

ARTICLE 17. To see if the Town will vote to **petition the General Court for special legislation establishing the Boxford Small Repair Grants Trust, which shall operate the Boxford Small Repair Grant Program, to grant funds to income qualified Boxford residents for the preservation of housing in the Town**, enabling such residents to age in place and in their community through essential modifications to their homes for health and safety purposes; provided, however, that the General Court may make clerical or editorial changes of form only to the bill, unless the Select Board approves amendments to the bill before enactment by the General Court which are within the scope of the general public objectives of the petition; or take any other action thereon.

The petition for special legislation shall take substantially the following form:

AN ACT AUTHORIZING THE TOWN OF BOXFORD TO ESTABLISH THE
BOXFORD SMALL REPAIR GRANTS TRUST

SECTION 1. There shall be a municipal trust called the “Boxford Small Repair Grants Trust,” herein referred to as the “trust.”

SECTION 2. The purpose of the trust shall be to provide funds for the preservation of housing in the town of Boxford for the benefit of income qualified Boxford residents through the Boxford Small Repair Grant Program. The purpose of the grant program will be to enable qualified residents to continue to age in place and in their community through essential modifications to their homes. The trust shall provide financial assistance for the benefit of low- and moderate-income households in order to preserve existing housing units for health and safety purposes, which grants shall serve the public interest and address a community need.

The trust shall dispense such funds as grants in such manner as the board of trustees shall deem appropriate to carry out such purposes consistent with the policies adopted from time to time by the board of trustees. The trust shall be governed by a board of trustees in accordance with the authority granted by town meeting.

SECTION 3. (a) There shall be a five (5) member board of trustees (the “board”) appointed by the Select Board. Not including the Town Administrator or the Town Administrator’s designee, four (4) of the trustees shall be appointed for two (2) year overlapping terms of office by the select board from amongst the residents of the town. Initially, the appointments shall be staggered terms: two trustees for one-year terms and two trustees for two-year terms. The members of the board shall serve without compensation, but shall be reimbursed by the trust for expenses incurred in the performance of the member’s duties.

(b) The members of the trust shall be composed of the following:

- one (1) member of the Select Board;
- one (1) member from the general Boxford community;
- one (1) member of the town Housing Partnership Committee;
- one (1) member of the Council on Aging; and
- the Town Administrator or the Town Administrator's designee

(c) Members of the board shall be sworn to the faithful performance of their official duties. A majority of the members shall constitute a quorum for the transaction of any business. The board shall elect from among its members a chair, vice-chair, clerk and other officers as it finds necessary and determine their duties.

(d) The original members of the board shall be appointed within sixty (60) days following the effective date of this act.

(e) In the event of a vacancy on the board, a successor member shall be appointed by the select board to complete the unexpired term.

(f) Any member of the board may be removed by the select board.

(g) The trustees shall meet at least twice a year, and more often as determined necessary by the trustees.

(h) The trustees are hereby authorized to execute a declaration of trust governing the trust.

SECTION 3. (a) The trust funds shall be separate and apart from the General Fund of the town of Boxford.

(b) The town treasurer shall be the custodian of the trust fund consistent with the provisions of section 46 of chapter 41 of the General Laws.

(c) The trust fund shall receive and hold all gifts and grants made to the trust fund as well as money appropriated by the town to the trust.

(d) Money in the trust fund shall be available for expenditure by the trust for the purposes set forth in this act, and subject to any restrictions contained in any gift or grant, without the need for further appropriation by town meeting.

SECTION 4. (a) The trust, by and through its board of trustees, may:

- (i) disburse funds consistent with the requirements of this trust, where the maximum amount that can be granted to any one applicant or residence is \$7,500;

