

TRURO HOUSING AUTHORITY MEETING MINUETS

Date: Thursday, May 8, 2025, 5 o'clock

Location: Truro Town Hall, 24 Town Hall Rd.

Recording: This meeting will be recorded and available on the town website.

1. Call the Meeting to Order

This meeting was called to order at 5:02pm

2. Roll Call

All members were present:

- Betty Gallo, Chair
- Mara Glatzel, Vice Chair
- Kevin Grunwald, Member
- Paul Wisotzky, Governor's Appointee
- Melissa Wheeler, Clerk

3. Public Comment

-Katie Halvorsen, Town of Truro Housing Coordinator

Spoke to meeting recording volume and microphone, clarified the spaceship is the shared mic for the recording system, not the individual seat mics.

-Kevin Grunwald, Truro Voter

Recognizing the Pre-Town Meeting contributions of the THA, as well as Mara, Betty, and Pauls participation at Town Meeting. He wants to remind the community that there is a lot of work in terms of education to do around the Seasonal Community Designation, the article passed by such a small margin, it is clear many do not have a full understanding of its benefits.

4. Vote to Adopt the Minutes of Truro Housing Authority's Meeting on April 20, 2025 (Attached)

Correction Noted: Paul Wisotzky, Governor's Appointee, recused and left the meeting after item 8. On the 4/20/25 agenda.

Motion: Mara Glatzel as amended

Second: Kevin Grunwald

All in favor

5. Committee Discussion and Possible Vote on Recommendations to the Select Board for a Truro Municipal Affordable Housing Trust and Possible Vote on Recommendations (See Attached Draft Recommendations with Changes Proposed on March 20th and April 10th)

Additional changes were discussed

Under the section for *Powers*:

1)“We concur with the vote at Town Meeting which accepted the powers outlined in the statute and are list below:”

Edit: remove “and are listed below;”

2)“The power of Town Meeting remains the same with MAHT as it relates to funding and other financial matters such as borrowing.(We amended this provision by removing the words “acquiring property”), MAHT, like the current Trust Fund, can acquire property, can make improvements to town owned property, fund programs such as rental assistance, maintenance assistance, etc. with funds that are in the MAHT. This is also true for the current Trust Fund. The current Affordable Housing Trust has received its funding from CPC funds (AMI-restricted), and these non-AMI restricted funds-Free Cash, Donations, Interest, and Affordable Housing Stabilization Funds. All of these funds, except for donations and interest, require a vote by Town Meeting to be transferred to the current Affordable Housing Trust. The transfer of these funds to the MAHT would continue to require a vote by Town Meeting. There are also state laws and by-laws that govern the borrowing of money (We amended this section by removing the words, “purchase of property”) by the Town which includes a requirement for a Town Meeting vote.

Edit: The paragraph will be split into 3 more comprehensive paragraphs.

3)” MGL c.44 Sec.55C... Voters approved adopting all the powers for a MAHT as specified in the statute”

Edit: Include a comprehensive list of powers

Motion: Mara Glatzel approved as amended

Second: Paul Wisotzky

All in favor

6. Next Steps around MAHT. Review Q & A sheet.

- 1) Mara and Betty have created a Frequently Asked Question and Answer document.
- 2) A THA meeting to review and approve the MAHT Q&A Document has been scheduled for May 29th at 5:00pm, Truro Town Hall, 24 Town Hall Rd.
- 3) The MAHT Recommendation will be presented to the Select Board, the THA has requested that this be added to either the June 10th or June 24th agenda. The Proposal will include the following:

Final THA Recommendation Document, Financial Flow Charts, The Original Statute, 2025 MAHT Study, List of Powers.

A discussion around what the relationship between the THA and the MAHT will look like, THA anticipates maintain the same relationship as we do with the current trust. As the committee is created, we will discuss that more. Also, one member from the THA will be appointed to the MAHT, therefore we will have a person in communication with both committees.

To Do: Update the THA mission and vision to align best with the current committee and discuss where and how we intend to collaborate with the MAHT.

Find Rob at HAC quirky zoning guru!

***Paul Wisotzky recused and left the meeting**

7. Discussion about Town Meeting and Truro Housing Authority's Endorsed Articles

At the 2025 Truro Town Meeting, the Truro Housing Authority endorsed several articles focused on affordable housing and community development. Here are some key articles they supported.

