

July 2016 Housing Forum

Sponsored by the
Lincoln Affordable Housing Coalition





“Our mission is to foster economic, racial, ethnic, and age diversity among Lincoln’s citizenry through the creation of affordable housing.”

- From the Lincoln Vision Statement

Why do we need Affordable Housing?

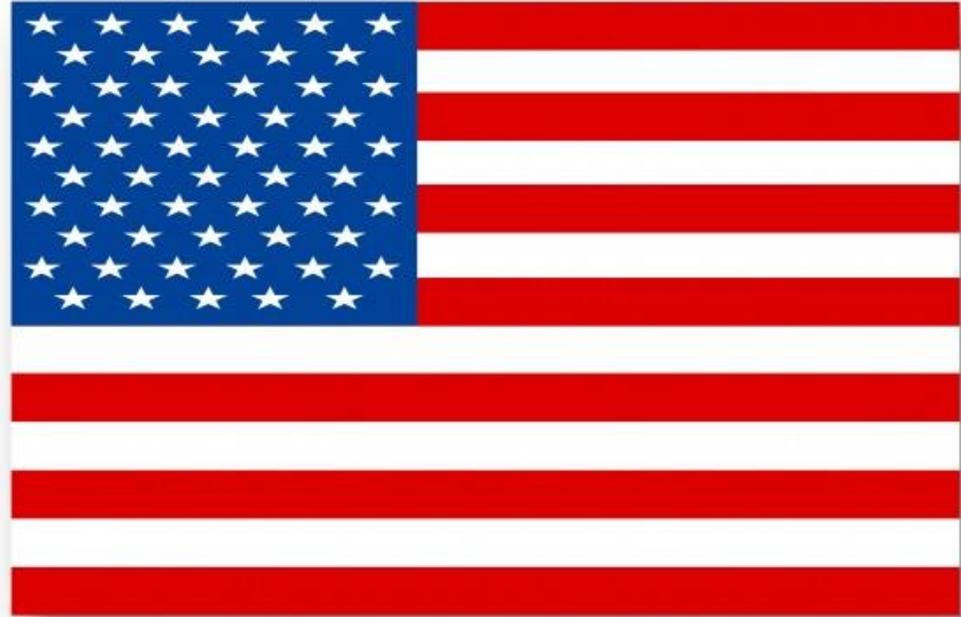
- Massachusetts has 4th highest housing costs in the country
- Lincoln has the 2nd highest housing costs in Region



Is it just Massachusetts? NO!

12 million homeowners pay more than 50% of their annual income for housing.

One full-time worker making minimum wage cannot afford a two bedroom apartment anywhere in the United States.



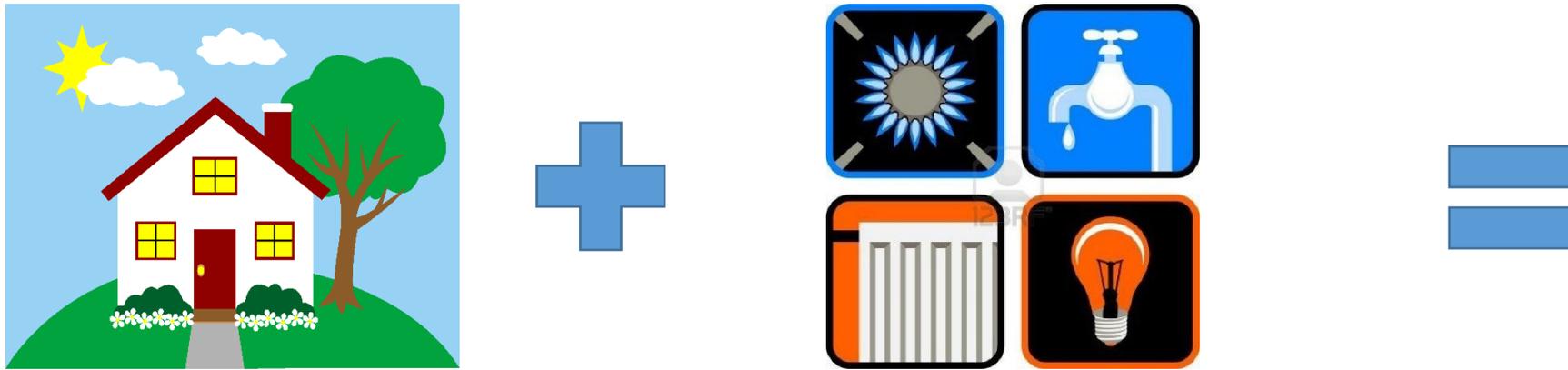
Who needs Affordable Housing? Everyone!