- (ii) establish the grant program parameters such as the guidelines, limits, eligibility and residency requirements, eligible uses of funds and any other parameters that it deems necessary to ensure the objectives of the trust;
 - (iii) accept and receive money by gift, grant, contribution, bequest or transfer from any person, firm, corporation or other public or private entity or any other source, provided a record of restrictions on any contribution to the trust shall be maintained;
 - (iv) execute, acknowledge and deliver contracts, grant agreements and other instruments sealed or unsealed, necessary, proper or incident to a transaction in which the board engages for the accomplishment of the purposes of the trust; and
 - (v) issue policy goals and statements to serve as guidelines for the trust.
- (b) General revenues appropriated into the trust become trust property and may be expended without further appropriation. All money remaining in the trust at the end of a fiscal year, whether or not expended by the board within one (1) year of the date the money was appropriated into the trust, shall remain trust property.
 - (c) The trust is a public employer and the members of the board are public employees for the purposes of chapter 258 of the General Laws.
 - (d) The trust shall be deemed a municipal agency and the trustees special municipal employees, for the purposes of the General Laws, including without limitation chapter 268A thereof.
 - (e) The trust is exempt from chapters 59 and 62 of the General Laws, and from any other General Law concerning payment of taxes based upon or measured by property or income imposed by the commonwealth or a political subdivision of the commonwealth.
 - (f) The books and records of the trust shall be audited annually by an independent auditor in accordance with generally accepted accounting practices.
 - (g) The trust is a public body for the purposes of sections 18 to 25, inclusive, of chapter 30A of the General Laws.
 - (h) The trust is a board of the town for the purposes of chapters 30B and section 15A of chapter 40 of the General Laws; provided, however, that agreements and conveyances between the trust and agencies, boards, commissions, authorities, departments and public instrumentalities of the town shall be exempt from said chapter 30B.
 - (i) The trust may act and do things necessary or convenient to carry out the purposes expressly granted in this act.

- (j) The board of trustees shall be considered a town board subject to the by-laws of the town except as may be otherwise expressly provided in this act.

SECTION 5. The financial records of the trust shall be subject to control and oversight by the town's finance department and subject to yearly audits by the accounting firm employed by the town for the purposes of regular town audit.

SECTION 6. (a) The following persons are eligible for grants from the trust:

- a. Income qualified Boxford residents 60 years of age or older. If there is a couple, then one resident of the couple shall be 60 years of age or older.
 - (ii) Income qualified Boxford residents with a permanent disability, as defined by the Commonwealth of Massachusetts.
 - (iii) Income of the household shall be at or below 100% of the area median income (AMI), as defined by the Massachusetts department of housing and community development.
 - (iv) The resident must be the record owner of the house, or, if the house is in a trust, then the resident must be a beneficiary of the trust and must give written authority to make the requested repairs to the residence.
- (b) Any application submitted for grant funds shall be confidential, except to the extent required to be disclosed pursuant to section 10 of chapter 66.
- (c) The recipient of a grant shall execute a grant agreement in favor of the trust which shall set forth the purpose for which the grant is awarded, and the terms and conditions associated with the grant, including a requirement that in the event all or a portion of the funds are not used for purposes consistent with this act, such funds shall be returned to the trust.

SECTION 7. In the event that the trust should be terminated, the remaining funds in the trust shall be returned to the town of Boxford and held by the Select Board for affordable housing purposes.

SECTION 8. This act, being necessary for the welfare of the commonwealth and the town of Boxford and its inhabitants, shall be liberally construed to affect its purposes.

SECTION 9. This act shall take effect upon its passage.

Or take any other action thereon.

Sponsored and supported by the Housing Partnership Committee and Council on Aging.
Select Board recommends adoption of this article.

MOTION: I move to petition the General Court for special legislation establishing the **Boxford Small Repair Grants Trust**, which shall operate the Boxford Small Repair Grant Program to grant funds to income qualified Boxford residents for the preservation of housing in the Town, **as described in and in accordance with Article #17 of this warrant.**

COMMENT: The purpose of establishing The Boxford Small Repair Grant Trust (the Trust) is to enable the creation and funding of the Boxford Small Repair Grant Program (Grant Program). This will enable income qualified residents over 60 and income qualified residents with a permanent disability to continue to age in place and in their community through essential modifications to their homes. This has received unanimous support from the Boxford Council on Aging, support from the Boxford Financial Committee and the Boxford Select Board recognizes this need. An affirmative vote at Town meeting, and the subsequent approval of the home rule petition by the State legislature, will allow the Town to form the Trust. The Trustees will then establish the grant program based on the recommendations of the Boxford Housing Partnership. The actual program details may change but they will always follow the guidelines of the Trust.

