

Newburyport Affordable Housing Trust
Meeting Minutes

Meeting Date: Thursday, May 6, 2021
Meeting Location: Online
Members in Attendance: Judy Tymon, Madeline Nash, Susanne Cameron, Mayor Holaday,
Karen Wiener
Staff Present: Katelyn Sullivan, Andy Port
Members of the public: Tiffany Nigro, Pettengill House

Affordable Housing Trust (AHT or Trust) Chair Judy Tymon called the meeting to order at 6:30pm and went over the agenda. Chair Tymon introduced Tiffany Nigro from the Pettengill House.

Emergency Rental Assistance Update

Chair Tymon confirmed that Tiffany Nigro sent over a status update before the meeting. Nigro gave an overview and thanked the Trust members for having her to the meeting. Nigro reported that they have served twenty-seven (27) households so far and the program has a balance of approximately \$20,000 which she estimates will serve seven households. Nigro said the demand for the program is slowing down a bit. There have been a number of applications submitted but they did not qualify for the program as they have not been affected adversely by loss of wages or job due to Covid but often these applicants get assisted in other ways by Pettengill staff through the programs they run. Overall, the program continues to run smoothly.

Member Susanne Cameron asked when the most recent application was submitted for the program. Nigro answered that several applications were received in April. Member Karen Wiener asked Nigro about those that applied for emergency rental assistance but were not qualified. Nigro said that the applicants were looking for rental assistance but could not show a loss of wages or change in income.

Member Cameron asked at what point do we sunset this program and does there need to a buffer added to this program as the funds are running low. Member Wiener asked Nigro to let the Trust know if the funds become much lower to around \$10,000, to not at any point go over the allocated \$100,000 and perhaps stop advertising the program. Mayor Holaday said she has concerns about the eviction protection is being lifted. Mayor Holaday also said that last week there was another residential assistance program that was announced by the state and that you could call 211 if you were having trouble but there is also still CARES money left from the first stimulus and if we could use those funds as opposed to the Trust monies so as to put more money towards working with Pettengill House. Mayor Holaday asked Nigro to stay in touch with Katelyn from the Planning Office regarding the funds left in the program account. Nigro said that she would keep in touch because the last thing she wants is to see evictions on people's records which makes it hard to get a future rental.

Recap of the Presentation to the Community Preservation Committee for Rental Assistance

Member Wiener reported that she, Madeline Nash and Sierra Partlan from the Pettengill House presented this year's AHT application to the Community Preservation Committee (CPC) for Emergency/General Rental Assistance. The application seemed to be well received by the members and there were a few clarifying questions but all went well. Member Nash added that in preparing for the presentation it became clear that as a group, there needs to be more discussion to define the vision for the new general rental assistance program. Nash said that they told the CPC that the goals of the

program are currently being refined. Also, Nash told the group that CPC member Paul Healy wondered if it would just make sense to allocate 10% of CPC funds annually to the AHT without needing to put together an application for a specific use each year as needs may change and the AHT knows how to best use the funds should situations come up. It was the sense of the Trust to keep applying to the CPC annually with applications as has been done in the past.

General Rental Assistance Program

Trust members asked Katelyn Sullivan to look into what other cities and down offer for rental assistance and what types of programs may be used for a model. Sullivan reported that she reached out to the Community Preservation Coalition to inquire about other cities and towns that are using CPA funds to establish and run a general rental assistance program. The Coalition referred her to Shelly Goehring at the Massachusetts Housing Partnership (MHP). Shelly said that the most typical general rental assistance that she sees is monthly rental assistance. Some programs, whether funded by CPA or not, support security deposit and perhaps just first month's rent.

Shelly said the guidelines and restrictions are, of course, up to Newburyport. That being said, Shelly said that MHP always suggests that the town take a step back and create a program around the NEEDS of the community. For example, are only those living in affordable housing inclined to need help? Are there low/moderate income renters in town who are not in affordable housing that may need assistance?

Some examples around the state to review are:

[Dukes County Housing Authority](#) (Martha's Vineyard) runs an island wide rental assistance program. Rental Assistance is funded through Community Preservation Act funds from all six island towns and is administered by the Dukes County Regional Housing Authority. The program offers homeowners a range of support in exchange for year-round rental agreements. Island residents making less than 80% of median income for the area are eligible for rental assistance and pay no more than 30% of their gross income towards rent. The tenant's portion of the rent, a minimum of 50%, is determined by the household income and is paid directly to the property owners; the balance of the rent is paid to the property owners by the Housing Authority.

