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MINUTES OF THE PLANNING AND DEVELOPMENT COMMITTEE MEETING

June 16, 2025

An administration and Finance Committee Meeting was held on Monday, June 16, 2025 at 6:00 PM in the City Council Chambers, Room 202

Committee Members: Committee Chair, John Michitson, Councilor Catherine Rogers (online) and Councilor Katrina Hobbs Everett (online)

Council President Thomas Sullivan, Councilor Devan Ferreira, Councilor Timothy Jordan and Councilor Melissa Lewandowski (online)

The purpose of the meeting is to discuss and review Doc. 60 – Draft of the 2025-2030 Haverhill Housing Production Plan

Committee Chair Michitson: Because we may lose our quorum during the meeting, we actually have to have a motion upfront, which would be to send the plan that Ian is going to present and Mr. Pillsbury's recommendations that he will present to the full city council for discussion and possible vote.

Motion by Councilor Hobbs Everett, Second by Councilor Rogers
PASSED YEAS 3, NAYS 0

Committee Chair Michitson: We will be sending it to the city council. A very brief overview or a list of what we're going to do tonight so Ian Burns of the Merrimack Valley Planning Commission will present an overview of the Haverhill Housing Production Plan. I think I gave him five minutes to do that and so that will start things off and then we'll ask citizens that hopefully came tonight or somebody that represents them to discuss their housing needs and also if they wish to comment on the draft plan, and then developers and other stakeholders will be asked to comment on the draft plan and share any plans that they may have for Haverhill and then finally our Economic Development Director, Mr. Pillsbury will provide a set of recommendations for the proposed plan so in it right now are some draft recommendations after Mr. Pillsbury hears from everybody here tonight he'll update the

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recommendations and that'll be sent to the full city council so why don't we start with Mr. Ian Burns from the Merrimack Valley Planning Commission.

Ian Burns of MVPC addressed the committee. Thank you very much. For those that are unaware or unfamiliar with our organization, we are a public agency that supports the 15 towns of the Merrimack Valley region here in Haverhill west to Lawrence east of Newburyport and everywhere in-between. Over the past couple years we've been working with cities and towns across our region to update their housing production plans so not alone in this process we've been working with the 14 other city towns in our region update their housing production plans, so Haverhill is not alone in this process. We have been working with the other 14 cities and towns get local approval on their plans. (Next slide) I'm going to go through this very quickly. I did a more extended version of the full council a couple of weeks ago, but I'm going to be very quick. I'm happy to go back and answer questions if there are some afterwards,

Committee Chair Michitson: I think the recommendations are most important.

Ian Burns: We're going to get right to those as a reminder why we are here. Haverhill has a housing production plan that has to be updated every five years. The city's plan has expired recently. We are here to update that plan following state guidelines to make sure you have an updated and approved housing production plan on file with the state. The process we've been working through this like I said over the past couple years we've been working under both under the previous administration and currently with Mayor and her team to make sure the plan the administration would like to see if we had a little bit of a public engagement session actually in 2023 when we initially started drafting the plan and we're here to get some more feedback from both councillors and members of the public what they'd like to see in the plan itself. The plan is broken up into chapters there are several things that are required to be a part of a housing production plan per state guidelines, and each chapter has some really in-depth information in there. I won't go too deep into each, but just as a reminder chapter one this is the community overview section really just a summary of Haverhill and current conditions and talking about some of the highlights of data that we saw that's kind of gone into deeper later on in the plan but the summary of current conditions in Haverhill. Chapters 2 and 3 are the data heavy sections. This is what the state refers to as a housing needs assessment so we have a lot of charts in there about the current status of the demographic shifts happening in Haverhill. The

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current needs for housing from the population and the changes that are occurring. In my presentation a few weeks ago I showed a couple of those charts I won't do that here tonight just as a refresher a few the key points that we were looking at when we went through the plan number 1 you're projected increase in population which of course is a positive thing for the community to see you growing number two that population is growing we're seeing the H cohort change overtime where you're 65+ population is growing as a share of the overall population over the next 20 to 30 years at that same time your residence ages 20 and younger are becoming a decreasing smaller slice of pie of your overall population. We also saw that your public school enrollment has gone up slightly since around 2008 -2010. However, it's down from 2000 so it's kind of gone up and down fluctuating over the past 20 years. You're currently about 710 fewer students compared to what you had in 2000 and that was one of those notes that we were making of the presentation where in Haverhill and in every other community that we've looked at we don't see the same type of correlation between your housing units being built your school enrollment are going up. We've noticed a whole host of other factors that actually contribute to your school enrollment. (Next slide) The local housing conditions are a couple things to take away here number one your homeowner household incomes are over double that of renter household incomes, your homeowners, of course much wealthier and have higher income than renters. We see a significant increase in the cost of housing in terms of your rent and your home value compared to your income over the period from 2000-2020 so we're seeing that that's increasingly becoming out of reach. We're seeing that there may be a gap in one or two bedroom homes given the demographics in the actual household size that we see across the city, and we see high rates of cost burden in the community. Haverhill is not alone in this. We see that across the region over half of renters are cost burdened. Over a quarter of homeowners are and the rest of about a third of Haverhill is cost burden and cost burden is a term when you're spending more than 30% of your gross or pretax income towards housing cost. There is also a chapter dedicated to housing development considerations in the different infrastructure constraint policy constraints and zoning constraints that you have to keep in mind actually looking at your housing needs and your development pattern. All the things that are important to consider when you're deciding if and where you want to grow as a city. Finally the last chapter is the housing strategy production, which I think is the need of what you all are going to talk about tonight and a little bit that I'm sure Pillsbury's going to get it to a little bit later where we see a few strategies outlined as a way to tackle some of the challenges we mentioned earlier in the plan a lot of these are focused on a manageable growth about where the city wants to