There are residents in Boxford who are eligible and in need for such a program. Based on the 2010 census, approximately 200 households over 65 earned less than 100% of the AMI in 2010. An informal survey of 107 Council on Aging members performed by the Boxford Housing Partnership in 2018 showed great need for the program for single-family households that had substantially lower income levels.

It is not planned to fund the program with tax raised money and establishing the Trust will NOT affect your tax base. The program will be initially funded with money that was returned to the Town after the sale of an affordable unit at Andrews Farm that was in bankruptcy, approximately \$147,000. This amount was returned to the Town and has been earmarked to transfer this amount to the proposed Trust (see Article 18). When these funds are expended, the Trust will allow the Trustees to raise additional money from grants, donations, etc. Based upon data from other towns on usage of similar programs, the initial funding should last several years before addition funds will be needed.

THE BOXFORD SMALL REPAIR GRANT TRUST
THE PROPOSED BOXFORD SMALL REPAIR GRANT PROGRAM
THE BOXFORD HOUSING PARTNERSHIP COMMITTEE

INTRODUCTION

The purpose of establishing The Boxford Small Repair Grant Trust (the Trust) is to enable the creation and funding of the Boxford Small Repair Grant Program (Grant Program). This will enable income qualified residents over 60 and income qualified residents with a permanent disability to continue to age in place and in their community through essential modifications to their homes. This has received unanimous support from the Boxford Council on Aging, support from the Boxford Financial Committee and the Boxford Select Board recognizes this need. The vote in the May 2022 Town meeting, and the subsequent approval by the State, will allow the Town to form the Trust. The Trustees will then establish the grant program. What is presented here will be the recommendations to the Trustees by the Boxford Housing Partnership as a result of its study of towns with similar programs. The actual program details may change but they will always follow the guidelines of the Trust.

BACKGROUND

This program is based upon similar ones in several Massachusetts towns: Acton, Bedford, Concord, Lexington, Sudbury, Wayland and Weston to name a few. They have all recognized the need to support residents who wish to continue to live in their homes and engage in their communities and each has approached it differently. The program focuses on repairs to their existing houses that would be required for livability or code compliance. This will maintain the Town’s housing inventory and support the seniors who have given so much to the community over their years in the community.

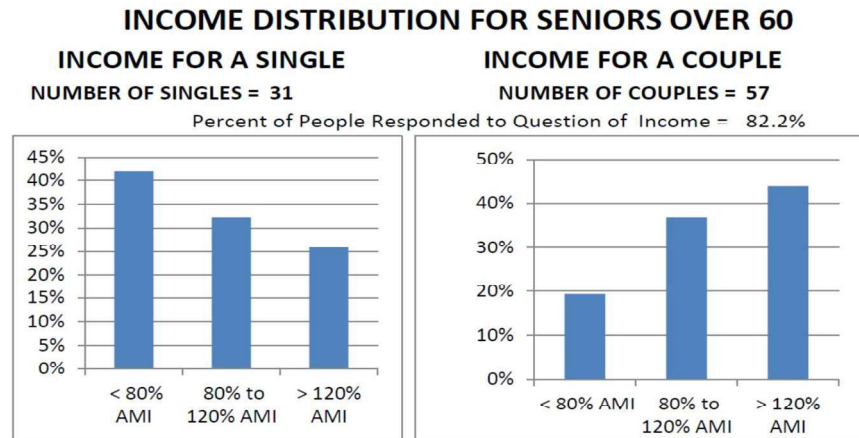
The proposed bylaw will define the general parameters for the program for Boxford residents at or below 100% of the AMI in the Lawrence area. Focus will be on resident seniors 60 and older as well as residents who have a permanent disability. A maximum of \$7,500 is consistent with what has been offered by other towns and fills an important need, as discussed below. The proposed bylaw will establish a board of Trustees and empower them to establish the details of the grant program and allow the Trustees to adapt the program as needs of the community evolve over time.

