

**Scarborough Housing Alliance
Committee Meeting
Wednesday, September 27, 2023 Hybrid Meeting
*[Scarborough Town Hall – 6:00pm]***

Zoom Link: <https://scarboroughmaine.zoom.us/j/86040657194>

AGENDA

- **Approval of Minutes - July 26, 2023**

- **Discussion: Affordable Housing Purchase Program FAQ**

- **Discussion: Potential Tour: Avesta - Village Commons**

- **Public Comment**

- **Adjournment**

WHY SHA EXISTS:

The purpose of the Council in establishing the Alliance is to create a broadly-based community group to:

- Work together to develop and recommend a local housing agenda to the Town Council.
- Implement a local housing program under the guidance of the Town Council.
- Perform such other duties as may be assigned by the Town Council from time to time.

Scarborough Housing Alliance
Meeting Minutes
July 26, 2023, 6:00pm

Present via Zoom: None.

Present at Town Hall: Bill Donovan, Bryan Shumway, Bob Nadeau, Micaela Sargent, Eric Boucher, Leroy Crockett, and Tom Hall.

Excused: Dick LaRou.

Guests: Jean-Marie Caterina, Town Council liaison (at Town Hall).

1. The meeting began at 6:01pm.
2. The minutes for April 26, 2023, were approved as presented with a motion from Bill, second by Leroy, and all members voting in favor. The minutes for June 29, 2023, were approved as presented with a motion from Bill, second by Leroy, and all members voting in favor.
3. 3i Home/POAH request for CEA – Tom noted that the TIF would run coincidental with the remaining time on the relevant TIF district, which is approximately 26 years, he highlighted the timing of the 9% application which would be supported by the CEA, and discussed the status of the Town Council relative to the request. After a brief discussion, Bill made the following motion, per the Agenda: Move to recommend to the Town Council to approve the request for a 60% CEA for the 3i/POAH Project at The Downs. The motion was seconded by Bob and all members voted in favor.
4. Affordable Housing Agreement – The Downs currently has 13 affordable homes and there will be more in the future, and the Town expects the development of workforce housing that will be impacted by the Agreement. The Alliance created a subcommittee of Bryan, Micaela, and Bill to review the Agreement with the goal of improving functionality, documents, and related education.
5. LD 2003 – Tom noted that the Town Planner has thoroughly reviewed this legislation, and in the near future, the Town Council will be reviewing and approving any necessary changes resulting from it. The Ordinance committee will also be reviewing its impact to short-term rentals. Tom agreed to have the Town Planner attend the next Alliance meeting to discuss her thoughts and share her presentation.
6. Goals for 2023/2024 – Goals identified for the next year: 1. Collaboration opportunities/Relationship Building 2. Metric Tracking 3. Housing Cost Reduction Efforts 4. Alliance Recruitment (currently full at 7 members), and 5. Energy and weatherization.
7. Public comment – Margie Smetana stated that she met with Tom to express interest in the Town's asylum seeker initiatives. No further public comment or attendees.

8. The next meeting is scheduled for August 23, 2023, with proposed agenda items including a presentation from the Town Planner and updates from the subcommittee reviewing the Affordable Housing Agreement.

At 7:00pm, the Alliance adjourned its meeting with a motion by Eric, second by Bill, and all in favor.

Respectfully submitted,

Eric Boucher
Secretary



SCARBOROUGH AFFORDABLE HOUSING PURCHASE PROGRAM FREQUENTLY ASKED QUESTIONS (FAQ)

The following list of questions and answers have been compiled in order to assist prospective participants in the Affordable Housing Purchase Program in understanding the purpose and functioning of the program and to help improve the odds of successful housing outcomes. These questions and answers are not meant to be all encompassing and prospective participants are encouraged to review the program documents and/or contact the Town of Scarborough for more information about the program.

Q: Who is eligible to purchase a home under the program?

A: A household that earns 80% of the Area Median Income for the Portland, Maine-MSA as published by the U.S. Department of Housing and Urban Development is eligible to purchase a home under the program. For homes that are 1 BR or less, the income of a 2-person household will be used for this analysis; for homes that are larger, the income of a 4-person household will be used. In 2023 those limits are \$75,700 & \$94,600, respectively.

Q: How much does a home cost under the program?

A: There is not a definitive answer to this question as many factors are involved and the results will vary depending on the unique circumstances of a Buyers and the cost of housing. Home prices are limited to an amount that is affordable to a household that earns 80% of the Area Median Income for the Portland, Maine-MSA as published by the U.S. Department of Housing and Urban Development. These limits can be found at the following link, in 2023 the limits are \$75,700 & \$94,600, respectively (huduser.gov/portal/datasets/il/il2023/select_Geography.odn)

Q: What does “affordable” mean?

A: Affordable means that the monthly cost of housing – which includes mortgage payments, utility payments, real estate tax payments, HOA/Condo Fee payments and insurance payments are all less than 30% of the income limit described above. Lower interest rates, more efficient utilities and larger downpayments can all help to make housing more affordable.

Q: What if that calculation results in a price that is less than what I paid for a home?

A: Like with any real estate purchase, purchases under the Affordable Housing Purchase Program can result in owners losing money or making money on their purchase at the time of sale.

Q: What if I cannot find anyone to purchase my home – even at an “affordable” price – when I want to sell it?

A: There are provisions in the program that will allow you to market the property to households that earn up to 120% of the AMI, but still sell at a price that is affordable to households that are at 80% of AMI. This helps to expand the buyer pool and makes selling the home easier.

Q: How long do these limits last?

A: The limitations on who homes can be sold to and the affordability of the homes is protected by an agreement that is recorded in the Cumberland County Registry of Deeds. The Agreement lasts for 30 years.