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grow in looking at both your master plan in the past about what you identified his potential areas for growth and going forward about where you have grown and where some opportunities still reside in the city for growth, housing wise, looking at different opportunities for keeping people in their housing so there's a couple different ways to do that things like senior tax abatement programs, good-landlord tax credit strategy recommended offering ways to incentivize landlords to have lower rents and then a couple other areas in there really looking at developing affordable, housing and encouraging that partnership between the city and local nonprofit affordable housing developers to make sure that wherever it's available, you can encourage affordable housing developers to come in and build really deeply affordable units even below the 80% median income, but making those available that could be available to those that making 30% or 60% of the median income and that really goes back to some partnerships as well as identifying potential municipal sites. If there's any city, own land that could be reused as housing in figuring out places that could be strong opportunities partner with the housing developers. I think the final slide obviously you can't see it in detail, but I didn't want to highlight that in the plan itself. There's a full map of the city where we're required to identify potential areas for housing growth as part of the HPP guidelines what we did for the city when we looked at that map is number one we mapped the areas that we know housing is either under construction or has been permitted. You had a good amount of units permitted especially in 2023 that are under construction or recently completed construction, so we highlighted those in the plan. We also went back and looked at the master planner and mentioned earlier and saw that there was an identification of growth around the village nodes, and so we highlighted the commercial neighborhood zoning district across the city as potential areas for growth for future housing sites. I'm going to end there. I kept my five minutes and like I said I'll be around so happy to answer questions come up thank you.

Committee Chair Michitson: Thank you very much for that and I do want to mention the councilors online are Lewandowski, Hobbs Everett and Rogers are online, and we do have a developer whose time is short this evening so we're going to go to Mr. David Traggorth he's a developer. He's done some development that I am sure you will recognize.

David Traggorth Thank you. I am actually on the planning board for my hometown as well, so I appreciate the Housing Production Plan just really quickly for those of you that I don't know. My name is Dave Traggorth, Causeway Development. We developed JM Lofts at 37 Washington St in 2016 and 87 Washington in 2019. There are 42 residential apartments

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between the two of them. People may know them for the retail tenants that are on the ground floor, Time Machine, Battleground Coffee, Creative Haverhill and Hummingbird Café at 87 Washington, and we're super proud of those buildings that we completed several years ago and we've been involved in everything from very high-end market rate housing to affordable homeownership as well as rental. We just completed 45 units in Boston affordable homeownership and we're working on another homeownership project in Chelsea affordable there as well. I wanted to just commend you guys for taking the steps tonight for the housing production plan. I don't have anything in front of the City of Haverhill at the moment. I wish I did, but Haverhill has always been a really great place to do work and to build housing, but I also wanted to touch on some of the bigger things that are beyond Haverhill that are impacting the market from our perspective as developers. There's a ton going on sort of from the macroeconomic perspective. I think you know what I think back when we were developing in 2009 interest rates at this point for construction lending, but also trying to find trying to purchase a home are well over double where they were and the cost of capital not only on construction loans but on the equity that's required to build housing as well is much higher requirements. The construction cost are also more than double probably where they were when we were building if you can believe it couple reasons for that the labor markets continue to be tight building codes are more stringent than they've ever been and another more recent thing that's happened is the uncertainty of tariffs and material pricing seems to change on a daily basis, and obviously those are things that Haverhill can really do nothing about, but hopefully things will turn more in our direction as we move forward. The next sort of piece just to bring everyone up to speed at the state level as we all know demand is off the charts for housing and I think the other sort of challenge that we all have in the state is that land owners still think that their land is worth a gold mine and certainly we seen land prices go down by certain standards to make deals work and to make things happen, but it still continues to be a real challenge convincing maybe long time landowners, long time building owners that building may be worth a little bit less previously and we've also on the state level as it relates to affordable housing through a lot of the state has worked through ARPA funding, infrastructure funding that was put through in the previous administration some of that is still being spent in action which has been helpful in terms of things to keep moving, but that really has run out so we see some of the stress on the public side from the perspective of funding affordable housing that makes it difficult on that end as well and I think ultimately what this means is that doesn't mean that as a community we should not have goals right and I think continue to be a place where if housing is going to be built Haverhill

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is a great place to do it and continue to have that goal and to continue to use every tool that we have in the toolbox Historic tax credit, the housing development incentive program, and do anything we can so that when the bigger macroeconomic forces do work that Haverhill is in position to get there, I think the other piece from a local perspective is really thinking about parking. It's one of the most expensive components to put into projects. To keep that in mind as you continue to move forward, and I think if you can do all those things and continue to have these goals and continue to think thoughtfully and proactively going to continue to be a great place to live and to build more housing that really meets the diverse needs of the community which you've been doing for a long time and I'm sure will continue to do and happy to take any questions or anything. Thank you for the opportunity to speak.

Committee Chair Michitson: Thank you very much. Councilors do you have any questions?

Vice President Jordan: Thank you for your comments you touch on a lot there. I remember you speaking at the Haverhill Chamber of Commerce some years back, you touched one of the things that you've used the historic tax credits quite a bit in the work you've done downtown. You also mentioned that you were doing things yourself with affordable and even affordable ownership and that's one of the things that we heard at the Haverhill Housing Association Partnership. I can't remember the name. Haverhill Homes 4 All. A couple of people got up and shared their personal stories of trying to buy we thankfully heard a project last week at council and we approved a special permit for an individual who is going to do four condos at I would say today very reasonable pricing. I'm just curious to know if you have anything in the pipeline or are you looking at things in Haverhill? I think for a lot of us in the council and I believe the mayor as well, I won't speak for her, but we really like the idea of homeownership as opposed to more and more rentals not that there isn't a place for rental. We know they'll be more rentals, but the bulk about what has been approved over the last several years have been rentals and we hear about more people that want to own and we know the impact can have with someone treats their property feels about their neighborhood if they own versus renting. So, I'm begging you do you have anything in the pipeline.