Municipal Affordable Housing Trust (MAHT):

Walsh Property Overlay District

Seasonal Community Designation

8. THA Meeting Dates:

May 29th, 2025 MAHT Q&A meeting 5pm, Truro Town Hall, 24 Town Hall Rd

June: No June meeting

July 17th, 2025- 5pm, Truro Town Hall, 24 Town Hall Rd

August: No August meeting

9. Vote to Adjourn

Motion: Mara Glatzel

Second: Kevin Grunwald

All in favor

The meeting adjourned at 5:55pm

POSSIBLE AMENDMENT TO RECOMMENDATIONS FOR MAHT RE: TERM LIMITS

The statute around MAHT related to term limits states that Members “ shall serve for a term **not to exceed** 2 years”. Some members can be appointed for a one-year term and some for a 2-year term. This would ensure that that was some continuity on the Trust.

Truro Housing Authority Draft Recommendations for Municipal Affordable Housing Trust Adopted at May 9th, 2025 THA Meeting

Background:

At the 2022 ATM, Town Meeting voted to adopt MGL c.44 Sec.55C that allows the town to establish a Municipal Affordable Housing Trust Fund (MAHT). Voters approved adopting all the powers for a MAHT as specified in the statute. The article included the entire language of the statute and listed all the powers. The motion that passed was to accept the statute “as printed below.” Voters approved adopting all the powers for a MAHT as specified in the statute.

In April of 2024, the Select Board authorized the Housing Authority to do a study of MAHTs and make recommendations for establishment of a Truro Municipal Affordable Housing Trust. Those recommendations are below.

Process:

The Truro Housing Authority (THA) hired a consultant to do a study of all the Outer Cape Towns’ Affordable Housing Trusts. The consultant, Michele Jarusiewicz, submitted that report in February 2025. The report is available on the Truro Housing Authority website.

The THA also invited Shelly Goehring, Mass. Housing Partnership (MHP) to outline how MAHTs operated and best practices and to attend a question-and-answer session with THA members and the public. Shelly is MHP’s expert on Municipal Affordable Housing Trusts, she has published several Guides to Creating Municipal Affordable Housing Trusts and has served as an advisor for a number of Massachusetts communities on the issue. On September 19, 2024, Shelly gave a presentation about Municipal Housing Trusts and took questions from the audience.

On January 29th, THA held a listening session for the public to talk about their suggestions related to the structure of a MAHT in Truro.

A public forum was held on April 2nd on the committee’s draft recommendations. We have included information in these recommendations in response to concerns raised at the forum.

DRAFT RECOMMENDATIONS

Membership:

Number of members: 5 voting members, town manager or designee (non-voting), and 2 alternates.

Alternates may participate in debate, they may vote when a member is absent, and they cannot automatically become a member when there is an opening.

Members' Terms: MGL c. 44 Sec.55 states that terms shall be two years. While staggered terms are preferred, the statute requires a two-year term, and it would take a home rule act to change these terms.

Trust Composition:

The MAHT statute requires all members of the MAHT must be appointed by the Select Board.

- Town Manager or designee as a non-voting member
- A Select Board member (as mandated by the statute)
- A Housing Authority member as recommended by THA and appointed by Select Board
- All appointees (except for town manager or designee must be full-time residents except the Select Board may appoint one part-time resident)

The Select Board should consider the appointment of people with certain skills, education and employment such as a developer (people who develop affordable housing, in particular), someone with a financial services background, a realtor or an attorney with expertise with land use or real estate law, etc.

The Select Board should consider the appointment of at least one member to the Trust who either rents or owns affordable housing in Truro or has experienced housing insecurity.

All members should have a demonstrated commitment to the development and advocacy for affordable housing.

Powers:

We concur with the vote at Town Meeting that accepted the powers outlined in the statute.

The power of Town Meeting remains the same with MAHT as it relates to funding and other financial matters such as borrowing. MAHT, like the current Affordable Housing Fund, can acquire property, can make improvements to town owned property, fund programs such as rental assistance, maintenance assistance, etc. with funds that are in the MAHT.

Similarly, the current Affordable Housing Fund has received its funding from CPC funds (AMI-restricted), and these non-AMI restricted funds-Free Cash, Donations, Interest, and Affordable Housing Stabilization Funds. All of these funds, except for donations and interest, require a vote by Town Meeting to be transferred to the current Affordable Housing Fund.

The transfer of these funds to the MAHT would continue to require a vote by Town Meeting.

There are also state laws and by-laws that govern the borrowing of money (We amended this section by removing the words, “purchase of property”) by the Town which includes a requirement for a Town Meeting vote.

