

SOUTH HADLEY
MUNICIPAL AFFORDABLE
HOUSING TRUST
ADVISORY COMMITTEE

STRATEGIC PLANNING
WORKING SESSION

27 FEBRUARY 2025

FACILITATED BY
JENN GOLDSON, AICP
JM GOLDSON LLC



INTRODUCTIONS

Jenn Goldson, AICP, Founder & Managing Director

JM Goldson LLC, since 2006

Among our specialties:

- : Housing plans and housing trusts
- : Comprehensive master plans
- : Community engagement
- : Community preservation plans
- : Zoning for housing production
- : Municipal disposition of land for housing



AGENDA

| | |
|-------------|-------------------------------|
| 6:00 | Introductions & Overview |
| 6:30 | Activity #1: Future Headlines |
| 7:00 | Activity #2: Barrier Busting |
| 7:30 | 10-minute break |
| 7:40 | Activity #3: \$1M Challenge |
| 8:10 | Activity #4: Shark Tank |
| 8:50 | Wrap-Up & Next Steps |

INTRODUCTIONS

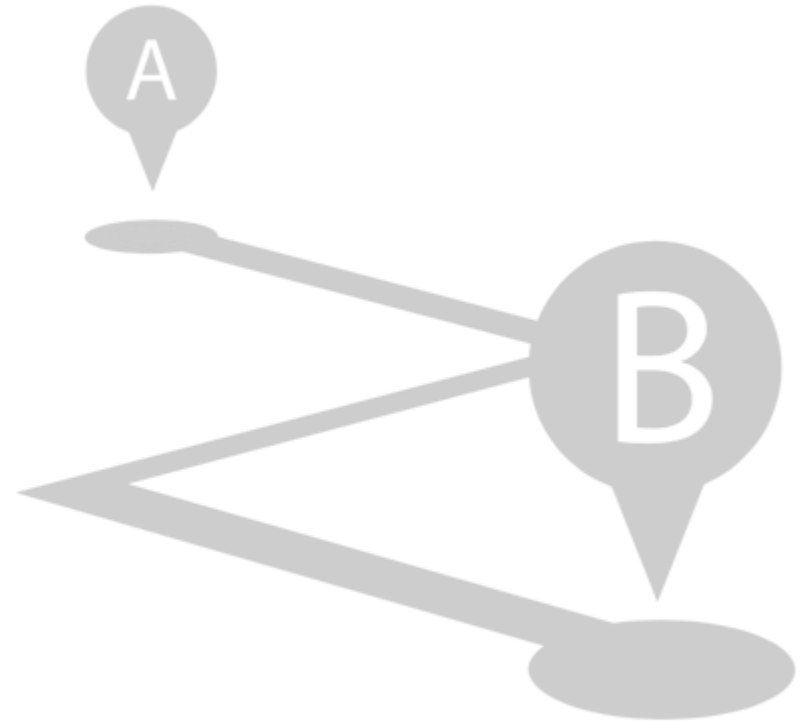
- Name
- Affiliation
- One value that you believe is most critical when considering affordable housing solutions in your community



PURPOSE OF TODAY'S SESSION

Clarify the Trust's Mission & Vision

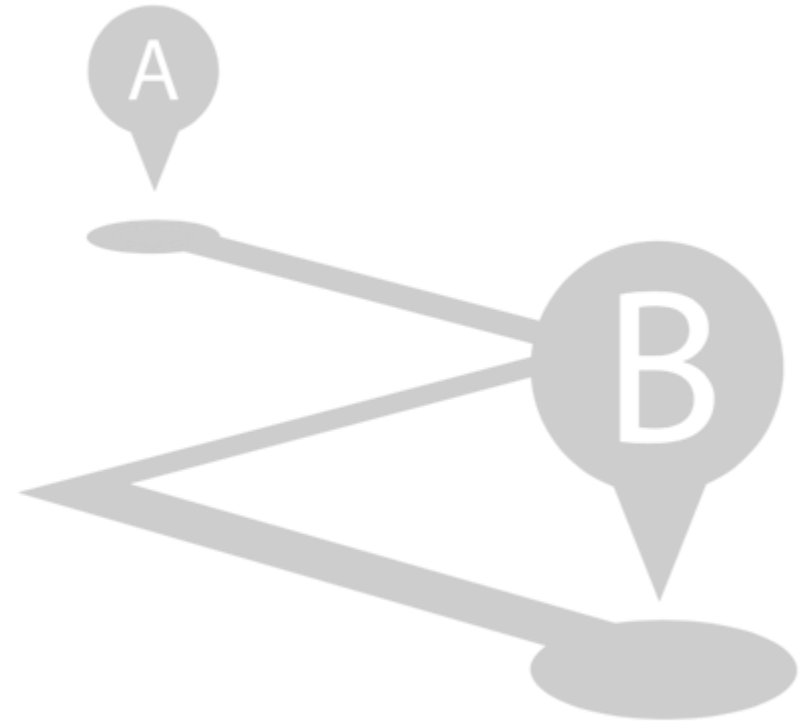
- Define what success looks like in 5 years.
- Align with community needs and town priorities.