David Traggorth: We don't have anything in the pipeline for Haverhill from an affordable home ownership prospective. We're building in Chelsea, we're building affordable homeownership. We just finished 45 minutes of homeownership in Boston you know in Boston there's a tremendous amount of additional subsidy for affordable home ownership

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beyond what the state can provide and I think as well the north suburban consortium in Chelsea contributed as well. I think there's got to be you know if you want to encourage affordable homeownership there's got to be a combination of city and state funding that comes to help to provide you know we're providing 100% AMI and below so that's somebody making almost \$100,000 a year so there's obviously as we all know different versions of affordability. There's 80% AMI a family earning \$80,000 a year and I think that's one thing to keep in mind. I will say you know great program that's been out there and should continue to advocate for with your state reps and state senator is the Commonwealth Builder Program, which is currently is the main mechanism for state funding, affordable homeownership, and I believe that that is being discussed as we speak regarding how much more funding that will get and I think the good news from Haverhill's perspective is that Gateway cities continue to be real plus from the perspective of awarding funding. I will say that historic tax credits don't really work very well with homeownership so just keep that in mind too, so I think there's going to be opportunity in the future. Those are the things that I would focus on.

Committee Chair Michitson: Thank you. Any other questions here are there any questions from the counselors online. Someone who needs affordable housing what are their needs and we have a lot of data in the report, but it would be nice to hear directly from people to know what their needs are and what the barriers are.

Mike Morales 37 Coachman Lane: I think a lot of people already know where I stand with the need for housing. I think we're pretty much already on the same page and to councilor Jordan's comment about condos being permitted that is absolutely one thing that I would love to see more of the city and I go back to seniors, allowing seniors to downsize into garden style condos, allowing first time buyers to get their foot in the door and establish wealth generate equity, so it all comes down to the conversation of how can we make this more approachable and affordable for developers such as the gentleman we saw here. I would say that developers in general are feeling restraint not just with material prices but also zoning without going into too much detail I would urge this body to look at the zoning recommendations and changes that might be available to alleviate some of the burdens that developers are feeling to build those condos specifically garden style condos. I'm a big fan of garden style condos. So, when this board does make the recommendation actually already has made the recommendation for the council I would just encourage you to look into the zoning changes of recommendations to help alleviate those burdens.

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Committee Chair Michitson: Thank you very much. Is there anybody else that would like to speak on behalf of citizens what their needs and barriers are. Is there anybody online?

Kenneth Quimby, Jr. 48 Goodale St., my issue with housing is we need more senior housing. I recently just got hired at Bethany Homes 4 to 5 year wait to move into those facilities. I want to see more of that in the city of Haverhill. I know recently you voted for addition of 62 units I believe at Bethany's. We need more of that in the city. A 4-to-5-year wait is not a good thing. I'm getting up there and a lot of people live a lot longer and I think we need to push more of that also in the City of Haverhill. Thank you very much.

Committee Chair Michitson: Is there anybody else that I would like to speak?

Christine Kwitchoff 14 Colby's Lane: So I've stood at this podium many times participating in public meetings pertaining to the master plan and to zoning related to the master plan and I've also participated in many public meetings pertaining to land use as it relates to water supply Conservation farming, passive recreation purposes, but I had a big aha this past winter and is actually with Tim, where I felt like I kind of got called out that I didn't want development anywhere and I thought man people don't understand where I've been coming from this whole time and to me these are just these are not mutually exclusive purposes looking at land conservation looking at land use, looking at housing it all goes together. I just thought that was really an important thing to look at, and I feel that the plan that's been put forth both the master plan and the draft plan are really thoughtful and in terms of entertaining both our beautiful urban and rural mix and I just wanted to impress upon everyone that I think that I'm a big believer in both the master plan and the draft and lastly I just wanted to say I think the strategies in the action plan matrix that are in the draft plan are terrific and I do hope that tonight that we get into the specific the seven specific plan ideas that come along and really dig into those and that's all I have to say for right now.

Keith Boucher 512 Washington Street: I would echo what Christine just said you know the master plan you know is a good plan and how your Haverhill Production Plan that Ian has worked so hard on working with the Mayor's Office and you folks is really important in those strategies are like the best. I think the issue is basically making sure that they happen that there's accountability and that there is acceleration of a time frame that are in those strategies. As far as developers I mean, we have Habitat for Humanity here tonight

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and hopefully will get a chance to talk about different things that are ongoing and yes, we just need to advocate for house ownership in addition to all the apartments that are currently being built, which are great you know help alleviate some of the demand there, but we also need to be able to build generational wealth for our immigrants that are coming into the city and then people that are already here and knowing as well as being able to downsize people to know that have these three bedroom, 4 bedroom houses like myself a place to go. I'm sure lots of conversation I'm not going to be able to stay. My grandson is in a playoff game now and going to go see him, but I want to say these words so thank you everybody appreciate everybody's time thank you very much.

Committee Chair Michitson: Thank you very much and I do want to say a couple of things before you leave. It looks like you're going to sit down for a minute anyway, I just wanted to recognize you for the work that you're doing at Makelt Haverhill and the reason this is not just about home production. This is about upward mobility, and I think what you're going to see, is that without doing that we're not going to be able to go very far so thank you for that and enjoy the evening. Is there anybody else I would like to speak.

Nate Robertson: I'm a resident at 174 Mill St. in the Highlands and with the group Haverhill Homes 4 All. Some of the numbers I mean the reason I'm here is some of the housing numbers scare me. The average rent is over \$2,000, and I read earlier today the average median home prices over \$600,000 which at this mortgage rate would be almost \$4,000 a month to pay for and that's impossible for most people that's those are wild numbers and I can say I'm an urban planner by trade. I can say those numbers aren't going to get better unless we take action as a city and that's why I took the time to be here. That's why I've taken the time to talk to my neighbors and organization leaders to make sure that we have an aspirational plan. I want to see Haverhill stay affordable. I want to see us build homes that everyone can stay here and age in place here and young people can move here and in the housing production plan is a great place to start that work. The housing production plan should be an aspirational document nonbinding if you don't do the housing production plan doesn't matter, but it doesn't mean we shouldn't have a vision for what we want to see in the city so I think it's a great place where we can take a look at the recommendations as they as they exist we can get a little more aggressive with our timelines. We can be bold with what we want to see for the city, and we can put an actual vision for what we want in the future and move towards that because when we're back here in five years with a new housing production plan and those numbers for rent and

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home prices are even worse. We can say we're doing something material and yeah that's all I got. Is there some time later that we can sort of dig into the recommendations?