The Select Board must be consulted if any gift, grant, purchase, or other action would significantly impact the Town’s budget or Town employees’ workload.

Establishment of the Trust + Funding:

Complete a Declaration of Trust.

Transfer all AMI Restricted Funds in the existing Affordable Housing Account into the MAHT and all new AMI Restricted Funds related to housing should go to MAHT including the funding for programs such as rental assistance, down payment assistance, maintenance and monitoring of affordable housing, preservation of deed-restricted housing, etc.

The existing Affordable Housing Account should continue to function and to receive and distribute funding for non-AMI restricted projects, until the establishment of a Truro Seasonal Communities Trust Fund or another Trust Fund is established to fund non-AMI restricted projects.

We recommend that there be adequate staff support to help with the work of the MAHT.

Training and continuing education should be made available to the Municipal Affordable Housing Trust and taken advantage of by its members.

We encourage the Select Board, working with the MAHT, consultants and/or experts, to review all the powers to make sure they align with Truro Bylaws, Town Charter, Select Board Policies and the Town’s administrative and financial policies, practices and procedures.

We recommend as part of the establishment process to come up with a mission and vision statement as well as policies and procedures for the MAHT. It will be important for the Select Board and the MAHT to balance the need for the MAHT to fulfill its purpose which includes

having the capacity to be nimble, fast acting and to not be overly restrained by unnecessary limitations with genuine concerns regarding financial controls and practices.

Transparency:

The Trust will comply with all reporting requirements. Semi-annual report of activities, funds received, funds expended shall be available to the Select Board and the public on the Town website and in print at town hall.

The MAHT shall create a complete accounting of the use of CPC funds and to assure that CPC has the information they need to complete on a timely basis the mandated reporting to the State of Massachusetts.

All discussions, documents, etc. shall be public except those that are related to the negotiations around acquisition of property, etc.

All meetings of the MAHT shall be hybrid to maximize participation and transparency.

All policies related to the operation of the MAHT shall be public and be available on the MAHT's Truro website.

Frequently Asked Questions About Truro's Proposed Municipal Affordable Housing Trust

1. What is a Municipal Affordable Housing Trust (MAHT)?

A Municipal Affordable Housing Trust is a legal entity created under Massachusetts General Law Chapter 44, Section 55C that allows municipalities to collect funds for affordable housing, segregate them from the general municipal budget, and use them for local initiatives to create and preserve affordable housing for the benefit of low and moderate income households.

2. Why is Truro establishing a MAHT?

Truro is establishing a MAHT to have a dedicated vehicle for addressing the town's affordable housing needs. At the 2022 Annual Town Meeting, voters approved adopting MGL c.44 Sec.55C to establish a Municipal Affordable Housing Trust Fund to help create and preserve Affordable housing in the community.

Truro's original Affordable Housing Trust Fund (AHTF) was created in 2001 and approved by the Commonwealth on August 13, 2002, through Acts 2002 Chapter 274.

This original trust fund is different from the newer Municipal Affordable Housing Trust Fund that Truro voters accepted in 2022 by adopting MGL c. 44, §55C. The original 2002 AHTF is still being utilized, but is only a fund not a trust fund. The select board makes the decisions about this fund. The 2022 MAHT would establish both a trust fund and a board of trustees as required by state law.

3. How would a MAHT be different from the existing Affordable Housing Trust Fund in Truro?

The proposed MAHT would replace the current Affordable Housing Trust Fund with a more formal structure that has specific powers granted under state law. While the current Trust Fund receives AMI-restricted funds (Area Median Income restricted), the MAHT would be specifically designated to receive all AMI-restricted funds, as well as other funds such as a portion of the affordable housing

stabilization fund and free cash that town meet votes to be placed into the trust for Affordable housing programs and initiatives. Once any funds go into the MAHT they become restricted at 100% AMI, unless the funds carry lower AMI requirements.

4. Who would serve on the MAHT board?

According to the Truro Housing Authority's draft recommendations, the MAHT would have 5 voting members, the town manager or designee (non-voting), and 2 alternates. Members would include:

- Town Manager or designee (non-voting)
- A Select Board member (as mandated by statute)
- A Housing Authority member (as recommended by THA and appointed by Select Board)
- Other appointees with certain skills or backgrounds

5. What qualifications would MAHT members need?

The Truro Housing Authority recommends that the Select Board should consider appointing people with expertise such as developers (particularly those who develop affordable housing), individuals with financial services backgrounds, realtors, attorneys with land use or real estate law expertise, and at least one member who either rents or owns affordable housing in Truro or has experienced housing insecurity.