Table 15

Income for Households 65 and older				
	Boxford		Massachusetts	
	Number	Percent	Number	Percent
Total Households 65+	474		547,812	
Less than \$10,000	10	2.1%	50,643	9.2%
\$10,000 to \$19,999	31	6.5%	111,272	20.3%
\$20,000 to \$29,999	63	13.3%	80,032	14.6%
\$30,000 to \$39,999	44	9.3%	61,141	11.2%
\$40,000 to \$49,999	11	2.3%	48,399	8.8%
\$50,000 to \$59,999	21	4.4%	38,353	7.0%
\$60,000 to \$74,999	33	7.0%	41,888	7.6%
\$75,000 to \$99,999	98	20.7%	44,341	8.1%
\$100,000 to \$149,999	69	14.6%	40,857	7.5%
\$150,000 to \$199,999	21	4.4%	14,155	2.6%
\$200,000 or more	73	15.4%	16,731	3.1%

There are residents in Boxford who are eligible and in need for such a program. The above chart is from a report that was generated in 2014 and, based upon the 2010 census, approximately 200 households over 65 earned less than 100% of the AMI in 2010.

An informal survey of Council on Aging members was performed by the Boxford Housing Partnership in 2018 that, while the sample size was only 107, it showed that the need continued. (Note that the age limit was 60 for the COA vs. 65 for the census.) This survey showed the great need for single-family households that had substantially lower income levels.



This program will fill a funding need that is currently unserved in Boxford. There are State agencies that will provide large loans for significant renovation projects for a private residence, such as CEDAC and the North Shore Consortium. However, the process is complex and the property is usually encumbered with an affordable deed rider. Boxford has a property tax deferral program and real estate exemption program for qualifying residents, but this does not address the cash required for needed improvements. Rebuild Together (based in Haverhill) will address basic housing improvements for one day a year with volunteers, but many times the needed improvements are more complex requiring licensed contractors and the improvements cannot wait for the next year.

THE GRANT PROGRAM

Once the bylaw is approved by Town vote, The Grant Program will be established by the Trustees. It is planned that applications will be accepted on an as needed basis. All information (application, program description, etc.) will be available on the Town website. The financial qualification will include the previous year 1040 tax filing and 2% of the net asset in the house (tax assessment minus mortgage and liens). Since Town meetings are public and recorded, the personal information of the applicant will be kept confidential and the meetings that discuss the personal details will be conducted in executive session. The home owner will be responsible for obtaining a quote, a description of the work and all the required documentation on the contractor. The recipient will sign an agreement that they will not leave or sell the house for 1 year (except for extenuating circumstances). If approved, the Trustees will award half of the amount to the contractor at the start of the project and the remainder at successful completion of the contract. As was mentioned, the proposed program is based upon similar ones in other towns. Each as a slightly different structure, age and method of funding. A comparison of a few of those programs is listed in the table below.

COMPARISON OF RESIDENT GRANT PROGRAMS

TOWN	BOXFORD	BEDFORD	CONCORD	NEEDHAM	SUDBURY	WESTON
FEATURE						
First Grant Amount	\$5,000	\$4,000	\$4,000	\$4,000	\$5,000	~\$5,000
Max Grant Amount	\$7,500	\$10,000	\$10,000	\$7,000	\$10,000	~\$5,000
Income Eligibility, % AMI	100%	80%	100%	80%	100%	150%
Award Prioritized						Yes
No. Awards per Year	A/R	1x	2x	2x	2x	1x
Minimum Age	60	None	None	60	None	None
Disability Restriction (SSDI)	Yes	NA	NA	Yes	NA	NA
Current Affordable Restriction	NA	NA	FRR	NA	FRR	Yes
Condos Applicable	NA					Yes
Time for Work completion	12 Mos	12 mos	12 Mos	12 Mos		12 Mos
Number of Estimates	1	2	3	1	3	3
INCOME VERIFICATION						
Last Year 1040	Yes	Yes	Yes	Yes	Yes	Yes
1st House Value % Median	100%	120%	100%	100%	100%	NA
Median House Value	\$650,000	\$741,166	\$925,200	\$920,256	\$667,900	NA
Value of House (Tax-Mort-Lien)	Yes	Yes	Yes	Yes	Yes	Yes
Value Other Property (Tax-Mort-Lien)	NA	No	Yes	Yes	Yes	Yes
Other Assets (Checking, 401K, etc.)	NA	NA	NA	NA	NA	Yes
Formula for Additional Assets	2% Assets	2% Assets	2% Assets	2% Assets	2% Assets	NA