Committee Chair Michitson: Mr. Pillsbury is going to state the recommendations, thank you very much. You know I've got one thing to do and then you are next. I want to read an email that I got from somebody which really says very clearly how big the problem is the person's name is Vicky. I'm not going to use her last name. I would like to buy a condo in Haverhill. However it's so hard to save additional money for a down payment when the cost to rent and what used to be affordable like in places like Haverhill have skyrocketed over the last nine years my rent has gone 57% over the last nine years however, my paycheck has not increased at the same rate to offset those costs, I am not sure what the solution is, but for those of us that make well above minimum wage and are on a single income household with no dependents we do not qualify for any assistance. In theory, we make way too much money, but yet we remain unable to afford an upgrade to our housing situation. It feels like housing is becoming a luxury versus a necessity. Unfortunately, with all the new housing that will be popping up in Haverhill over the next few years, most of us in the lower middle class income range will not be able to afford or live in those units only the very rich, and those on public assistance will be able to live there. Since I moved to Haverhill in 2015 the average one bedroom apartment went from \$825 to \$1700 a month. I would like to point out that there are a few units right now that are about \$1600 a month but many more well above 1700 for one bedroom I think it's even higher. This is an example of a one bedroom apartment listing requiring a renter net \$5100 a month net \$5100. I'd like to meet somebody that actually does that in order to be considered for this apartment an apartment, which is very basic and not upscale after payroll discussions, I don't net that income. In fact I fall \$700 short I just want to point out that this is a one bedroom apartment I've seen other apartments, they also require potential renters have a certain amount of net income, which is usually three times the rent. So that somebody you know who earns a good living and is stuck and I'm hoping that some of the recommendations may address that we'll have to see what we can do for that kind of a scenario.

Meeghan O'Neil, Essex Habitat for Humanity, Ipswich, MA: I will have to leave at some point cause we are voting on 3A yet again tonight. Essex County Habitat for Humanity is an affordable home ownership organization. We are happy to be building a duplex on Curtis Street right now and then we have a proposal to build at 512 Washington St. 7 homes. We are also building in Hamilton. We met with Mayor in Salem this morning. We're working on

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eight units there with friendly 40B. We're working on a project in Gloucester. We're working on a project in Wenham and we're working on a project in Ipswich, we are building all over Essex County because I believe that all of our communities have a responsibility to be building housing affordably for homeownership. So I won't repeat what the developer said earlier this evening those same challenges that are facing for profit developers are facing nonprofit developers we deal with the same economic reality that he's dealing with the difference is we're working at 60% AMI that means that we're selling our homes for \$230,000 so it's costing us about \$450,000 to build a home we are selling the home for \$230,000. There's a very basic math problem in our business model right now. The interest rates as he talked about so that influences the sales price on the homes and so that has been a challenge as interest rates have gone up. The sales price on our homes has gone down as the cost of construction has gone up as land prices have gone up this gap has grown. It used to be about \$100,000 gap five years ago. It's now a \$200,000 gap that is sustainability problem for us. The other big challenge for us going forward as an organization is one of the sources of funds we've used on every project in the seven years that I've been with habitat has been federal funding I don't know if you're reading the same news that I am right now, but that may pose a challenge for us going forward. So coming back to Haverhill as I mentioned, we look at all over Essex County where we're going to be able to build part of what determines for us where we're going to be able to build is what's the permitting going to be like? What's the funding going to be like how are we going to make this happen? I love building in Haverhill this is a great city to build and I have to commend the city on how much great work has been done here over the past number of years and increase in housing really good work is getting done in Haverhill but if you look at the state housing production plan the region that needs the most housing in the next 10 years is the Merrimack Valley. Haverhill cannot just say ourselves on the backward done, we've done a lot has a lot more work to do the most housing needed in the state is in the Merrimack Valley. There's some strategies in the plan that will and I know you're going to get there, but that will really help what habitat is looking for going forward The first time homebuyer program the down payment assistance things like that can be a huge help for us because we can layer some funding together so that's one of the things that really helps. Haverhill is one of the few cities that our communities that we work in that doesn't have affordable housing trust fund, and CPA funds that is making this very difficult for us because pretty much every community that I'm looking to build in now we're going to be able to tap those local funds without being able to tap those local funds in Haverhill it is going to be next to impossible fortunately gateway city, so that's going to be a help at the

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state level but without those local funds it's going to get real hard for us to be able to build here. I met with the mayor of Salem this morning. He said you know we really want some homes at 60% AMI for homeownership. I said great I would love to build them. What are you going to be able to do for affordable housing trust and for CPA funds? We would love to build these homes here but you need to come to the conversation with some funding to make this happen, this has to be a partnership. It's got to be a partnership for us to make this work, the second thing that's in your plan is looking at city owned properties. We cannot compete with private developers. They come to this with much deeper pockets than we do. They can build million-dollar homes I can build \$230,000 homes so looking at city owned properties in terms of what's possible and then putting them out for an RFP that specifies that it is for affordable housing not an RFP that says it's for the highest bidder or putting it out for auction is another way to create affordable housing if you want affordable housing, you need to put out an RFP that says this is for affordable homeownership. Decide what your surplus properties are and make that happen in that way getting your housing choice designation done as a city so that you can access some of those state funds is really important. Help anything that you can do so that we can access, or you can access some of those state funds also is a big help for us. I'm happy to answer questions too.

President Sullivan: The administration recently passed major legislation to create millions of more dollars of potential housing funds in the future, are you seeing anything yet?