[Waltham Security Deposit and First Month's Rent Program](#)- The City of Waltham administers HOME funds from the Federal Department of Housing and Urban Development (HUD) to provide security deposit assistance to income eligible Waltham residents. Eligible applicants cannot own property. An eligible applicant is one who does not have sufficient deposits of their own for a security deposit, whose income is within the guidelines set by HUD and one who has documented income for rent payments to a landlord of a home. The program can provide assistance totaling two months payments directly to the landlord on behalf of the approved household. These payments are for any combination of a security deposit, first month's rent or last month's rent. It is the responsibility of the tenant to make full rent payments to the landlord for the lease term. The City is not responsible for any other rent payments other than the security deposit, first month and / or last month's rent. This payment will not exceed the value of two months of rent.

[Chatham Housing Authority](#) –Chatham's Housing Authority offers rental assistance to those who work in town, live in town or have children in the Monomoy School system. It offers those who qualify up to \$350 a month to off-set rent. It is a three-year program and is designed to be a helping hand to those in need. The goal is to help families and individuals reach a point where they are financially self-sufficient in their current rental unit or in a new unit. There are somewhat strict eligibility requirements such as

the household shall remain employed full time during the three-year program, the Applicant must meet the income guidelines set by the Barnstable HOME Consortium at 80% of AMI and the applicant must not have owned a home within 5 years.

Trust members thanked Sullivan for her research. Member Wiener said that she had reached out to Shelly as well for guidance to set up a rental assistance program and Shelly said that one challenges with monthly rental assistance using CPA funds is that most households will not be able to afford market rate rents in 1-3 years even those accessing an affordable unit in that time frame is challenging and short-term rental assistance in can actually be disruptive for families. If a family has an extraordinary situation and needs assistance for three months or so that is one thing but if a household can just not cover local rents with their income and really needs a voucher than a few months or year or two would just postpone disruption. Member Wiener said that she does not think we should provide regular monthly assistance for these reasons but likes the idea of providing first month's rent and security deposit to help people get into units as long as their monthly income can sustain the rent and not helping people in the long run or is a good use of Trust funds. Trust members agreed.

Nash said the goal should be to create long term affordable housing which will be much more impactful overtime. However, some sort of rental assistance to get them into rental housing is an exciting idea. Member Nash said that she wants to talk to Lou Minicucci again about what would be helpful to his tenants and revisit his idea of a promissory note with the AHT to cover first and last month's rent. Member Nash and Weiner said that the Trust could start this program as a pilot program and only put a small amount towards the program at the beginning and pivot if needed. Member Cameron said that we need a meeting dedicated just to this topic.

Discussion of Membership and Officers

Chair Tymon said that she is stepping down as AHT Chair and a new Chair needs to be voted into place. Member Wiener moved that Madeline Nash be the new AHT Chair. Nash said that she will be going back into Boston for work in September. Member Cameron asked if there could be co-chairs and happy to be a Co-Chair and working from a home office. Member Wiener moved that Susanne Cameron and Madeline Nash become the Co-Chairs of the AHT. Mayor Holaday seconded the motion. All were in favor.

Members voted to approved the minutes from 3/4/21.

Before we adjourn, Chair Tymon said it was a very difficult decision to leave the Newburyport Affordable Housing Trust. And the city is at another turning point with regard to affordable housing and thereby challenge you to challenge the status quo to challenge anyone whether it be city staff, city administration or city councilors or anyone who gets in the way of the mission of creating affordable housing. You need to go big and you need to make difficult decisions and you need to be the leaders and bring them with you. Let someone else do it if you feel that is not what you can do. If you want to move towards an inclusive community, lots of things need to change.

AHT members and Mayor Holaday wanted to recognize Chair Tymon for her amazing work over the past ten years and for the unwavering support for affordable housing, livable streets and our community. AHT members and Mayor Holaday wished Tymon the best and hope to have communications with Tymon as she archives her advanced degree abroad.

The meeting adjourned at 7:20 p.m.