PURPOSE OF TODAY'S SESSION

Set Realistic, Actionable Goals

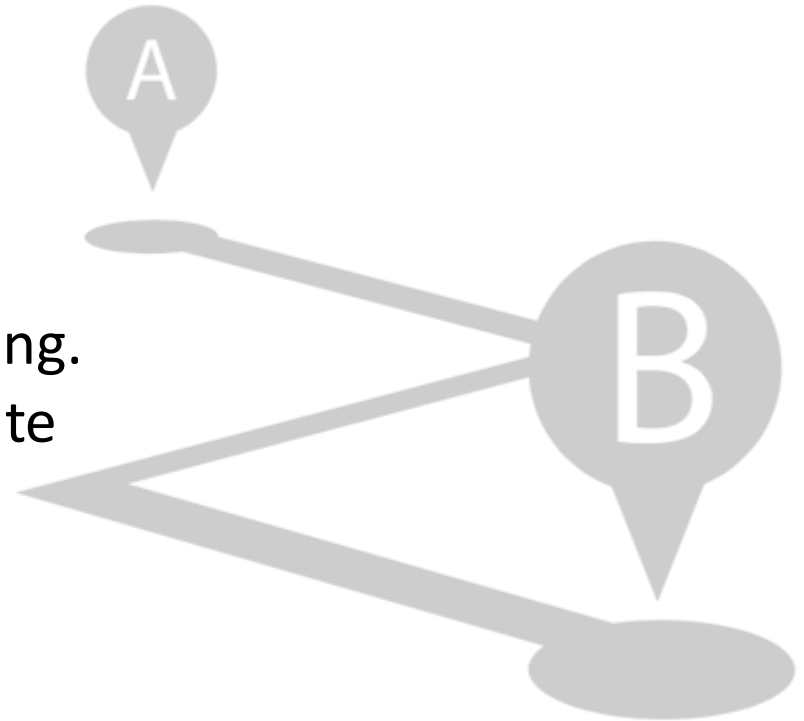
- Create short- and long-term goals that reflect feasibility.
- Develop a phased implementation plan.



PURPOSE OF TODAY'S SESSION

Identify Diverse Funding Sources

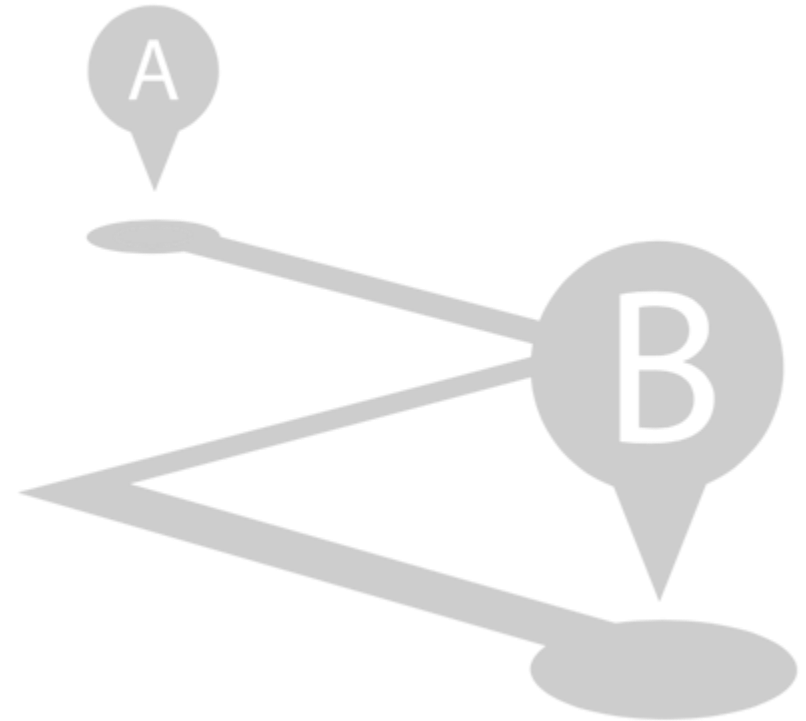
- Explore ***Community Preservation Act (CPA)*** funding.
- Investigate town budget allocations, grants, private donations, and developer contributions.