- Aging population
- Baby boomers need options to downsize
- State is losing young workers and families



How much should housing cost?



No more than 30% of household's annual income

What is Affordable Housing?

For households that earn 80% or less of area median income
80% of Median Income for:

1 person: \$51,150

3 persons: \$65,750

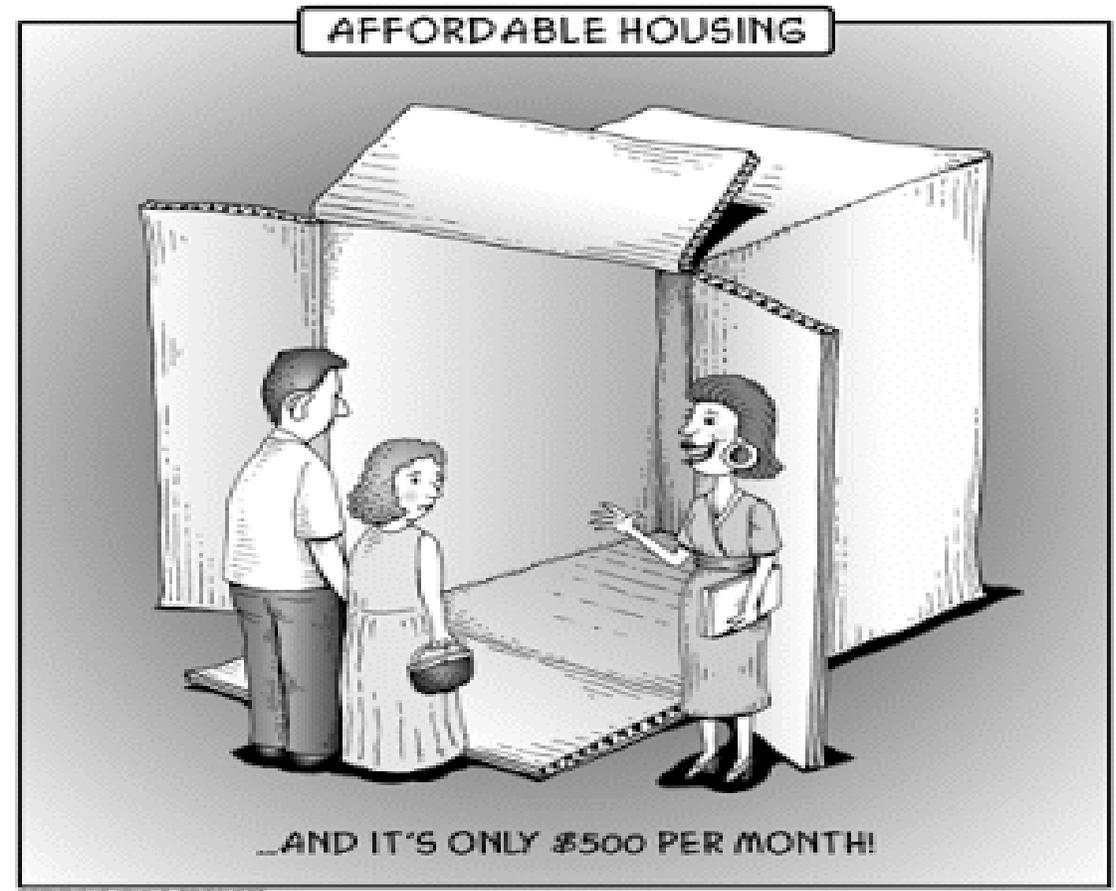
2 persons: \$58,450

4 persons: \$73,050

What is Fair Market Rent?

The total cost is no more than
30% of annual income

1 bedroom	\$1,261
2 bedroom	\$1,567
3 bedroom	\$1,945
4 bedroom	\$2,148



Why Accessory Apartments?

Provides a diverse housing stock and a solution to an impending economic challenge for the state

Multi-family housing in every community increases access to housing and helps to solve our housing crisis

From MHP Affirmative Fair Marketing materials



Affordable Accessory Apartment Program



**Our Goal is to Create 10
Affordable Accessory Apartments
before 2020**



What is the Accessory Apartment Program?