Meeghan O'Neil: Not a penny of that is for small scale affordable homeownership. So, we are trying to find some solutions to that. Commonwealth Builder is 80 to 120 AMI it doesn't go as low as habitat builds so it's great for workforce housing and I'm a huge supporter of workforce housing that 80 to 120 AMI is really important but if we want to go lower, we need to find some other source of funding.

Committee Chair Michitson: Thank you very much. Trying to fill that gap of \$200,000 is probably what takes up all of your time I would imagine.

Meeghan O'Neil: I want to give a shout out there's a couple local employers who have just made a commitment to our next project. One is remaining anonymous but Cedars Hummus came in with \$100,000 gift towards our next project and yes, so you know some

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of the employers within the city are understanding that for their workforce housing is needed and we need those partnerships in order to make this happen.

Committee Chair Michitson: They need workers.

Meeghan O'Neil: So, if we want to have a vibrant workforce in this community, we need to solve the housing piece of it the two go together and I'm going to go vote in Ipswich.

Vice President Jordan: Thank you for your presentation. You did a great presentation at the Rotary Club as well about this. When you mention the Cedars and that donation to get the ones that you're building the seven you mentioned that's a lottery?

Meeghan O'Neil: Yes, it is. I think the indication is that we want to do 70% local preference.

Vice President Jordan: When Cedars says they're going to donate \$100,000. They don't get to target to one of their employees.

Meeghan O'Neil: No, I'm sure that they will distribute all the information on it to their employees without a doubt.

William Pillsbury, Economic Development Director: I think it's important that we're here in this context because I think it's been very important over the last couple of months so I really since we brought this to the planning board that we've had the opportunity to have a lot of public input, and I think that's vital. Just for the record we've been listening. The Mayor has been listening and Community Development team has been listening. Inspectors have been listening and we're not unaware of the issues in front of us, I think the thing that's most important about this plan. Ian's group has done a fantastic job. I mean they've laid the groundwork for a good solid relationship with us and putting the recommendations together. The fact that we listen to means we're going to make some suggestions and bring some things forward. At the same time it's really important for us to understand some of the things that you've heard about the role that the city can or can't play and some of these issues. We can't affect the market directly in terms of closing that gap for \$200,000. There's no way to do that but all we can do is we can prepare the battlefield if you will, for the opportunities that will come before us, and I think that's really

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where the city could play the role and we've done a lot. We're one of the few communities that's already we didn't have to do anything, and we were already approved for the MBTA. She's going to vote on for the 27th. We were approved without any without any action needed because we had laid the foundation, we prepared the battlefield of zoning to be able to allow by right multifamily housing in our city because of the good work of the Mayor and the council over the last several years. Our waterfront zones the fact that we have inclusionary zoning and we have a lot of projects that have gone forward before that but now any project that comes in that groundwork is prepared to include that 10% requirement. Village centers are in the master plan. We changed all the zoning. We need to make that projects have not been coming forward for a variety of reasons it's not because we don't have the right tools in place for zoning. Can we do better with some of our tools we can look at it. We can talk about some of the zoning tools. We really need to understand the role in the city and some things we can't change and certain things that you know the cost of building materials, the cost of the requirements of the codes that I've gone up so have you talked to the building inspector and every day he is telling people hey you've got to comply with the stretch code, you going to comply with the sprinkler requirement, and those are all requirements of the state. I'll talk about that in a couple minutes but let me jump into some of the I'm referring to him and we've had a lot of discussion with the mayor. The Mayor had us in the office where we've been talking about these things with the city departments. We've been having a lot of discussion with City Dept to make some of these recommendations come forward. The first one I'm going to talk about is housing production goals. The annual numerical goals for production of housing currently contain in the plan required. Those numbers are substantial at 139 units of housing every year have to be created affordable housing in the first tier that's 139 unit goal so for the idea that you know we've heard a lot of discussion. We need to be more aggressive in terms of goals.

Councilor Ferreira: Just to clarify you said the goal is 139 units of affordable housing or of housing.

William Pillsbury: Affordable. To comply with the number of the housing production plan but it again therefore I mean the idea of coming up with additional numerical goals we could come here and say well it shouldn't be 139 it should be 179. Those numbers are very difficult to achieve whether we were likely to achieve 139 units. I'm not bullish on this in on June 16 of 2025. We don't have that many projects before us to accomplish that between now in the end of year so we have to be realistic about numerical goals. I'm comfortable

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and recommendation at this point is to stick with the numerical goals that are in the plan that are required and leave that numerical goal. Hopefully, we can achieve it, and we can blow it away and we can make the goals higher in the next few years. We are recommending accessory dwellings. We did some good work on that we passed some ordinances.

Councilor Ferreira: Are you going through the strategies right now as presented strategy 1, 2.

William Pillsbury: I am giving you a set of recommendations. The strategies that are in there are solid. In some areas they need to be expanded and more aggressive in some areas and try to put some more meat on the bones of some of those recommendations in terms of immediate action or quick action so let me start with accessory dwelling units again we determined that our accessory dwelling unit program is very interesting. The building inspector is getting a lot of people coming in. They want to talk about how do I do an ADU? We want to know how to do it but they're running in some issues. They're running into some fact that many of them if they didn't expect this if it's a detached unit they have to sprinkle because of the fire or some of the other requirements that come along with that. So we get a working group of city departments is meeting to work on continually streamlining the process for approval of ADUs. We're going to reach out to the good offices of the Lieutenant Governor to talk about some changes and should be made at the state level to make things easier. They always ask us if there anything impeding development. What's the development constraint that you might be facing? We want to tell the state that some of these issues are causing us to lose some deals, causing us to lose the person who wants to put that you can't do it because they can't afford because they've got to put sprinklers in. They've got to do something else, it's a significant cost impact. We're talking with putting together a list of those recommendations from Dept putting together and Fire Dept and we're going to be recommending those to the lieutenant governor to have some immediate probably not. I think we really want to put it on the record that the state is advocating for ADUs. They want to make that a primary goal in their plan one of the primary tools there are things holding that back. We're going to be aggressive in terms of ADUs. The old term that we used to use regularly in housing development three deckers. We have a lot of them in town and two deckers. They are in especially in the city area. Some of them some of them are and they could potentially be a three decker. One of the things that we want to do is to have a suggestion that we would allow traditional vertical three deckers to

