**Draft Minutes**

**Affordable Housing Advisory Committee Meeting**

South Portland Community Center -2nd Floor Conference Room  
Thursday, April 12, 2018  
6:00 PM

**Attendees**

Isaac Misiuk    Joshua Reny    David Larki  
Bertrand Mizero  Sandy Warren  Leah Burns  Kara Auclair

**Absent:**  
Tex Haeuser  
Mike Duvernay  
Mike Hulsey

1. Meeting called to order at 6:29 p.m.

2. Minutes - Motion by Leah and second by Josh to approve the Minutes of January 25, 2018 meeting. All in favor.

3. Isaac gave a brief recap of the Committee’s history to the new committee members.

4. Sandy spoke about recent meetings she and Mr. Reny had with local realtor Melissa Linscott & Gorham Saving Bank Commercial Lenders Karl Suchecki Senior vice President, and Chief Credit officer Eric Andrews.

5. Sandy noted the highlights of those discussions included:

   a. Melissa Linscott spoke about the change in demographic of today’s Buyers’ market here in South Portland. From what was once a family driven to now mostly affluent & retired community.

   b. Melissa also discussed the shift in current Market Trends, such as the increased home prices, as the turnaround time on selling a home; many homes are going under contract within a week of listing them. They are also selling for over asking price by at least 15% in some areas of South Portland. Currently Willard
Square and Ferry Village are in high demand. However, the demand is beginning to spread to meeting hill and pleasantdale.

c. Over 50% of homes purchased in South Portland are to persons whom are not from the area, but moving from New York, and Massachusetts. This is often there, second season home or retirement home.

d. The topic of Development Feasibility with the stipulation of Inclusionary zoning in place was discussed with the local commercial lenders Karl Suchecki Senior VP of Gorham Savings Bank and Eric Andrews Chief credit officer. In general, the consensus from the lenders was that the requirements of our Proposed Inclusionary Policy will not have a large effect on the loan aspect of the development, and do not believe this would impede developers from attaining a loan, as far as rent units go. Eric Andrews spoke about deed restriction on homes, Eric indicated that these restrictions due affect the sale and resale values and in short can be complicated. Eric and Sandy discussed replacing deed restriction with a silent second as an option. Eric felt this would be a better approach. Karl Suchecki Senior vice President of Gorham Savings Bank suggested speaking with Land Appraisers in the area to attain their thoughts on this policy and determine what impact this policy will have on land appraisal, which ties into development feasibility and loans.

e. Sandy also mentioned that she has reached out to CHOM & Habit for humanity and has asked them to speak at one of our meetings.

6. Isaac & Sandy discussed the topic of Deed Restrictions how the common goal is attend affordability but is a deed restriction the best possible way to do that and if not other options like a silent second could be used instead. Leah mentioned the idea of some kind of penalty for the person should they try to profit from a deed restriction or silent second.

7. David Larki spoke about the concept of trying to help families or building housing. Both of which complement each other and go hand and hand, however the focus and task are separate.

8. The committee discussed and vote on the following topic: Should the committee support local affordable housing projects as a whole?

   a. Josh Advocated that it is not a part of this committee to take a side but rather be objective and neutral. The committee voted and unanimously to support or oppose a project on an individual basis. The member can identify that they are a committee member however; they are not representing the committee as a whole.
9. Josh, Leah and Isaac spoke about affordable housing TIF, and the possibility of our committee requesting the city commit to one project per year and the possibility of establishing a trust fund.

10. Leah and Isaac spoke about creating a survey to send out to developers and ask them about development feasibility, the current market, and target areas of South Portland for development. Leah volunteered to create the survey and will use Isaac's contact list to send out the survey.

11. The Committee discussed the idea of a community engagement, where we would invite local developers, realtors, banks and the public to discuss affordable housing and Inclusionary zoning.

12. The Committee reviewed possible dates and locations for the community engagement, and agreed the June 21, 2018 at Dyer school will be the date and location for our engagement/meeting, which will begin at 6pm. Josh mentioned we can purchase some food and drink.

13. Public Comments- NONE

14. Next meeting scheduled for Thursday May 10, 2018

15. Round Table – NONE
16. Motion by Bertrand seconded by Kara to adjourn at 8:40p.m. All in favor.