

I. Call to Order

Members Present: Stevya Mukuzo, Anna Wageling, Jack Commo, Robert Millar, Leslie Black-Plummeau, Jessica Bridge, Katherine "Deac" Deaccareau

City Staff Present: Elaine Wang, Jazmine Hurley, Charles Judge, Chief Audy

Guests Present: Prabin Pokhrel

Call to Order by: Robert Millar

Meeting Start Time: 6:02 PM

II. Approve Previous Meeting Minutes

Decision: Approve

Motion by: Leslie

Second: Jessica

III. Public Comment

None

IV. Introduce new City Council Liaison

Welcome to Councilor Charles Judge! (and to Jazmine Hurley, Housing Initiative Director)

V. Update from Inclusion and Belonging Commissioner

None

VI. Discussion: Changing Regular Meeting Time

Will try first Thursday next month then with the new city official running the meeting, we can re-discuss

VII. Discussion: Change Recommendations to the Winooski Housing Trust Fund

Prabin Pokhrel from Opportunities presenting:

- higher rate=less affordable, seeing this nation-wide
- suggestions:
- offer interest buy-down program v. DPA program
- 1% interest rate on \$276k loan would reduce borrower's payment by \$181 per month

- OCU would charge 1% buy-down rate and work with city's accounting department to track buy-downs and other housekeeping items

Discussion:

- will go away, but point is to make it affordable in the beginning
- won't be their only bill that increases over the two years that is
- 2 years is not that long, interest rates would go down, but not fast enough, wish there was wiggle room to increase funding
- would want OCU to watch the rates and pro-actively reach out to buyers
- that should be fine since the list is short and they can advocate for borrowers
- if we're going to do a 3-year buy-down, does it make sense to do a 1.5%, 1%, .75% so it's not a \$181 hit after the time elapses
- OCU does offer an adjustable-rate mortgage because it takes a lot of effort on OCU's end

HIP recommendations:

- OCU has program similar to this
- City to deposit funds into OCU's account to guarantee these loans in case of default
- City to monitor HIP projects
- City to monitor and ensure the borrower(s) meet "keep the rent affordable to low-incomer" requirement
- Is the city willing to guarantee this loan with the funds?
- OCU to charge its current home improvement loan rate to HIP borrowers OR
- City and OCU can agree on interest buy-down HIP program where city will cover the rate desired by the city v. current OCU home improvement loan rate

Discussion:

- Deac: we (WHA) can monitor affordability
- City does not have staffing for what OCU's suggestions are
- Elaine: can bring to City staff to see if it's a possibility
- other suggestions to streamline administration of a program like this?
- OCU would make loan

VIII. Discussion: Changes to Municipal Code Chapter 9 (Housing)

Lead Paint

- law changing, going to affect any building pre-1978
- Added several definitions
- significant changes to IRC (Inspection, repair, cleaning) practices
- e.g. if you are changing a window, you now have to be certified to do so if the house is pre-1978
- WHA is getting certified to do this work

Section 9.06, Service of Notice of Violations

- first paragraph at this point is not doable and has not been done because of resources
- suggestion: initial violation would not trigger notice to occupants, but after 30 days

- Q: if it was life-threatening, would it be treated differently? If smoke detectors were all disconnected, we wouldn't give 30 days, we'd give 24 hours, otherwise it would be 30-day notice if non-compliance
- Burlington, surrounding areas do not have this type of language

IX. Discussion: Recommendations to Council for Their Annual Policy Priorities and Strategies

Some things to work on (from City Council):

- support tenant and LL connection, and identify opportunities for system improvements
- create educational opportunities and opportunities for relationship. Building between partner agencies, LLs, tenants, etc.
- plan and host citywide housing summit
- support educational opportunities for renters and LLs to learn about programs and resources available to support improved housing quality etc.
- Partner with Burlington on communication to residents on the airport sound mitigation program and keep an eye on non-local match funding opportunities

X. Adjourn

Motion by: Leslie

Second: John

Meeting End Time: 8 PM