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be allowed by not requiring a special permit. That is a zoning change. That would be bringing a zoning change to the city Council redefining the definition of multifamily and changing that when it's involves a traditional three decker, we're not talking about triplexes. We are not talking a lot and spreading it across three units. We're talking about a vertical decker. There is a fire damaged building on Arlington Street right now that is a two decker. A developer could come in if you want to add a third level there make a traditional three decker out of it, but he would have to go for a special permit and you have to go through all the hoops that we just establish a special permits, which are not insignificant. The possibility there would be we would say if you came with a traditional, three deck or vertical configuration and we would you would be able to do that without a special permit through the city council. You would have to go through developmental reviews and pass all the muster that you would think that that there's some opportunities to look throughout the neighborhoods that we have and to try to create some of these opportunities. The developers are smart. They can add a floor. Those are the kind of things that we're hearing from the developers and inspectors that could be of interest to

Vice President Jordan: Quick question on that I can already hear objections from certain neighborhoods or whatever is the idea to allow that in the areas in town where they already exist as opposed to this whole neighborhood is all single families and now you would allow that.

William Pillsbury: There's no three deckers in Rocks Village. We are not talking about it. We are probably talking about the RH district to start. Maybe the RU district. The acre, the highlands those areas that could have three deckers. Maybe they were never developed the third floor because they need a special permit to do it. We've been very restrictive in our zoning calling anything over two units a multi family that's one of my pet peeves over the years, but it's very restrictive so that means anybody wanted to do a triplex had to come in here and get a special permit. Triplexes they will do but triplexes is not fit in the neighborhood so that's one suggestion. City owned property the Mayor has directed us very aggressively to look at City own property we are doing that Conservation group has been working on it. I know Christine has been involved with a group at the Conservation department taking a look at all the City own properties. Christine Webb has been fantastic in giving us the raw materials we've got the Charlie and engineering office produced a great map, comprehensive map of all the city properties. We know where they are not, they can tell you that there's a huge number of city properties that would be potential, but there are

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some. and I think that's what we're doing is taking a deep dive on those properties and taking a look at what could be conducive to a residential development and our friend from habitat mentioned it what we would propose is to develop an RFP process as opposed to an auction process and we actually put some conditions on it that would say the most affordability or the best of the best project to fit in the neighborhood of some criteria that we would have on that to maximize the appropriate and suitable development suitable to the neighborhood that we talking about and I think that's an important piece of what we would look out with City on property. Then that that opens the door to where those things might be going into homeownership piece, the starter home district. The 40Y piece, we have done everything else. I think that that's an important step that we want to talk about is the state has not approved those regulations yet. They're not available but what we want to do with them and we will immediately prepare the local regulations that are going to be necessary to comply with those regulations when they come out so we're not waiting I noticed a lot of some of the other recommendations with some concern with waiting two or three years to change zoning. It doesn't take that long to change zoning. Zoning changes move forward in this city very quickly. They go to the Planning Board and they come here we get things done. I don't think things in this particular case zoning changes don't have to take an inordinate amount of time. You just did three at the Planning Board and tomorrow night you have two of them. A Starter Home Districts will promulgate rules and be ready for that as soon as that's ready to come out so we don't have any delay in getting that request in. This maybe on city owned land or areas that we have identified in the meantime and are aggressively looking at. Those lists will be available to the public. We will come make a presentation to council we can show you where those areas are and then get neighborhood input. In all likelihood there's a single lot somewhere that's one thing but if there's an area that might be involved some type of development, we want to get the input of the neighborhood before we even think about project. Homeownership first time home piece of our suggestion here to implement local enhancement to the first time home by a program through the community development department. We have the opportunity to increase the amounts, we have the opportunity to do some things creatively and we will and we will also look to expand promotion of access to the state program. The state program for first time home buyers. We want try to find opportunities to reach out to first time home buyers people make those first time buyers opportunities a reality. But beyond that they still there needs to be economics need to work and that's something City cannot on a micro sense we cannot adjust those economics on a house by house basis we need to get to the place where the market changes some of those dynamics and then we can have

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some real change that can happen when rates get lower and people have the opportunity to not be in it as you stated in that email from Vicky that she can't afford it with a big income. How do we find ways to get her to be able to buy? Maybe it's tweaking some of the battlefield that we have in terms of first time homebuyer parameters in our programs and make that available to do that right away, good landlord program is something that can be discussed. A landlord can be afforded the opportunity if they choose to offer their rent at a lower level they can get a tax break. I can get a break of something and we would have to put that together with the requirements that go along with taxation, but we would have to do a Home Rule petition to do that and then the Mayor has indicated she would be willing take a look at that Home Rule Petition and look to implement that locally.

Vice President Jordan: Do you know many of our neighboring towns offer that now.

William Pillsbury: It has not been done but it has been talked about. You would be relying on the goodwill of the landlord. The landlord would have to be willing to do it to be able to get the benefit.

Vice President Jordan: Literally nowhere in the state that's being done yet.

Ian Burns: I just saw it through the city of Boston their council approved it and asked Mayor to draft a policy around it, but it hasn't been enacted and there is documentation that is done the city decide what you want the rent limits to be what you want the income limits to be if you were to adopt it and landlord has to provide all their documentation showing this is what I'm offering and this is my tenant income is.

Vice President Jordan: I'm just thinking obviously if there's a boiler plate to use, that would be great as opposed to us trying to.