PURPOSE OF TODAY'S SESSION

Engage Stakeholders Early & Often

- Involve municipal leaders, housing advocates, and residents.
- Build public trust and support for future funding initiatives.



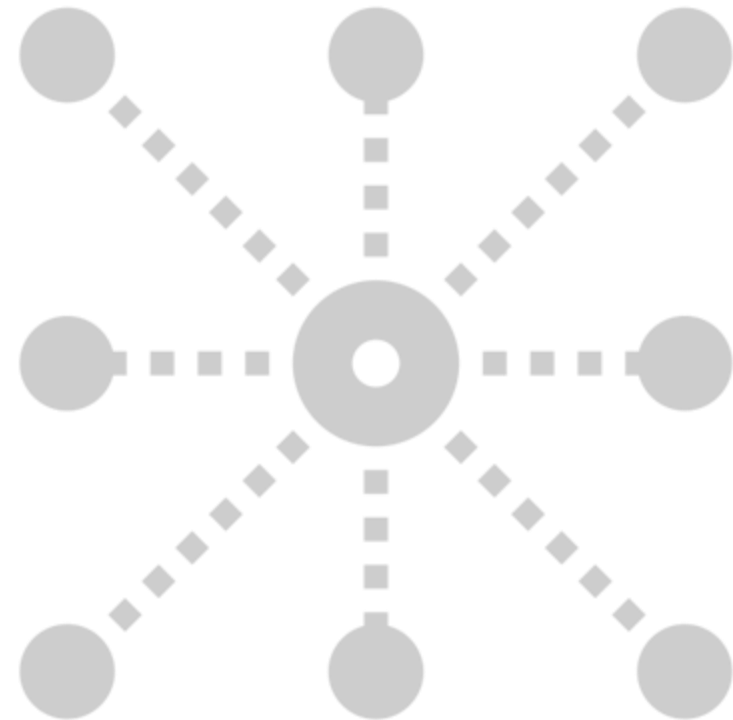
OVERVIEW

Municipal Affordable Housing Trusts



PURPOSE OF A HOUSING TRUST

To create and preserve affordable housing



WHAT DOES THE BOARD OF TRUSTEES DO?

Oversee the funds

Act like bankers, but can also initiate ideas

Partial List of Powers:

- Buy, sell, rent
- Borrow against future trust revenue
- Do not need Town Meeting or Select Board approval



“AFFORDABLE HOUSING” IN SOUTH HADLEY

The terms "low and moderate income" and "affordable housing" should be defined by consulting existing programs and statutes in the state.

- Safe to stick with at or below 80% AMI

| FY 2024 Income Limit Category | Persons in Family | | | | | |
|---------------------------------------|-------------------|--------|--------|---------------|--------|---------|
| | 1 | 2 | 3 | 4 | 5 | 6 |
| Low (80%) Income Limits (\$) | 61,350 | 70,100 | 78,850 | 87,600 | 94,650 | 101,650 |
| Click for More Detail | | | | | | |

WHAT CAN YOU DO WITH TRUST FUNDS?

Create

New construction



Cheever Circle is an example of Andover's ability to spark the creation of affordable housing with its local trust. With support from the Affordable Housing Trust, the Andover Community Trust, a non-profit 501(c)(3), signed a purchase and sale with a private owner. A modestly-priced three-bedroom home was built on the property, thanks in part to cooperation from the Andover Housing Partnership, the Andover Affordable Housing Trust, and the Andover Board of Selectmen. The home was sold to an income-eligible family, with a ground lease and permanent affordability restrictions. The home, the fourth affordable home developed with support from the trust, received a historic preservation award for its contextual design in an established neighborhood.