FUNDING

It is not planned to fund the program with tax raised money and establishing the Trust will NOT affect your tax base. The program will be initially funded with money that was returned to the Town after the unfortunate sale of an affordable unit at Andrews Farm that was in bankruptcy. The precise time table detailed in the Local Initiative Program (LIP) deed rider was not able to be met resulting in the sale of the unit at a current market rate.

The difference between the actual selling price of the property and the allowed selling price of the property per the LIP rider plus the bank expenses was approximately \$145,635. This amount was returned to the Town and is currently sitting in free cash since an appropriate fund to place the money did not exist at that time. A Town vote will be requested to establish the Trust and to transfer this amount to the proposed Trust. When these funds are expended, the Trust will allow the Trustees to raise additional money from grants, donations, etc. Based upon data from other towns on usage of the program, the initial funding should last several years before addition funds will be needed.

Questions and comments may be submitted to HPBoxford@gmail.com

Thank you for your support,

Boxford Housing Partnership
 Joe Hill, Chair
 Jim Barnes

**THE BOXFORD HOUSING PARTNERSHIP COMMITTEE
PRESENTS
THE BOXFORD SMALL REPAIR GRANT TRUST
AND
THE BOXFORD SMALL REPAIR GRANT PROGRAM**

APRIL 21, 2022

1

OVERVIEW: THE TRUST

- At the annual meeting, the Town will vote to approve the bylaw to establish the trust with the general operational guide lines.
- At the annual meeting, the Town will vote to approve funding of the Trust, pending State approval
- The State Legislature will then review the Trust and give the Town the authority to establish the Trust, establish the Board of Trustees and fund the Trust without an additional Town vote.

2

TRUST HIGHLIGHTS

- A Board of 5 Trustees will be established
- Grant max is \$7,500
- Boxford resident home owners to be a minimum of 60 years of age
- Boxford residents with a permanent disability of any age are eligible
- Boxford residents to be at or below 100% AMI in the Lawrence area
- Boxford resident must be the owner of the house
- If the house is in a trust, approval of the real estate trust is needed

***The Purpose Is To Enable Those Income Qualified Boxford Residents
To Continue To Age In Place Through Essential Modifications
To Their Homes***

3

OVERVIEW: THE GRANT PROGRAM

- ***IF*** the Trust is approved, then the Trustees will establish the Grant Program in public meetings with specific parameters that meet the general operational guide lines of the Trust.
- No additional Town vote will be needed to establish the grant program
- The proposed Trust gives the Trustees sufficient latitude to adapt the grant program to the evolving needs of residents as they age in Boxford and to ensure that the spirit of the Trust is met.
- The grant program is intended to be a confidential assistance program that will respond to senior needs in a timely manner.

4

TOWNS WITH SIMILAR GRANT PROGRAMS

Acton

Bedford

Concord

Lexington

Sudbury

Wayland

Weston

5

OTHER SUPPORT PROGRAMS FOR RESIDENTS

The Grant Program Will Fill A Current Need

STATE PROGRAMS FOR LARGER LOANS

Typically require an affordable restriction on the property:

Mass Rehabilitation Commission and Community Economic Development
Assistance Corporation (CEDAC)

North Shore Consortium

BOXFORD PROGRAMS

Tax Abatement

Sceptic Programs

Rebuild Together, Haverhill (Limited to one day/yr of volunteer work)

