



TOWN OF WAREHAM  
54 Marion Road  
Wareham, MA 02571

## Community and Economic Development Authority

### Board Meeting Minutes

February 1, 2016, 6:30 p.m.

Wareham Town Hall, Third Floor, Room 24

**Present:** Jean Connaughton, Bob Brady, Michael Fitzgerald, Ken Fontes, Kat Jones, Rhonda Josey, Barbara Sullivan, Chris Shott (Wareham Courier), Peter Sanborn, Jaime Rebhan-Buckminster

**Not Present:** Stephen Holmes, Peter Teitelbaum

**Call to Order:** Chairman Connaughton called the meeting to order at 6:30 p.m.

#### 1. Out-of-target Housing Rehabilitation Projects

**Summary:** The Board is meeting specifically to discuss two Housing Rehabilitation Projects that are likely to be in excess of spending caps for the program.

A series of repairs to a Madeline Street mobile home, including repairs to rotted walls, a new roof, and replacement of flooring, drywall, insulation, carpeting, plumbing, and a bathtub is expected to cost approximately \$23,280. Mr. Sanborn explained that the staff is trying to keep the scope of work as minimal as possible.

Mrs. Connaughton said she thought the owner was a veteran.

Mr. Fitzgerald asked the year of the mobile home. Mr. Sanborn said it is early 1980s.

Mr. Fontes wondered about the program cap. Mr. Sanborn explained that the CEDA Board's current policy is to cap projects at \$7,000 for emergency situations (out of the Town's target area) and \$7,500 for mobile homes in general.

Mr. Fitzgerald wondered if a used mobile home could be purchased for less than \$23,000.

Mr. Sanborn noted that another community recently purchased a new mobile home for \$37,410.

Mr. Fitzgerald asked if the owner of the mobile home could afford to make payments.

Mr. Sanborn explained that a lien would be placed on the mobile home – the person would not be making monthly payments.

Mr. Brady asked for a copy of the appraisal indicating the mobile home is worth \$35,000. He asked who inspected the home.

Mr. Sanborn explained that CEDA's previous Rehab Inspector did an inspection, and then the current inspector completed one. The new inspector concurred that the situation is an emergency.

Mr. Fitzgerald wondered whether this would be a prudent lending practice for CEDA.

Mr. Sanborn explained that it wouldn't be, but it would be a compassionate lending of assistance. He noted that there is always a risk associated with Housing Rehabilitation Program projects.

Mr. Fitzgerald wondered if Veterans Affairs would be able to assist.

Mr. Brady asked if the income recorded on the project proposal was disability income. He stressed that the Board should confirm the age of the mobile home.

Mrs. Sullivan asked if there was a deadline for the Board's decision.

Mrs. Connaughton explained that the situation is an emergency because the roof is leaking. She noted that CEDA does get the return on investment from many projects it completes.

Mr. Brady asked if this money would come out of the 2014 grant that we are behind on spending. Mr. Sanborn said it would.

Mrs. Sullivan asked if the office had done its due diligence in determining eligibility for this program. She wondered if the person has applied for other programs. She explained that she is on the side of compassion, but would like to know more about the applicant and the applicant's status with the VA.

Mr. Brady again stressed that the Board should know the age of the mobile home. He asked where the appraisal came from.

Mrs. Sullivan wondered if there is another way the person can get help, as the mobile home appears to be on its last legs.

Mrs. Connaughton asked the purchase of the mobile home would be an approved use for the grant funds.

Mr. Sanborn said that it isn't done very often, but is permissible.

Mr. Brady wondered how many of these projects haven't come before the Board for approval.

Mrs. Connaughton said not many, to her knowledge.

The Board came to a consensus that it should seek more information from the CEDA office before making a decision as to whether to approve spending in excess of the program's cap.

Mr. Sanborn then presented a home on County Road that is out of the CDBG target area and needs a new roof. The estimate is \$12,800. He explained that had the home been in-target, it would have been processed as a regular Housing Rehabilitation case because it would not be in excess of the program's cap, and thus would not need CEDA Board approval.

Mr. Fitzgerald asked how many square feet of roofing needs to be replaced.

Mr. Sanborn said he did not have the information at the meeting, but it is likely in the office's files.

Mr. Brady asked if the estimate was from the former or new rehabilitation inspector. Mr. Sanborn said it is from the new inspector.

Mr. Fitzgerald asked if the project was for just the roof or also for rotted plywood underneath or other issues.

Mrs. Connaughton concurred that the request requires more backup information from the office.

Mr. Brady asked if Grants Manager Karen Hamilton could be made available to the CEDA Board in the future.