William Pillsbury: There's not a lot out of evidence out there whether it practically working. Maybe we could be a cutting-edge community in that regard. Senior Housing, no question about it. In addition to the strategy in the plan City needs to work aggressively with the development of senior housing and explore new projects. I love our housing authority. I'd really like to get them more involved in doing some actual buildings and projects and things in Haverhill. They talk about constraints, but I push a little bit to take a look projects one on Groveland Street right now that I think if you could first step for them, they're looking at

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something on Hilldale, but I think getting them involved working with Bethany to find locations. For the record at the moment not the administration, but I've been involved in numerous numerous without restriction meetings where the Mayor has welcomed development in the city. We have had many discussions with developers no developer has asked for a meeting and been denied. We meet with developers on a regular basis and have conversations around what can you do for the city? We're going to make an effort to try to have great projects and we want them to be one homeownership first things we talk about can we get home ownership? Can that be part of the project? I mean it is the idea that we're not open for business is not true because we are entertaining projects. We had a group in Dubai of all places that wants to look at a project so we got more money than the city has come in and just do a project from Dubai, but those are the kind of things that were open to and the discussions are going, and you can. I'm just telling you from my perspective what I've seen is if there's never a closed door to developer if they have a project. We're bringing them on whether there's a senior project or a homeownership project. We're open to opportunities. Elderly discount on taxes that something that's been discussed. Strategies such as a proposal 40% and we can go up to a higher number. You guys will have to decide that I think it can go up to 100% but she's drafting now. Village centers are in the master plan. We made the changes necessary to the zoning to allow villages to occur. We had one kind of like that and some people may not have seen it that way, the Joseph's project which is a project similar which is Joseph's is an example of the village center. We have the commercial neighborhood nodes in the city that are available commercial zones that can be brought forward for those types of things. That tool is already in place so people can come in with that type of recommendation with a plan. Many developers talk to some at my detriment about the one down in Riverside along the intersection of East Broadway and Groveland Street for a possibility of something down in that area has not developed yet. You could see a mixture of housing and commercial in a neighborhood be enabling them to do is add the housing. Maybe we could add a commercial strip. Housing Trust is established legislation is bringing names gets to discussion. Active discussion about names for that housing trust. We don't have any money right now. We don't have any capital Housing trust, but we will have people come in and buy out of inclusionary projects or whatever the battlefield is prepared. The tools are in place. We just have to have a market scenario where developers are coming in and bringing those projects. We talked to developers all the time about projects. Something on an ongoing basis whether it's Andrew in his group talking about affordable housing with those type developers or market rate developers that come in you know we haven't been

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talking that much about apartments lately we've been talking to them about apartments lately, we have been talking about homeownership and that's really in our discussion. The Housing Trust Board will be appointed and we're examining sources to capitalize that fund and then put money into to be able to like to community preservation. We've never gone there as a city in this whole conversation on another day and the plan enables us to go after the housing choice designation. That's why we need to have a plan in place. The plan as Nate said so wonderfully the plan is if it doesn't happen, it doesn't happen, but the reality of it does help us to get more tools available, and that's why we brought it. You know we're bringing it through the planning commission to the planning board and the city council and hopefully at the end of the conversation we can have a approval by the board in the council and then we'll have something there for file with the state get the housing choice designation. I'll stop right there.

Committee Chair Michitson: Would you like these recommendations actually incorporated.

William Pillsbury: Yes, the sense would be these enhancements to the recommendations would be incorporated into the plan. Would get us a revised plan and you get a revised set of recommendations in the plan that would incorporate these suggestions and recommendations and things that we've been talking about and others if others come up in the meantime,

Committee Chair Michitson: It sounds like to me that you know finding the funding for affordable housing is actually getting more difficult Whereas for market rate apartments you know there's a big market out there and they make a big profit as well so that's kind I mean it just seems to me that this is going to be a very tall mountain to climb to really make a difference

William Pillsbury: The affordable housing projects, and tools at the state has oriented towards the larger project when developers come and talk to me they said that their sweet spot start at a 100 units have something pencil out to be a real viable project. They need that number of units with the subsidy and reduction of percentage of lost income due to the reduction for affordable housing they can find that they can find that number to pencil out when you get over 100 units Dave Traggorth was on the small end of them and he was using tax credit to balance, but it is extremely difficult to get them to pencil out at the

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smaller levels, which is really what we would love to see and that's one of the things that you can get using the housing trust and the resources that may be available from that continuing to use Home funds as long as they're available funds and federal funds are kind of a scary proposition right now with Washington doing. We are hopeful those funds will continue to be available.

Councilor Ferreira: Thank you. Are these new updated recommendations or strategies typed anywhere for further review or will it come back to the council?

William Pillsbury: I can give you, my list. I can have that on your desk tomorrow.

Councilor Ferreira: From the notes that I just took some good details that I would love to see documented down so we could all review it prior to it coming back to council that would be great. Then if we are already kind of in motion on the affordable housing trust, can we shorten up the timelines on these too.

William Pillsbury: There is no timeline. It's already approved. You can put your appointments on the board, and it is operational.

Councilor Ferreira: The timeframe to complete is one to two years.

William Pillsbury: I don't know where that came from. There is no timeframe.

Councilor Ferreira: I guess I am asking tonight, can we get a shortened timeframe.

William Pillsbury: I think the Mayor will appoint people as soon as she is ready to the members of that board. The next operational step is to wait for money. I found it a little concerning about a statement of lengthy timeframes.

Councilor Ferreira: My proposal to you then is prior to coming back to City council with the other details that you offered tonight. Could those timeframes to complete also be updated?

William Pillsbury: Sure.

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Councilor Ferreira: Because this is the document that we have right here this draft housing production plan is what we will be voting on and what is also what the planning board will be voting on too.

William Pillsbury: So, it is still a draft and we're going to be changing it will be there won't be. I don't know where these two year timeline are coming from. It's not anything that is going to be in the plans as far as I am concerned.

Councilor Ferreira: Okay, great those will be updated prior to coming back again.

William Pillsbury: It may not be a draft the last one. It might be a proposed final.

