

**AFFORDABLE HOUSING TRUST FUND BOARD  
PUBLIC MEETING  
TUESDAY, July 11, 2023  
6:00 P.M.  
HYBRID ZOOM/IN-PERSON MEETING  
CHELSEA CITY HALL, PLANNING OFFICE, RM. 102  
OR  
ZOOM MEETING ID: <https://suffolk.zoom.us/j/95105552044>**

**MINUTES**

- I. Calling Roll of Members
  - a. Ned Keefe, Colleen Kelley, Gary DeYoung, Alex Turgeon
- II. Approval of the Minutes of the Previous Meeting
  - a. Chairperson Gary DeYoung indicated that this item will be considered at the August meeting
- III. Communications
  - a. No public correspondence was received. However, John Valinch submitted written comment, appended to the minutes, during the meeting.
- IV. Public Comments
  - a. John Valinch, Board Member of Comunidades Enraizadas, provided public comment in support of the Habitat for Humanity and Comunidades Enraizadas proposal to acquire 41-43 Orange St., develop five (5) affordable home ownership opportunities, and operate a community land trust. John Valinch also supplied a written public comment, appended to these minutes.
  - b. Mayra Romero, member of Comunidades Enraizadas, provided public comment in support of the Habitat for Humanity and Comunidades Enraizadas proposal.
  - c. Harry Smith, housing consultant employed by Comunidades Enraizadas, spoke in favor of the proposal put forth by Comunidades Enraizadas and Habitat for Humanity.
  - d. Patricia EBanks, resident of Chelsea and member of Comunidades Enraizadas, provided public comment in support of the proposal put forth by Comunidades Enraizadas and Habitat for Humanity.
  - e. Roberto Jiminez, resident of Chelsea, provided public comment in support of the proposal put forth by Comunidades Enraizadas and Habitat for Humanity.
- V. New Business
  - a. Potential Meeting Time Change
    - i. Chairperson Gary DeYoung broached the proposal of shifting the monthly meeting time back to 6:30 P.M.
- VI. Old Business
  - a. Comunidades Enraizadas and Habitat for Humanity Proposal

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- i. Colleen Kelley requested an overview of the request before the Board. Alex Train stated that the action before the Board is relative to the proposed disposition of two parcels of property for zero (\$0) to Habitat for Humanity. Upon acquisition of the two sites, Habitat for Humanity would develop five (5) affordable condominium units, with the land preserved through a community land trust model. Coleen inquired as to the plans to ensure the sustainability of asset management following construction. James Kostaras, CEO of Habitat for Humanity of Greater Boston, conveyed that a property management company will be employed. Moreover, he underscored the capitalization of a sufficient cash reserve is imperative to financing ongoing operational and maintenance needs. Moreover, James Kostaras shared over the financial education programming future homeowners will undergo.
- ii. Harry Smith outlined the benefits of the involvement of the land trust as an added layer of counseling, technical assistance.
- iii. Alex Train recommended that the AHTFB require that Comunidades Enraizadas/Habitat for Humanity capitalize sufficient reserves at a funding level approved by the Board; the submission of annual narrative and financial reports to evaluate the operational and financial viability of the project; the performance of annual inspections; the inclusion of provisions in the land disposition agreement that include a right-of-first-refusal for the Board and a right-of-first refusal and adequate notice period in the event of foreclosure; and the submission of a robust supportive services plan, including, but not limited to, ongoing homeowner counseling.
- iv. Caroline Ellenbird conveyed that the group is seeking to formalize a partnership with the City. Moreover, she discussed a existing four (4) year grant with Beth Israel to provide operational capital to Comunidades Enraizadas, resulting in the hiring of a second full time staff member.
- v. Gary DeYoung stated that he is enthusiastic about the project, recognizing the level of thoughtfulness of the project. Gary stated that the benefits of the project are numerous while simultaneously raising concerns regarding the long term viability of the operations of the project. As a result, Gary hopes to see provisions instituted to promote long term stability.
- vi. Alexis Turgeon stated that she believes this is an exciting opportunity for Comunidades Enraizadas and Habitat for Humanity to undertake an inaugural project in Chelsea. She indicated that, according to the development pro forma, Habitat will seek financing from MassHousing and the North Suburban HOME Consortium. Both entities exercise diligence on the evaluation of projects, in order to ensure projects satisfy stringent underwriting requirements. As such, if financial issues arise complicating the feasibility of the project, Alexis stated that the issues would be detected and addresses, or