All members should have a demonstrated commitment to affordable housing development and advocacy.

6. Would there be residency requirements for MAHT members?

Yes. All appointees except for the town manager or designee must be full-time residents, with the exception that the Select Board may appoint one part-time resident.

7. How long would MAHT members serve?

Members' terms would be two years, as required by MGL c.44 Sec.55C. While staggered terms are preferred, the statute requires two-year terms, and it would take a home rule act to change these terms.

8. How will the MAHT be funded?

MAHT could receive funds from multiple sources including CPA funds, free cash, the Affordable Housing Stabilization Fund (which receives 33% of the short-term rental tax), and donations.

The MAHT could then distribute these funds to support housing for those at 80% AMI and below (for all funding sources) and up to 100% AMI (using only CPA funds).

9. What powers would the MAHT have?

The MAHT would have the powers outlined in the statute that were accepted at Town Meeting, including:

- Accept and receive property or money by gift, grant, contribution, devise or transfer from any source
- Purchase and retain real or personal property, including investments that yield high income or no income
- Sell, lease, exchange, transfer or convey property at public auction or by private contract
- Execute, acknowledge and deliver deeds, assignments, transfers, pledges, leases, covenants, contracts, promissory notes, releases, and other instruments
- Employ advisors and agents such as accountants, appraisers and lawyers as needed
- Pay reasonable compensation and expenses to all advisors and agents
- Apportion receipts and charges between incomes and principal, amortize premiums, and create reserves for depreciation
- Participate in reorganization, recapitalization, merger or similar transactions

- Deposit securities with protective reorganization committees and delegate powers to such committees
- Carry property for accounting purposes other than acquisition date values
- Borrow money, mortgage and pledge trust assets as collateral
- Make distributions or divisions of principal in kind
- Comprise, attribute, defend, enforce, release, settle or adjust claims in favor or against the trust
- Manage or improve real property; abandon any property deemed not worth retaining
- Hold all or part of trust property uninvested for such purposes and time as appropriate
- Extend the time for payment of any obligation to the trust

The statute also specifies that a city or town may, by ordinance or by-law, omit or modify any of these powers and may grant additional powers consistent with the section.

Many Massachusetts cities and towns have MAHTs. Some build, preserve, and manage hundreds of affordable housing units. Some of these powers are much more likely to be needed by large cities and towns who have very large budgets.

Additionally, the trust has these characteristics:

- Funds paid to the trust don't need to be appropriated or accepted
- General revenues appropriated to the trust become trust property
- The trust is a public employer and trustees are public employees
- The trust is exempt from certain tax provisions
- Trust records must be audited annually
- The trust is subject to Open Meeting Law
- The trust is subject to procurement laws with certain exemptions

.

10. Would Town Meeting still have control over MAHT funding?

Yes. Town Meeting would retain the same powers as it relates to funding and other financial matters such as borrowing. The transfer of funds to the MAHT (except for donations and interest) would continue to require a vote by Town Meeting.

11. What types of funding sources could the MAHT use?

The MAHT could utilize various funding sources, including:

- Community Preservation Act (CPA) funds
- Affordable Housing Stabilization Funds
- Free Cash (with Town Meeting approval)
- Donations
- Interest earned on trust assets

12. What would happen to AMI-restricted funds currently in the existing Affordable Housing Account?

The Truro Housing Authority recommends that all AMI-restricted funds in the existing Affordable Housing Account would be transferred into the MAHT, and all new AMI-restricted funds related to housing would go to the MAHT.

We are recommending the Select Board consider moving other available funds such as a portion of the Affordable Housing Stabilization Fund or free cash to the MAHT for AMI-restricted housing and projects related to providing, building, and maintaining affordable housing.

13. What would happen to non-AMI restricted funds?

The existing Affordable Housing Account would continue to function and receive/distribute funding for NOT-AMI restricted projects until the establishment of a Truro Seasonal Communities Trust Fund or another Trust Fund to fund non-AMI restricted projects.

14. What transparency measures would be in place for the MAHT?

The Truro Housing Authority recommends that the Trust would comply with all reporting requirements, including:

- Semi-annual reports of activities, funds received, and funds expended
- Reports available to the Select Board and public on Town website and in print at town hall
- Complete accounting of CPC fund use
- Public meetings and documents (except those related to property acquisition negotiations)
- Hybrid meetings to maximize participation
- Public policies on the MAHT's website

15. What's the process for establishing the MAHT?

At the 2022 Annual Town Meeting, voters approved adopting MGL c.44 Sec.55C to establish a Municipal Affordable Housing Trust Fund to help create and preserve affordable housing in the community.

