

# TOWN OF GILL

MASSACHUSETTS



[www.gillmass.org](http://www.gillmass.org)

**PUBLIC HEARING MINUTES  
FY 2011 Community Development Block Grant  
November 8, 2010 @ 6:30 PM  
Town Hall – Upstairs Meeting Room**

The public hearing was opened at 6:30pm and the legal notice for the meeting was read. A sign-in sheet was circulated.

The application process for the FY2011 CDBG was reviewed, and there was a discussion of the source of the grant funds and the objectives of the grant program. The grant application is for a total of \$1.2 Million, and covers two projects: bid-ready plans and specifications for a Senior Center in Colrain, and housing rehabilitation funds for 22 housing units in five towns (Colrain, Ashfield, Deerfield, Gill, and Leyden).

Members of the audience asked questions about lead abatement, and a lengthy discussion followed.

The loan process (from application, through construction, to repayment) was explained. It was noted that the repayment terms will be different than in previous years. The loans continue to be interest-free, but instead of 100% repayment when the home is sold or transferred, the loans will allow for 50% of the principal to be forgiven after 15 years. If the home is sold or transferred prior to 15 years, the amount to be forgiven is pro-rated.

The Colrain Senior Center design project was reviewed. Representatives from the Franklin County Housing Redevelopment Authority answered audience questions about the need and viability of the project.

The CDBG will be submitted on December 10<sup>th</sup>, with an award decision expected in late spring of 2011.

The public hearing was closed at 7:20 p.m.

*Minutes respectfully submitted by Ray Purington, Administrative Assistant.*

11/2  
11:55 AM  
Ruf

**LEGAL NOTICE  
FY 2011 CDBG PUBLIC HEARING  
TOWN OF GILL  
Colrain (lead), Deerfield, Leyden and Ashfield**

The Town of Gill will hold a public hearing on Monday, November 8, 2010 at 6:30 p.m. in the Selectmen's Meeting Room at the Gill Town Hall, 325 Main Road, Gill, MA.

The purpose of this meeting will be to discuss and solicit public response to the Regional Housing Rehabilitation activity to the FY 2011 Massachusetts Community Development Block Grant application to the Department of Housing and Community Development.

Local citizens of the towns of Colrain (lead), Gill, Deerfield, Leyden and Ashfield are requested to attend and discuss the activity which the towns are applying for in this application. In the FY '11 application, the towns will be applying for a regional housing rehabilitation program.

The Town of Colrain (lead) will contract with the Franklin County Housing and Redevelopment Authority (HRA) to administer the Community Development Block Grant Program. The HRA will be available to discuss the FY'11 application process and Housing Rehabilitation process.

The Town wishes to encourage local citizens to attend the meeting where any person or organization wishing to be heard will be afforded the opportunity. The Town of Gill is an equal opportunity provider.

Board of Selectmen  
Town of Gill

ADS on 10.25.2010 & 11.1.2010

**AGENDA**  
**TOWN OF GILL**  
**FY 2011 COLRAIN (Lead) Five-Town**  
**Community Development Block Grant Program (CDBG)**  
*Colrain (Lead)/Ashfield/Deerfield/Gill/Leyden*  
**PUBLIC HEARING**  
**Monday, November 08, 2010 at 6:30 pm**  
**Gill Town Hall, Gill, MA**

**OPEN MEETING**

**INTRODUCTIONS**

**READ LEGAL NOTICE**

The purpose of this meeting will be to discuss and solicit public response to the Regional Housing Rehabilitation activity to the FY 2011 Massachusetts Community Development Block Grant application to the Department of Housing and Community Development. Local citizens are requested to attend and discuss the activities which the Town is applying for in this application.

**DISCUSSION OF FY 2011 CDBG APPLICATION PROCESS (Application Total \$1,200,000):**

▪ **FUNDING SOURCE:**

- Federal funds: HUD
- National Objective : Benefit Low to Moderate residents
- CDBG program is administered by Department of Housing and Community Development (state agency)

▪ **PROPOSED ACTIVITIES**

- Colrain Senior Center Bid Ready Plans and Specifications (\$52,400)
- Colrain (Lead)/Ashfield/Deerfield/Gill/Leyden Housing Rehabilitation:  
\$ 787,600 Housing Rehabilitation Project Funds  
22 units x \$ 35,000 per = \$ 770,000  
(With full lead abatement, septic,  
asbestos, well, historic preservation,  
handicap access)  
LEAD: 22 units x \$ 800 per = \$ 17,600  
*(See attached Housing Rehabilitation Breakdown per town)*

▪ **PROJECT SCHEDULE:**

- CDBG Application due December 10, 2010

▪ **RESIDENT'S: COMMENTS and CONCERNS**

▪ **CLOSE MEETING**

**ATTACHMENTS:**

- Housing Project Rehabilitation Summary
- Housing Rehabilitation Budget Breakdown
- Colrain Senior Center Project Summary

**Public Hearing**  
**Town of Gill**

**FY 2011 COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM**  
**Town of Colrain (Lead), Ashfield, Deerfield, Gill and Leyden**