A collaboration between the Town of Lincoln and an individual homeowner to create affordable housing eligible for Lincoln's affordable housing inventory.



Home-Owner Incentives

- Tax Exemption
- Up to \$25,000 Grant



Partnership Agreement

Home-Owner

- Comply with DHCD Guidelines
- Comply with Special Permit
- Comply with Building Code
- Tenant Relationship
- Choose from Ready Renter's list

Housing Commission

- Liaison to DHCD
- Comply with Special Permit
- Compliance Monitoring
- Establish Monthly Rent
- Provide Ready Renter's List

DHCD REQUIREMENTS



- Special Permit - LIP
- Deed Restriction
- Affirmative Fair Marketing

Deed Restriction

Kirkendall-Stafford warranty deed (26 December 1837), Morgan County Deed Record Book F:491, Recorder's Office, Martinsville, Indiana.

491 } This Deed filed December 25th 1837 & recorded July 25th 1839 F:491

This indenture made this 26th day of December in the year of our Lord one thousand eight hundred and thirty seven Between David Kirkendall and Matilda Kirkendall his wife of the County of Morgan and State of Iowa and of the one part and Andrew Stafford of the County of Morgan and State of Indiana of the other part witnesseth that the said party of the first part for and in consideration of the sum of one hundred and no more of the United States to them in hand paid by the said party of the second part the receipt whereof is hereby acknowledged and sold and that these persons do the Grant bargain and sell unto the said party of the second part and heirs and assigns forever all that tract or parcel of Land lying and being in the County of Morgan aforesaid to wit the North East Quarter of the South West Quarter of Section 34 Thirty Three in Township 14 North North of Range 11 one East containing forty acres — the three fourths premises hereby sold and conveyed unto the said Andrew Stafford his heirs and assigns forever together with all and singular the appurtenances thereto belonging or in anywise appertaining to his own proper use and behoof And the said David Kirkendall and Matilda Kirkendall his wife for themselves their heirs Executors and administrators the aforesaid lot or tract of land and appurtenances to the said Andrew Stafford his heirs Executors and Administrators against the claim or claims of all and every person whatever — Well Warrant And forever defend for Testimony Whereof the said David Kirkendall and Matilda Kirkendall his wife have hereunto set their hands and affixed their seals the day and year first above written Signed Sealed and delivered in presence of

Patrick B. McCoy
C. B. Butler

David Kirkendall
Matilda Kirkendall

- Minimum term of 15 years
- Terminates upon sale of property
- Voluntary termination requires a minimum of 60 days notice

How does Affirmative Fair Marketing work?