Mr. Fitzgerald concurred that the Board needs to do its homework if its approving an expenditure of money.

Mr. Fontes asked to see bids for the scope of work before being asked to approve a waiver of the program cap.

Mr. Sanborn explained that the staff did not want to put the projects out to bid if it was clear that the Board would be unlikely to fund them, which is why the projects were brought before the Board now. He explained that the staff made the assumption that the work for the projects would be above the expenditure caps, and thus sought approval from the Board.

The Board again agreed that it needed more information before making a decision.

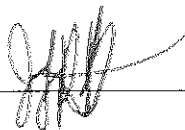
**Adjournment:** Mr. Brady motioned to adjourn the meeting at 7:30 p.m. Ms. Jones seconded the motion. The motion was approved, 7-0-0.

**Next Meeting:** February 22, 2016

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*Minutes submitted by Jaime Rebhan-Buckminster, CEDA Senior Program Manager*

Signed: \_\_\_\_\_



RECEIVED

MAR 14 2016

TOWN OF WAVERHAM  
TOWN CLERK

TOWN CLERK'S MEETING NOTICE  
There will be a meeting of the Wareham  
**Community & Economic Development Authority**

**Date:** Monday, February 1, 2016

**Time:** 6:30 p.m.

**Location:** Wareham Town Hall, Third Floor, Room 27

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JAN 28 2016

TOWN OF WAREHAM  
TOWN CLERK

**AGENDA**

**Open Meeting**

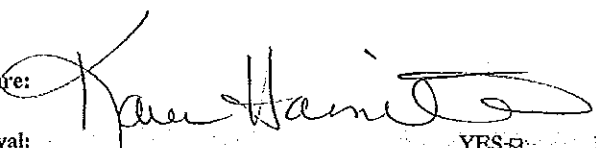
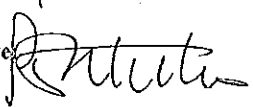
1. **Out-of-target Housing Rehabilitation Projects**

**Adjournment**

# CEDA REHABILITATION PROGRAM PROJECT PROPOSAL SUMMARY



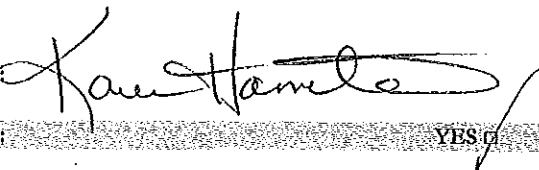
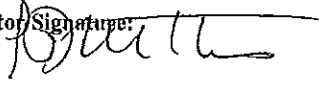
Prepared By:	Karen L. Hamilton
Date:	02/01/2016
▶ <b>Property Location:</b>	
Address:	680 County Road West Wareham, MA 02576
In Target Area (Yes/No):	No
If No, Does Project Meet Emergency Guidelines?	Yes
▶ <b>Property Owner(s):</b>	
Owner Occupied:	Yes
Household Size:	2
Does Property Owner Meet Income Guidelines?	Yes
Investor Owned:	No
Do Tenants Meet Income Guidelines?	N/A
▶ <b>Project Type:</b>	
Rehabilitation Project:	Yes
Emergency:	Yes
Energy Efficiency Improvement:	Yes
Lead Removal:	N/A
▶ <b>Number of Units:</b>	
Number Units Available:	1
Number Units Affordable:	1
% Affordable:	100%
▶ <b>HUD Eligibility:</b>	
Eligible Rehabilitation & Preservation Activities:	§ 570.202 (a) (1)
▶ <b>HUD National Objective:</b>	
Affordable Housing:	Low/Moderate Housing (LMH)
▶ <b>HUD Objective / Outcome:</b>	
Objective:	Benefit to low & moderate income persons
Outcome:	Provide safe, code compliant habitat
▶ <b>Title Search:</b>	
Prior Town of Wareham or CEDA Lien:	No
Quitclaim Deed (BK, PG):	N/A
Lien Amount:	\$0.00
Has Debt been Satisfied? (Yes/No):	no
Current Balance Due:	\$0.00
▶ <b>Current Mortgage(s):</b>	
1st Mortgage:	\$17,603.60
2nd Mortgage:	\$0.00
3rd Mortgage:	\$0.00
Total Secured Debt:	\$17,603.60
▶ <b>Credit Status:</b>	
Credit Score:	788
Total Salary & Wages:	\$39,021.00
Total Unsecured Debt:	\$0.00
Total Outstanding Debt:	\$17,603.60
Income to Debt Ratio:	222%
▶ <b>Appraised Value:</b>	
Net Total Appraised Parcel Value:	\$215,500.00
Secured Debt to Value Ratio:	14%
▶ <b>Environmental Review:</b>	
Status:	not in flood zone
▶ <b>Historical Review:</b>	
Status:	N/A
▶ <b>Prevailing Wage Davis Bacon:</b>	
Do Prevailing Wages Apply? (Yes/No):	No
▶ <b>Inspection:</b>	
Inspection Performed (Yes/No):	Yes
Inspection Date:	11/2/15 & 1/18/16