6

THE NEED IN BOXFORD

INCOME DISTRIBUTION FOR SENIORS OVER 60

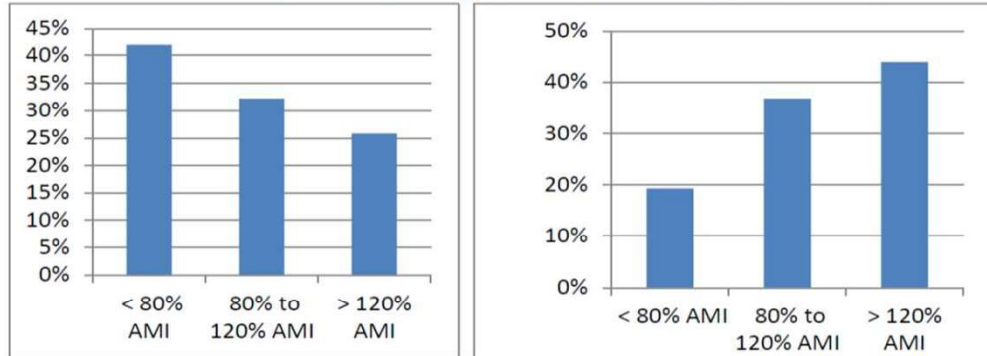
INCOME FOR A SINGLE

NUMBER OF SINGLES = 31

INCOME FOR A COUPLE

NUMBER OF COUPLES = 57

Percent of People Responded to Question of Income = 82.2%



7

FUNDING THE GRANT PROGRAM

- The Second Proposed Warrant Article Will Fund The Trust With \$145,000 From Free Cash
- This Is Money That The Town Has Received From The Bank per LIP requirements When An Affordable Unit At Andrews Farm Was Sold At Market Rates. Funding This Program Will **NOT** Affect Your Taxes
- Based Upon Data From Other Towns, Anticipated Light Use Of The Program Indicates These Funds Should Last Several Years
- The Proposed Trust Empowers The Trustees To Raise Money As These Funds Are Expended

8

PROPOSED GRANT PROGRAM DESCRIPTION BASED UPON SIMILAR PROGRAMS

- 2 Step Grant: The First Is \$5,000 Max, After 1 Year The Second Is \$2,500
- A Maximum \$7,500 Grant For One Residence Or One Resident
- Property Must Be Assessed At Or Below 100% Of The Median Of Houses In Boxford
- Owner Must Reside In The House For 1 Year (With The Exception Of Extenuating Circumstances, Such As The Owner Passing)
- The Modifications Shall Address Safety And Health Considerations, Code Compliance And Accessibility Needs (NOT Aesthetics)
- The Owner Shall Cover The Cost For The Work That Is Above The Grant

9

PROPOSED APPLICATION PROCESS

- Program Information, Description And Application Will Be On The Housing Partnership Home Page
- Applications Will Be Accepted on an as needed basis
- Confidential Applications Will Be Submitted to the Select Board's Office In A Sealed Envelope, To Be Forwarded It To The Program Administrator
- The Application Will Be Signed, Notarized And Include A Description Of Work, Tax Return, House Tax Assessment, Contractor Quote, Contractor's W9 Tax ID No, Certificate Of Insurance And Photos Of The Work To Be Done

10

PROPOSED APPLICATION PROCESS

- The Program Administrator Will Verify The Application Information And Submit It To The Trustees
- The Applications Will Be Processed As The Schedule Of The Next Meeting Permits
- The Trustees Will Review The Application In An Executive Session To Ensure Confidentiality.
- If Approved, The Trustees Will Request Initial 1/2 Payment To The Contractor From The Town Treasurer

11

PROPOSED PROJECT COMPLETION

- Town Inspection Will Be Required If A Permit Was Issued
- At Completion, The Owner Will Submit A Signed Letter of Acceptance Along With Photos Of The Completed Work To The Program Administrator, Who Will Forward It To The Trustees
- Upon Review, The Trustees Will Authorize Final Payment To The Contractor.
- Files Will Be Stored In A Locked File In The Select Board's Office.
- The 12-Month Residency Requirement: The Trustees Will Send A Return Receipt Letter To The Owner And The Tax Records Will Be Examined

12

CONCLUSION

QUESTIONS

THANK YOU FOR YOUR TIME AND INPUT

***THIS ARTICLE IS SUPPORTED BY
The Boxford Housing Partnership
Boxford Council on Aging
Boxford Select Board***

13