The next steps to establish the MAHT are for the Select Board are to:

- Appoint the members of the MAHT
- Transfer appropriate funds to the MAHT
- Ensure trustees receive proper training and continuing education

Work with the MAHT to:

- Review powers to ensure alignment with Truro Bylaws, Town Charter, and Select Board policies
- Complete a Declaration of Trust

16. How does a MAHT differ from other affordable housing entities?

A MAHT is a municipal entity with specific powers granted under state law.

A MAHT requires town meeting approval to receive many of their funds, but once they receive funds, they can expend them without requiring a second town meeting approval.

An example of funds that don't require town meeting approval would be direct donations or interest.

The Truro Housing Authority is not a trust. We see our job as advocating for affordable and attainable housing, looking for opportunities for affordable housing, and affecting policy change in Truro, as well as running programs like the rental assistance program.

As the MAHT comes into creation, we will all have to work together to define the scope of each board's focus in moving forward.

17. What kinds of housing initiatives could the MAHT support?

The MAHT could support various initiatives including:

- Providing financial support for construction of affordable homes
- Rehabilitating existing homes for affordable housing
- Increasing affordability in new housing developments
- Developing surplus municipal land or buildings
- Preserving properties with expiring affordability restrictions
- Supporting rental assistance programs and other programs that help people to stay in their homes or find safe, secure housing

18. Would the MAHT be subject to state laws like other municipal entities?

Yes, the MAHT would be subject to various laws applicable to municipal bodies, including those relevant to purchasing real property, procurement, designer selection, public construction laws, the Open Meeting Law, and the Conflict of Interest Law.

19. Would the MAHT develop its own policies and procedures?

Yes, as part of the establishment process, it is recommended that the MAHT would develop a mission and vision statement as well as policies and procedures. These would balance the need for the MAHT to be nimble and fast-acting with genuine concerns regarding financial controls and practices.

20. Would there be staff support for the MAHT?

Yes, the Truro Housing Authority recommends that there be staff support to help with the work of the MAHT, as deemed possible and appropriate by the town manager.

21. How could the community stay informed about MAHT activities?

The community could stay informed through:

- Semi-annual reports posted on the Town website
- Public meetings of the MAHT
- Documents and policies posted on the MAHT's Truro website
- Select Board updates on MAHT activities
- Hybrid meeting formats to maximize public participation

22. How many other towns on Cape Cod have established Municipal Affordable Housing Trusts?

All 15 Cape Towns except Sandwich have an Affordable Housing Trust Fund, with 12 accepting MGL c. 44, §55C. Seven of the eight Lower Cape Towns (Brewster, Chatham, Eastham, Harwich, Orleans, Truro, and Wellfleet) have accepted MGL c. 44, §55C, while Provincetown created its own AHTF through special legislation.

23. What lessons have other Cape Cod towns learned from establishing Municipal Affordable Housing Trusts?

Key lessons from neighboring towns include the importance of dedicated staff support, clear roles and responsibilities, and strong communication and collaboration across town administration, boards, and the community. Many towns emphasize ongoing outreach, education, and training as crucial to success, as affordable housing is complex and requires significant ongoing training.

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- Employ advisors and agents such as accountants, appraisers and lawyers as needed
- Pay reasonable compensation and expenses to all advisors and agents
- Apportion receipts and charges between incomes and principal, amortize premiums, and create reserves for depreciation
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- Hybrid meeting formats to maximize public participation

22. How many other towns on Cape Cod have established Municipal Affordable Housing Trusts?

All 15 Cape Towns except Sandwich have an Affordable Housing Trust Fund, with 12 accepting MGL c. 44, §55C. Seven of the eight Lower Cape Towns (Brewster, Chatham, Eastham, Harwich, Orleans, Truro, and Wellfleet) have accepted MGL c. 44, §55C, while Provincetown created its own AHTF through special legislation.

23. What lessons have other Cape Cod towns learned from establishing Municipal Affordable Housing Trusts?

Key lessons from neighboring towns include the importance of dedicated staff support, clear roles and responsibilities, and strong communication and collaboration across town administration, boards, and the community. Many towns emphasize ongoing outreach, education, and training as crucial to success, as affordable housing is complex and requires significant ongoing training.