▶ <b>Pre-Bid Estimate:</b>	
Complete roof	\$12,800.00
<b>TOTAL</b>	<b>\$12,800.00</b>
▶ <b>Rehabilitation Specialist Recommendation:</b> YES <input type="checkbox"/> NO <input type="checkbox"/>	
Roof is leaking into home, very poor condition	
▶ <b>Rehabilitation Specialist Signature:</b>	
▶ <b>Grants Manager Recommendation:</b> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>	
I agree with the housing specialists recommendation to replace the roof.	
<b>Grants Manager Signature:</b> 	
▶ <b>CEDA Director Approval:</b> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>	
<b>CEDA Interim Director Signature:</b> 	

# CEDA REHABILITATION PROGRAM PROJECT PROPOSAL SUMMARY



Prepared By:	Karen L. Hamilton
Date:	02/01/2016
Property Location:	
Address:	1 Madeline Street East Warcham, MA 02538
In Target Area (Yes/No):	No - Mobile Home
If No, Does Project Meet Emergency Guidelines?	
Property Owner(s):	
Owner Occupied:	Yes
Household Size:	1
Does Property Owner Meet Income Guidelines?	Yes
Investor Owned:	No
Do Tenants Meet Income Guidelines?	N/A
Project Type:	
Rehabilitation Project:	Yes
Emergency:	Yes
Energy Efficiency Improvement:	Yes
Lead Removal:	No Lead
Number of Units:	
Number Units Available:	1
Number Units Affordable:	1
% Affordable:	100%
HUD Eligibility:	
Eligible Rehabilitation & Preservation Activities:	§ 570.202 (a) (1)
HUD National Objective:	
Affordable Housing:	Low/Moderate Housing (LMH)
HUD Objective / Outcome:	
Objective:	Benefit to low & moderate income persons
Outcome:	Provide safe, code compliant habitat
Title Search:	
Prior Town of Wareham or CEDA Lien:	No
Quitclaim Deed (BK, PG):	mobile home
Lien Amount:	\$0.00
Has Debt been Satisfied? (Yes/No):	no
Current Balance Due:	\$0.00
Current Mortgage(s):	
1st Mortgage:	\$5,724.00
2nd Mortgage:	\$0.00
3rd Mortgage:	\$0.00
Total Secured Debt:	\$5,724.00
Credit Status:	
Credit Score:	594
Total Salary & Wages:	\$14,568.30
Total Unsecured Debt:	\$0.00
Total Outstanding Debt:	\$5,724.00
Income to Debt Ratio:	255%
Appraised Value:	
Net Total Appraised Parcel Value:	\$35,000.00
Secured Debt to Value Ratio:	83%
Environmental Review:	
Status:	not in flood zone
Historical Review:	
Status:	N/A
Prevailing Wage Davis Bacon:	
Do Prevailing Wages Apply? (Yes/No):	No
Inspection:	
Inspection Performed (Yes/No):	Yes
Inspection Date:	10/29/15 & 1/18/16

<p>► <b>Pre-Bid Estimate:</b></p>	
rotted and damaged bathroom walls and subflooring	\$2,080.00
rotted flooring in the hallway. Shower end wall	\$5,400.00
drywall, insulation, vinyl sheet flooring, carpeting	\$6,800.00
plumbing, bathtub and new rubber roof	\$9,000.00
	\$0.00
	\$0.00
<b>TOTAL</b>	<b>\$23,280.00</b>
<p>► <b>Rehabilitation Specialist Recommendation:</b> YES <input type="checkbox"/> NO <input type="checkbox"/></p>	
<p>Bathroom has major damage, living room subfloor has disintegrated, roof is leaking</p>	
<p>► <b>Rehabilitation Specialist Signature:</b></p>	
<p>► <b>Grants Manager Recommendation:</b> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/></p>	
<p>Based on the assessment of the housing specialists, I believe that these issues should be addressed.</p>	
<p>Grants Manager Signature: </p>	
<p>► <b>CEDA Director Approval:</b> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/></p>	
<p>CEDA Director Signature: </p>	