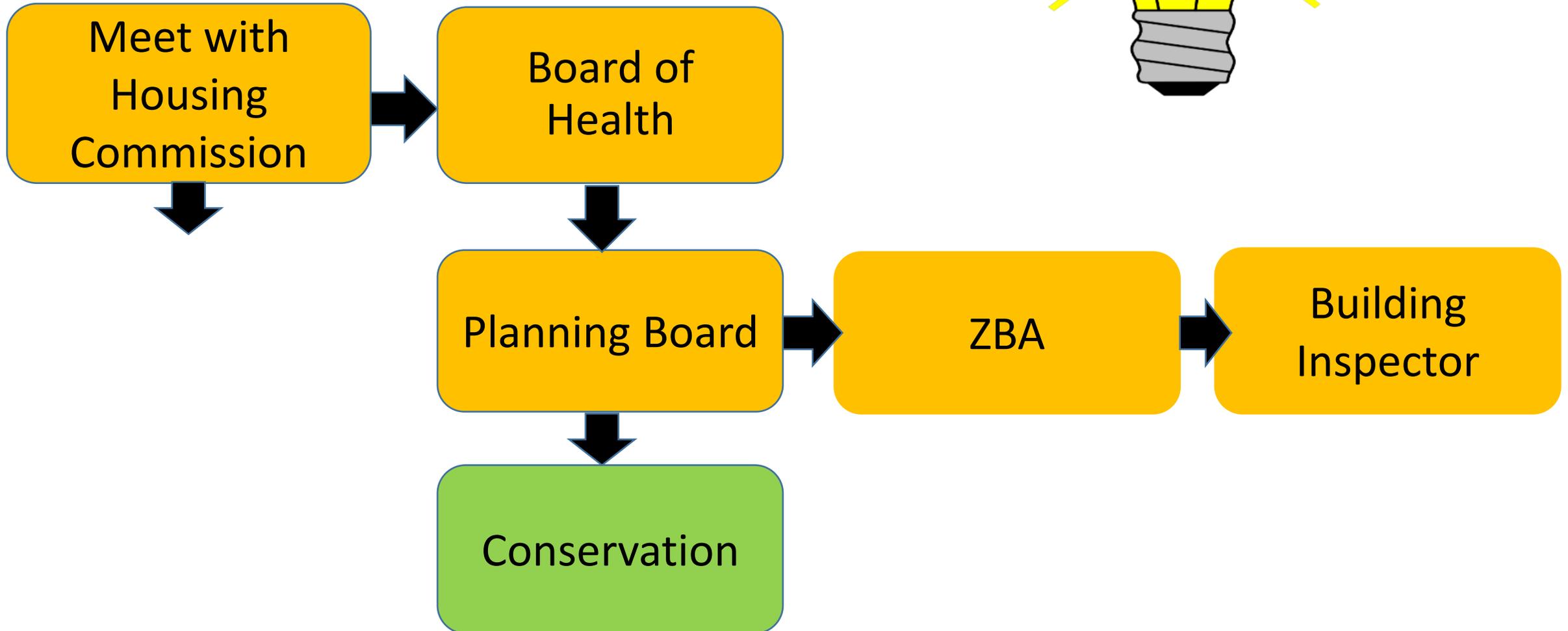


- A Lottery creates a Ready-Renters list
- Town refers the 3 top eligible families from Ready Renter List
- Home-owner may select any of the referred applicants or request additional referrals

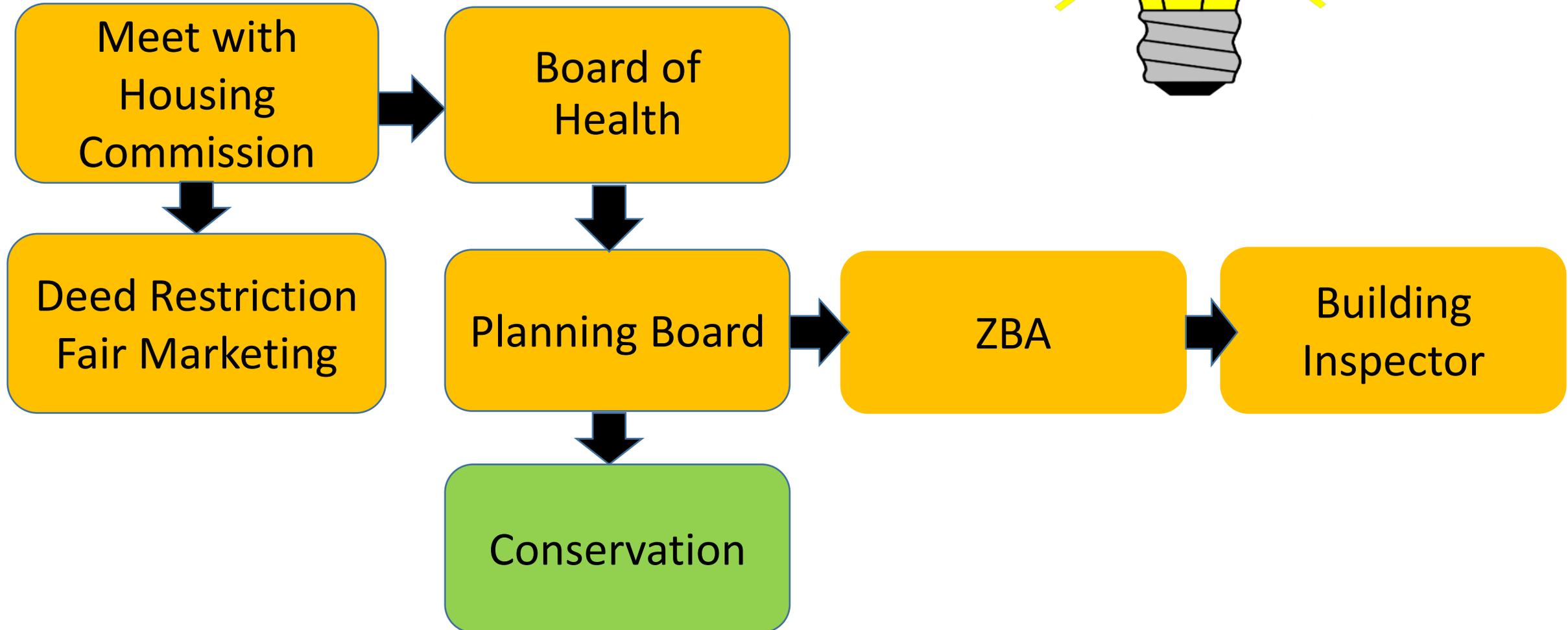
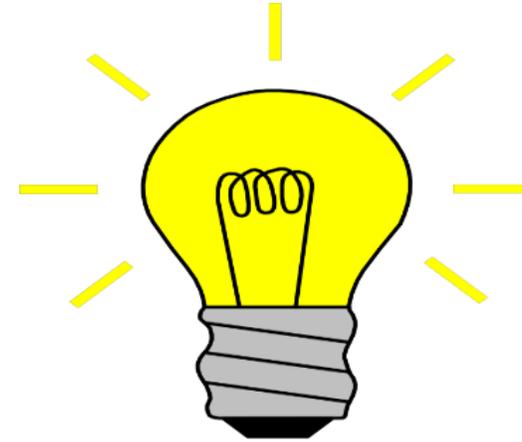
Accessory Apartment Process



