Lyme Affordable Housing Meeting
November 11, 2024

The Commission meeting was held at the Town Hall. Attending in person: Carleen Gerber, Carol House, Allyson Cotton, Andrew Gibson, David Lahm, Jim Miller, and Tina West,
Visitors: Sandy Mulligan, Penny Reneson, David Tiffany, Skip Hine, and Deborah Vezan

House called the meeting to order at 6:31 pm. A quorum was determined to be present.

Minutes: There was no quorum at the October meeting time/place, so minutes do not exist.

Proposed Lyme Housing Rehabilitation Program

Miller provided a revised version of a Housing Rehabilitation Program that the Commission has been discussing for some months. In this proposed pilot program, the Town could make no- and low-interest micro loans available to low and moderate income homeowners for specific types of home improvements affecting safety and quality (such as a leaky roof, weatherization, septic repairs), allowing them to remain in their homes. Under the program, investor-owners could also be eligible for a low-interest micro loan on an affordable rental unit. In each case a deed restriction would be placed on the housing unit until the load was repaid with interest.

The Commission members felt that there are some details that still need to be worked through but voted to provide this draft to the Board of Selectpersons to get their feedback on this pilot project in general, and whether specific additional details needed to be spelled out in the document before moving forward.

Proposed Project to Incentivize the Use of ADUs for Affordable Housing

Gibson led the discussion of a new proposal to have Town incentivize homeowners who have an Accessory Dwelling Unit (ADU) on their property to rent the accessory unit to someone(s) who qualify for affordable housing. He provided a written one-page overview. The proposal/discussion included the following points.

- Town would provide some level of property tax incentives
- Renters would be required to provide documentation that they qualify for affordable housing (by the state's definition)
- However, there would be no attachment to the property deed – thus the rental would not count toward the State's count of affordable homes in Lyme
- Town would provide help in connecting renters and apartment owners

The Commission was interested in this proposal. Gibson agreed to head a working group to develop a more complete plan of how this project would work. Lahm, Miller, and West agreed to join this working group. The Commission provided the team with several areas that should be covered in the next version of the document:

- Developing a comprehensive list of existing ADU's in Lyme.

- Describing the creation and workings of a "marketplace" that would facilitate the interchange between owners of ADU's and qualified individuals looking for a low-income rental in Lyme.
- Describe options for homeowners' incentives to participate, including property tax reductions.
- Describe the process for administering this project, and where the responsibility will lie. This would include things such as: i) reviewing the individuals seeking low-income housing and whether they qualify by the state's definition; ii) reviewing the (affordable) rental rates and lease period; iii) ensuring the time frames for rental leases and incentives match up.

Next Meeting: The Commission did not want to hold a December meeting (busy time of year) unless one or both of these projects made fairly significant progress in the next few weeks. We ask that Lahm and Gibson report back by early December

- Lahm on feedback from the Board of Selectpeople on general opinions of this project and on details still needed on the Housing Rehabilitation Project Plan; and
- Gibson on the working group having drafted a good first draft of the items identified above.

If there is specific work to do, the Co-chairs will call a special meeting in early December. If not, our next meeting will be in January.

Meeting was adjourned at 7:47 pm.

Submitted by
Carol House