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the project would not secure funding approval. Alexis expressed comfort disposing of the property, recognizing these two underwriting processes as safety mechanisms.

vii. Ned Keefe stated the level of communication and collaboration between the proponent and City has been high. The proponent and Department of Housing & Community Development have collaborated for over two years on strategic planning, organizational planning, and acquisition strategy. Ned expressed support for the proposed redevelopment project, as it aligns with a need for affordable home ownership opportunities. Ned highlighted the offer by Habitat to allocate an additional \$20,000 to the operating reserve to ensure the financial viability of the project. He commended the Department of Housing & Community Development for carefully vetting the development and operating budgets to assess feasibility, provide technical assistance, and request modifications, resulting in the proposal now being exhibited to the Board.

viii. Colleen Kelley stated that she will feel confident in the project with appropriate conditions regarding affordability monitoring, foreclosure prevention, and ongoing collaboration. Alex Train, Director of Housing & Community Development, advised that the Board may embed provisions in the land disposition agreement to address these legitimate issues. Gary DeYoung proposed deliberating over specific conditions of the land disposition agreement at the subsequent meeting.

ix. Gary inquired if members had additional questions or comments, of which there were none.

x. Vote: The Affordable Housing Trust Fund Board hereby unanimously approves (4-0-0) the disposition of 41-43 Orange St. to Habitat for Humanity and Comunidades Enraizadas, redevelopment of the site into five (5) affordable homeownership units, and operation of the property and affordable housing in perpetuity, conditioned upon the successful negotiation of a land disposition agreement by the Dept. of Housing & Community Development.

1. Ned Keefe: Yes
2. Alexis: Yes
3. Colleen: Yes
4. Gary: Yes

xi. Time Permitting: Updates on ongoing projects

1. Not covered, due to timing

xii. Community Engagement

1. Not covered, due to timing

xiii. Senior Home Improvement Program

1. Not covered, due to timing

xiv. Orange Street Property Update

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- I. Not covered, due to timing
- b. The meeting adjourned at 7:17 P.M.

**EXHIBIT A**

**John Valinch, Board Member of Comunidades Enraizadas  
Public Comment**

Good evening everyone. Thank you for hearing us, Comunidades Enraizadas CLT as we continue to build out a vision for permanently affordable housing and resident leadership in the City of Chelsea. I'm John Valinch, co President of CE CLT, along w Suyapa Perez, and was born, raised, and spent most of my life in Chelsea.

I'm speaking of course in support tonight of CE CLT's proposal to acquire two currently vacant lots on Orange Street and convert them into 5 units of deeply affordable condominium units for purchase in partnership with H4H. I know that we've already presented on the benefits of CLTs, so I thought I'd share why they matter personally to me.

I grew up In Chelsea to working class parents. My father was a union mason and my mother a billing clerk. They worked their entire lives to support and lift up their five children. With the exception of a short two year period, they were never able to own a home.

I grew up In Chelsea to working class parents. My father was a union mason and my mother a billing clerk. They worked their entire lives to support and lift up their five children. With the exception of a short two year period, they were never able to buy a home due to the deep affordability crisis that many working people faced even decades ago! That crisis has been exacerbated drastically since then, and Chelsea was one of the hardest cities hit both by the Great Recession and predatory lending. I've watched dozens of families leave this city. I faced displacement as a teenager multiple times when my mother and I needed to find a new place to live following my parent's separation. And we both spoke the native language. And I was a star student. And my mom a tirelessly hard worker. We both played by the rules and we could barely get by!! We didn't have to worry about being recently arrived immigrants, not speaking English, or being preyed upon by scammers.

In short, even though my mom and dad played by the rules we still couldn't get ahead. Everyone deserves a fair chance. The reality is that affordable home ownership is currently out of the hands of many of Chelsea's residents the same people who are the lifeblood of this city and indeed the economic backbone of many of the critical economic sectors of Boston.

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We meet on weekends and weeknights, before and after church, family obligations, child rearing, visitation with sick and dying loved ones.... All because we are steadfastly committed to building the vision of this land trust into reality. Of partnering with our good friends at Habitat for Humanity and in partnership w the city of Chelsea, to provide these homes to the people of Chelsea— and to generations to come.

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