Andover: Cheever Road Homeownership Development

Source: MHP's Municipal Affordable Housing Trust Guidebook, v.3

WHAT CAN YOU DO WITH TRUST FUNDS?

Create

New construction



Project Info

Herring Brook Hill at 40 River Street was the former Town of Norwell Police Station, which was declared surplus in 2014. In 2015 the Norwell Community Housing Trust met with residents and obtained, through Town Meeting, an agreement to commit \$1 million in Community Preservation Act and other local funds towards the redevelopment of the site as affordable housing for seniors age 60+.

The project was awarded, via a competitive Request for Proposals process to Metro West CD in March 2016. A comprehensive permit to build 18 units of rental housing was awarded in July 2017 and all financing was secured and closed on in September 2018. Funding support came from the Commonwealth's Dept. of Housing and Community Development, CEDAC, the Town of Norwell, MassHousing and Eastern Bank.

Norwell: Herring Brook Hill

Source: MHP's Municipal Affordable Housing Trust Guidebook, v.3 and MetroWest website: <https://metrowestcd.org/portfolio/herring-brook-hill/>

WHAT CAN YOU DO WITH TRUST FUNDS?

Create

New construction



Sudbury's local trust bought land that is now the site of an affordable duplex home built by the Greater Worcester Habitat for Humanity. For more information about this effort, contact MHP at info@mhp.net or Elizabeth Rust of Regional Housing Services at Liz@RHSHousing.org

Sudbury: Habitat for Humanity Duplex Homeownership Development

Source: MHP's Municipal Affordable Housing Trust Guidebook, v.3

WHAT CAN YOU DO WITH TRUST FUNDS?

Create

New construction



The Carlisle Affordable Housing Trust took a leadership role in getting the Benfield Farms development started in Carlisle by funding some of the predevelopment tasks.

Carlisle: Benfield Farms Senior Rental Development

Source: MHP's Municipal Affordable Housing Trust Guidebook, v.3

WHAT CAN YOU DO WITH TRUST FUNDS?



Create

Reuse

Eastham: Rental Unit Program Convert Market Rate Units to Affordable Rental

WHAT CAN YOU DO WITH TRUST FUNDS?

Are you thinking of selling your home?

Create

Reuse



The Norfolk Municipal Affordable Housing Trust is looking to purchase homes for \$395,000 or less. Please contact Susan Jacobson at 508-440-2812 (Office)

**Norfolk: Buy Down Program
Convert Market Rate Units to Affordable Homeownership**

WHAT CAN YOU DO WITH TRUST FUNDS?

Preserve

Expiring affordability restrictions



Amherst: Preserve Affordable Units

Because mortgage was repaid affordable restrictions would have expired, so the town supported a new owner to buy the property and establish new affordable restrictions.

WHAT CAN YOU DO WITH TRUST FUNDS?



NEWBURYPORT
MASSACHUSETTS

Affordable Housing Trust

Newburyport: Preservation

Established: 2009

When affordable homeownership units that are deed restricted go on sale, the Newburyport Affordable Housing Trust (NAHT) helps to find eligible buyers. Potential buyers must meet certain income requirements (80 percent of AMI). Applications are reviewed by the NAHT.

Newburyport: Preserve Affordable Units & Downpayment/Closing Cost Assistance (\$25,000)

Preserve

Finding Eligible Buyers

WHAT CAN YOU DO WITH TRUST FUNDS?

Assistance

Rental Assistance

Eastham: Rental Assistance Program

Established: 2008

The Eastham Affordable Housing Trust (EAHT), responding to their Housing Production Plan, knew that rental housing was a particular need in their community. Initiating a Rental Assistance Program would be a way to help families stay in their apartments and encourage others to locate to Eastham. Not having the capacity to administer the program themselves, the EAHT wrote an RFP to contract for the services and partnered with both the Harwich Ecumenical Council for the Homeless (HECH) and the Homeless Prevention Council.

Note: Community Preservation Act funds can be used for this type of program under the “support” eligibility category.

Eastham: Rental Assistance Program

S. HADLEY HOUSING PRODUCTION PLAN

Goals

In response to public input and analysis, the plan states six goals for the future of housing in South Hadley:

- **Market affordability.** Encourage housing that is more likely to be affordable to the typical household without subsidies.
- **Deed-restricted Affordable Housing.** Facilitate production of deed-restricted affordable housing to ensure a base level of diversity and access.
- **Housing options.** Create more housing options that meet a wider range of needs, including housing for people of varied ages, household structures, and physical abilities.

