for questions or comments.

Motion – 2:04 PM

There being none, Ms. Lorentz moved to approve the minutes, as submitted. Ms. Merrill seconded and the motion carried by a unanimous vote of the Committee.

B. Planning Grant Application – Town of Colebrook – Colebrook Homeowners Cooperative – Infrastructure Study – \$25,000 - 2:05 PM

Ms. Hadfield reviewed the application and provided an overview and summary for the Committee. The proposed infrastructure study for the Colebrook Homeowners Cooperative ('Cooperative') is intended to assess the condition of the Cooperative's water and sewer systems and to develop preliminary plans and cost estimates to replace and upgrade the systems. The proposed upgrades should result in improved water service, reduction of water use and an overall decrease of water usage.

The Cooperative has been burdened by a number of units (10) which are uninhabitable. Improved infrastructure investment is anticipated to reduce the Cooperative's costs and allow for funds to be reserved for disposition of the abandoned units. These units are an eyesore and an impediment to enticing new residents to the Cooperative.

The Committee discussed the application. Mr. Gaetjens-Oleson called for questions or comments.

Motion – 2:12 PM

Ms. Merrill moved to approve the application as presented, with three staff recommended conditions.

Ms. Cota-Robles requested an additional condition be added to the approval motion.

Ms. Merrill amended her motion to approve the application as presented and with an additional condition, as discussed. Conditions of funding are as follows:

- Sufficient funds are available and allocated by HUD;
- All other usual and customary CDBG contract terms are in place;
- The use of funds conforms with HUD and State regulations; and
- The study shall include development of a plan for the removal and the disposal of the uninhabitable units.

Ms. Fox seconded and the motion carried by a unanimous vote of the Committee.

C. Planning Grant Application – City of Claremont – Sugar River Cooperative — Infrastructure Study – \$25,000 – 2:13 PM

Ms. Merrill informed the Committee that as an employee of the City of Claremont, she has a conflict and should recuse herself from the meeting.

Ms. Merrill left the room at 2:13 PM

Ms. Hadfield reviewed the application and provided an overview and summary for the Committee. The proposed infrastructure study for the Sugar River Cooperative ('Cooperative') is intended to assess the condition of the Cooperative's water and sewer systems and to develop preliminary plans and cost estimates to replace and upgrade the systems. The proposed study will determine the affordability and environmental feasibility for the applicant to move forward with the project.

The Cooperative's water system has significant leaks, demonstrated by low water pressure and extreme usage rates for many years. The Cooperative's financial management company has had to prioritize paying high water bills rather than the mortgage. They are working with the City of Claremont and the hope is the Cooperative will be able to connect to the municipal water system. The Cooperative's water source has been a well; one challenge to accessing the municipal water system is the park's location, which is approximately two miles outside of the downtown area.

Mr. Gaetjens-Oleson called for questions or comments.

The Committee asked how long this park has been a Cooperative. The Cooperative was formed in 2000.

Motion – 2:17 PM

Mr. Way moved to approve the application with three staff recommended conditions, which are as follows:

- Sufficient funds are available and allocated by HUD;
- All other usual and customary CDBG contract terms are in place; and
- The use of funds conforms with HUD and State regulations.

Ms. Cota-Robles seconded and the motion carried with a unanimous vote of the Committee.

Ms. Merrill returned to the room at 2:18 PM

D. Manufactured Housing Parks and Affordable Housing Discussion – 2:19 PM

Ms. Easterly Martey introduced and welcomed three guests from the NH Community Loan Fund, including John Hamilton, Tara Reardon and Chris Clasby. Ms. Hadfield informed the Committee that CDFA is trying to better understand how manufactured housing fits within the broader affordable housing needs in NH to ensure that the development of the next five-year Consolidated Plan is consistent with needs. Ms. Hadfield noted that through statewide listening sessions, affordable housing was identified as the top priority to be addressed.

Ms. Reardon and Mr. Clasby provided the Committee with an overview of the Loan Fund's investments in affordable housing through the Resident Owned Community (ROC) model. The Committee engaged the Community Loan Fund in a discussion about the process by which a manufactured housing park chooses to pursue becoming a Cooperative. The Committee questioned the timing of capital infrastructure reports including the access to a pro forma demonstrating capital needs and how they would be paid for. The CLF described that the practices of lenders has evolved, that the residents have always had a capital needs assessment prior to purchase but that in the last decade residents have the information and often a lender imposed obligation to reserve funds for capital improvements. The Committee stressed the importance of financially sustainable models for these communities. The Committee and CLF representatives discussed the aspects of financially sound and responsible ownership and agreed with that being the standard for all acquisitions and any additional financing to support infrastructure projects.

The limit of CDBG and other CDFA resources and the need to support a variety of affordable housing projects was discussed. The Committee asked whether the Community Loan Fund has helped direct these communities to other sources of funding. The Committee also inquired whether some communities choose not to pursue purchase of their park. The Community Loan Fund noted there have been a limited number of instances where communities do not pursue ownership and the associated responsibilities based on either the financial projections or because of a lifestyle choice.

The Committee asked the Community Loan Fund to provide a listing of Cooperatives with the most significant infrastructure needs, with an emphasis on which Cooperatives were created before the lender requirements for infrastructure improvements or those with the most need. This will enable the Committee to better anticipate the total need and the areas or circumstances that demonstrate critical need.

Adjourn – 3:28 PM

There being no further business before the Committee, Ms. Merrill moved to adjourn the meeting at 3:28 PM. Mr. Way seconded and the motion carried by a unanimous vote of the Committee.

Respectfully submitted,



Maureen Quinn, Board Relations Manager



Ben Gaetjens-Oleson, Committee Chair