Overview



Overview



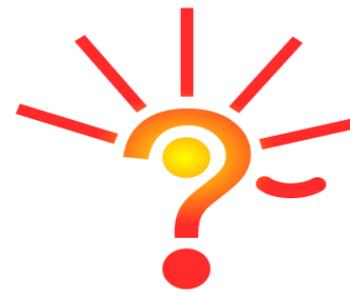
Existing Accessory Apartment?

Interested in
converting to a deed
restricted affordable
accessory apartment?

Meet with Housing
Commission

Deed Restriction &
LIP Application

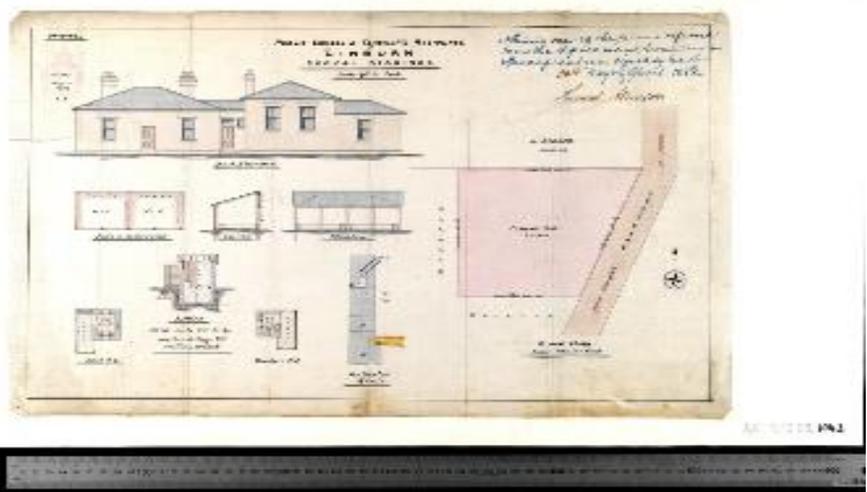
Requirements



- Adequate septic system
- The building must be 10 yrs. old*
- Lot size: 40,000 square feet
- Separate entrances
- Off street parking

*exceptions

Certified Plans



Meet with Housing Commission

Will this unit qualify for
Lincoln's Subsidized
Housing Inventory?



Board of Health



A written report certifying that adequate provisions have been made for the disposal of sewage and waste

If your septic systems is near wetlands you may be required to receive permission from Conservation Commission

Planning Board

- Lot Determination
- Statement of how the project effects the neighborhood
- Planning Board makes a recommendation for conditions and restrictions to the ZBA
- Planning Board decides if site plan review is required



Zoning Board of Appeals

- Accessory to principal residence
- Does not exceed 1200 square feet or less than 35%
- Lot size: 40,000 square feet
- Off street parking
- Ingress and egress
- Building 10 years old (some exceptions)



Building Inspector



Thank you all for coming!