S. HADLEY HOUSING PRODUCTION PLAN

- **Equity and inclusion.** Enhance the ability for people to live in South Hadley who might otherwise face challenges living here or have been historically marginalized through housing.
- **Connections to neighborhoods.** Promote development that adds amenities, connections, and infrastructure to South Hadley neighborhoods.
- **Multiple benefits.** Ensure new and existing housing adds to the town's safety, sustainability, public health, and economic development.

S. HADLEY HOUSING PRODUCTION PLAN

Strategy 3: Land Purchase for Housing

"Facilitate small-scale deed-restricted Affordable Housing production by purchasing land or buildings that can be used for housing." This includes:

- Acquiring land through surplus properties, tax foreclosures, or real estate listings.
- Donating or selling land to nonprofits for Affordable Housing development.



SOUTH HADLEY HOUSING PRODUCTION PLAN

Submitted to the Selectboard and Planning Board

November 29, 2023

WHERE CAN THE TRUST GET REVENUE FROM?

Inclusionary
zoning payments

Negotiated
developer fees

Cell tower leases

General fund

Tax title sales

Municipal bond

Tax override

CPA

OVERVIEW OF A STRATEGIC PLAN

PURPOSE

TAKE A STEP BACK SO YOU CAN MOVE FORWARD

- *What would make you most proud? What are you aiming for?*
- *What priorities should you focus on that will help you achieve your mission?*
- *How should you operate to be most effective?*

By answering these questions, you can create a strategic plan to focus the trust's efforts over the next 5 years



WHAT IS INCLUDED IN A STRATEGIC PLAN?

- **Mission** – states your reason for existence
- **Strengths, weaknesses, opportunities, issues** – a rundown of your current situation
- **Strategies & actions** – what will you spend your energy, time, and funds on in the next 5 years?
- **Capacity** – what gaps need to be filled so that you can effectively implement your plan?



FOUR ACTIVITIES TODAY

- 1. Future Headlines**
- 2. Barrier Busting Brainstorm**
- 3. The \$1M Challenge**
- 4. Shark Tank Housing Pitch**



ACTIVITY #1

Future Headlines Exercise

- Imagine it's **five years from now**, and a newspaper publishes an article on the Trust's **greatest achievement**.
- Each group writes a **headline and a short article summary**.
- **Why it works:** Encourages aspirational thinking while grounding ideas in concrete actions.



ACTIVITY #2

“Barrier Busting” Brainstorm

- Groups identify **the biggest challenges** to implementing affordable housing solutions in South Hadley (e.g., zoning, funding, community resistance).
- They then propose **one strategy** for overcoming each barrier.
- **Why it works:** Encourages problem-solving and proactive thinking.



ACTIVITY #3

Budgeting Priorities: The \$1M Challenge

- Groups pretend they **have \$1 million** in trust funds.
- They must allocate it across different potential uses: **land acquisition, rehab, rental assistance, advocacy, etc.**
- **Why it works:** Encourages strategic trade-offs.



ACTIVITY #4

“Shark Tank” Housing Pitch

- Each group develops a **big idea** for an affordable housing initiative.
- They make a 2-minute pitch to a **mock panel of funders** (other group members).
- **Why it works:** Fosters innovative thinking and communication skills.



WRAP-UP & NEXT STEPS

MEETING SCHEDULE

| | |
|--|------|
| Meeting #1 Remote – kickoff meeting | 1/29 |
| Meeting #2 In-Person Working Session | 2/27 |
| Meeting #3 Remote – Review outline of plan | 3/13 |
| Meeting #4 Remote – Review draft plan | 4/3 |
| Meeting #5 Remote – Review revised plan & draft budget | 5/1 |
| Meeting #6 Remote – final meeting to approve the plan | 6/5 |

THANK YOU!

Jenn Goldson, AICP
Jennifer@jmgoldson.com

JM Goldson LLC

The logo for JM Goldson LLC is located in the bottom right corner. It features the letters 'J', 'M', and 'C' stacked vertically in a serif font. The 'M' is positioned between the 'J' and the 'C'. A thin, light-colored line forms a large, sweeping arc that encircles the letters from the right and top, leaving the bottom open.

J
M
C