Councilor Ferreira: That is what I am hoping that this is one of the last steps to getting back to this point. So, I would hope that after this meeting with whatever details still need to be flushed out that the heft of any changes or changes in this draft is handled tonight so that we can get details down on strategy so we don't have to bump it back when it comes to council for further questions for another round.

Committee Chair Michitson: It will be updated before it comes back.

William Pillsbury: It doesn't mean you won't still have questions.

Councilor Ferreira: Just a clarifying question for the housing choice designation. We have had that in the past as a city?

William Pillsbury: Yes, we did.

Councilor Ferreira: Is our Housing Production Plan required for that designation.

William Pillsbury: It is a condition of the approval. It actually enhances the city's ability to get the housing choice designation. A couple criteria that the city has to comply with.

Councilor Ferreira: When you apply for the housing choice grants but to get that designation we don't have to have a Housing Production Plan in place to apply for that designation.

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Ian Burns: So the way the housing designation is broken it essentially you need one from each of the following categories, for pro housing initiatives, and like five options under each category housing production plan is one of those under one of those options if you follow what I'm saying there so there's other boxes you can check in lieu of the housing production plan this is Haverhill's best option in that category so it's not necessary but it's your best option.

Vice President Jordan: Procedurally the planning board has to approve it and then the council has to? In that order?

William Pillsbury: I don't think it has an order. What I was projecting was we would try to bring it back to the planning board at the July meeting and sometime with the council around the same time they're not mutually exclusive. We can do one and then the other one doesn't go. Do you have a preference?

Vice President Jordan: Not really, I just I was thinking normally we get recommendations or whatever from the planning board recommendation approval.

William Pillsbury: Its an approval by the planning board.

Committee Chair Michitson: So, this plan supposedly puts us in a better position to get state funding.

William Pillsbury: As Ian has just said there are categories when you go for these grants, they want to know is the city MBTA compliant, does city inclusionary zoning, does the city have a production plan, those are the kind of things that they want every time you check those boxes your chances go up for a Massworks grant. They're all criteria that are part of the states growth planning packet.

Committee Chair Michitson: But it sounds like the biggest bill they have. It really isn't targeted at some of the things that we've been talking about tonight for affordable housing, let's say small let's say additional incremental additional units home type of things that will help you resources.

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William Pillsbury: The starter homes can work out for first time home buyers. There are resources out there and state programs for that. HDIP where that program is available and funded programs out there that smaller projects can qualify for that type of thing and we're always open to them. We have couple in the next few months, but we just changed the mixed use requirement and you have a couple of mixed use projects that are coming your way. You will be seeing those units coming along. That's why we try to create a zoning tool that enables developers to come along. I guess I am maybe a little bit proud of the fact when I hear developers like Dave Traggorth and Habitat say the city's doing a pretty good job. The city's doing pretty good job in terms of permanent process sometimes take forever to do things you know, sometimes I tend to disagree with that I think we got a pretty good process working with Richard McDonald and his group. I'm getting things pushed through a great job and holding our feet to the fire and making sure stuff is getting done, I assure you of that.

Christine Kwitchoff, 14 Colby's Lane: This might sound crazy, but I'm going to throw it out there so in the case of Rob Moore in the Conservation Department last year last January with him with the Mayors guidance and approval a group was created Conservation partners of which three people volunteer members of the community were put onto the Conservation partners role and with that we have a seven year action plan that is in place as part of the open space and recreation plan and we're doing every single week, we are doing work that goes against that plan as volunteers. I just don't know whether that would be something we might entertain in this kind of instance just to have help for you guys and obviously not seeking an answer right now, but I think it's been really effective in the case of Conservation, it's just an extra set of hands that are people that are really willing and able to do work to help lift up the city and I think I don't know maybe that's something to think about.

Nate Robertson, 174 Mill St: Yeah I'm encouraged by all the changes to the recommendations to reflect a commitment to building more homes in Haverhill reflects a seriousness of the issue and I think when we hear about the landscape of housing that can be could be tough particularly with affordable housing we're not a CPA community we don't have any money in affordable housing trust fund so we don't bring a whole lot of the table and then on the federal level on the state level it's a complicated world. We look out of the city and who really built the duplex and smaller development. A lot of those things were done just buy families building wealth and building more housing incrementally in

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their neighborhoods in the city getting denser overtime so I think one of the one of the things that I really look for is can people do that today and I think to Bill's point about allowing for triple decker and neighbors already have them. That's the kind of soft density in full development that doesn't require affordable housing trust funds it doesn't require some state incentive or some federal incentive that who knows what the statuses just requires debt equity and the zoning that allows it to happen without having to jump through hoops and higher land use lawyers, and go through a bunch of different hoops to make happen so I think that sort of view of taking a look at what neighborhoods have triple family homes and is that allowed today and I think if we went through it, we would find the a lot of neighborhoods just based on sort of my cursory after hours looking we got triple-decker in our RH RM RC zones they all require special permits today so some point we went we went the other way. I think we can allow for that sort of density that already exists that we're all comfortable with that. There's a long precedent for some of these neighborhoods and and maybe have that start with triple-deckers and then then from there, but you know the city was built over over a long period of time. We have a lot of different kinds of density and ensuring that people can continue to build that sort of density in neighborhoods. I already have it without having to go through special permits without having to apply for some obscure housing credit that might be there one year and then it'll disappear the next that's the best way to incentivize sort of long-term sustainable and small scale growth so love to see that sort of recommendation in the housing production plan and those are the kind of zoning changes we can put forth really quickly And not have to rely on state designation sort of things outside of our control to do so definitely encourage to see that sort of approach and looking forward to the future where we can institute those zoning changes so we can build incrementally in the neighborhood that I've already seen a scale of density.

Committee Chair Michitson: Very good. Thank you very much and I think we don't have a quorum for this planning development committee so I will say that the meeting is adjourned.

Respectfully submitted,

John A. Michitson

John A. Michitson
Chairperson /City Councilor