***Monday, November 08, 2010 at 6:30 pm***  
**Town of Gill, Town Hall Meeting Room,**  
**325 Main Road, Gill, MA**

**Notice of Public Hearing and Program Amendment Informational Sheet was posted at:**

1. Colrain Town Hall
2. Colrain Library
3. Colrain Senior Center
4. Ashfield Town Hall
5. Ashfield Library
6. Ashfield Senior Center
7. Deerfield Town Hall
8. Deerfield Library
9. Deerfield Town Hall
10. Gill Town Hall
11. Gill Library
12. Gill Senior Center
13. Leyden Town Hall
14. Leyden Library
15. Town web sites

**Notice of Public Hearing and Informational Sheet was mailed/hand delivered to:**

1. The Recorder for publication 10/25/2010 & 11/01/2010
2. Colrain Board of Selectmen  
& All Boards and Departments
3. Ashfield Board of Selectmen  
& All Boards and Departments
4. Deerfield Board of Selectmen  
& All Boards and Departments
5. Gill Board of Selectmen  
& All Boards and Departments
6. Leyden Board of Selectmen  
& All Boards and Departments
7. Cable TV
8. Residents on waiting lists

**FY2011 COMMUNITY DEVELOPMENT BLOCK GRANT APPLICATION**

**TOWN OF Colrain (LEAD), Ashfield, Deerfield, GILL, Leyden**

**325 Main Road, Gill, MA 01354**

**Monday, November 08, 2010 at 6:30 P.M.**

**Selectmen's Meeting Room, Gill Town Hall**

**FY2011 CDBG PUBLIC HEARING**

**HOUSING REHABILITATION INFORMATIONAL SHEET**

**PROPOSED ACTIVITY:** The towns currently have a total of 22 (*Colrain-3 units, Ashfield- 6 units, Deerfield-5 units, Gill-5 units, Leyden-3 units*) verified applicants on a waiting list for an affordable housing rehabilitation.

**PROPOSED HOUSING REHABILITATION PROGRAM DESIGN:**

**Eligibility:**

- Federal Regulations dictate the program must meet the National Objective of benefit to low and moderate income residents.
- Applicant income eligibility is based on the HUD Section 8 Income Limits which are updated yearly (see attached 5/14/2010 income limits); verification of income for all household members will be directly verified; further, proof of ownership is required, verification that property tax payments are current, and verification of homeowner's insurance.
- The applicant's structure must be brought into code compliance through the elimination of building, plumbing, electrical and sanitary violations;

Example: Improvements are made to existing conditions. Removal and replacement of roofs, windows, siding, and electrical, plumbing and heating system repairs and replacement are typical. But other improvements like flooring replacement, bathroom upgrades, and new cabinets may be eligible if conditions are determined to be "sub-code."

Increasing the energy efficiency of homes by making general weatherization improvements, insulating homes, and replacing outdated heating systems and hot water tanks with Energy Star rated boilers, furnaces, and domestic hot water systems is also permitted.

Further, houses built prior to 1978 are tested for the presence of Lead Paint by a certified lead paint inspector. Some level of lead paint remediation may be required if lead paint is found, even if there are no children living at the property. If there are children under the age of 6, the project will include full deleading of the property.

**Program Design:**

- Loans are awarded to projects determined to be the neediest. A Criteria Ranking System is used that factors in household income, code violations, and other demographic indicators such as the number of elderly or handicapped persons living at a property.
- Inspections of properties are made by a qualified Housing Rehabilitation Specialist. The Rehabilitation Specialist inspects the premises for code compliance and substandard conditions.

- A detailed work list is then sent to each homeowner who will solicit bids from contractors who have been pre-qualified to work for the Program. However, owners may choose to solicit bids from contractors who are not on the contractor list, as long as the contractors are licensed and insured. Homeowners are typically given four weeks to submit bids. Each bid is reviewed for completeness and cost reasonableness.
- Loans are generally no greater than \$30,000 per unit. However, if homes need inherently expensive improvements such as lead paint removal, asbestos abatement, a new artesian well, handicapped accessibility modifications, septic system replacement, or historic preservation, then loans can be made for up to \$35,000.
- All lead inspection fees are calculated in to the total cost allowed per unit, but the fees themselves are not included in the mortgage loan amount. In other words, the loans are for the construction cost and mortgage recording fee only.
- Once a project is chosen, contracts are prepared on behalf of the homeowner and contractor's licenses and insurance are verified. Contracts are then executed. A loan closing is then conducted and recorded at the Franklin County Registry of Deeds, Greenfield, MA.
- Notices to Proceed are sent to each contractor after the loan closing with information on progress payments and permit requirements. The Housing Rehabilitation Specialists act as the liaison between owners and contractors.
- When a contractor submits an invoice for work performed, the housing rehabilitation specialist inspects the work for quality and conformance with the contract specifications. Payments are made directly to the contractors. Final payments are made only when all applicable municipal inspectors have also signed off on the project.

#### **Financial Mechanism:**

- Allow one-half of the loan to be forgiven after 15 years and if sold or transferred prior to the 15 years the payback would be prorated at 0% interest otherwise it would be discharged on the 15th year anniversary date of the loan
- The other half of the loan would be a full deferred payment loan at 0% interest which would remain as a mortgage lien until it is paid back when the property is sold or transferred

**EXAMPLE:** Total amount of the Housing Rehabilitation Loan is \$35,000. One-half \$17,500 would be recorded as a 15 year declining loan discharged at the end of 15 years; and, the other \$17,500 would remain recorded as a 0% deferred payment loan until sale or transfer of the property.

#### **Program Administration:**

- If the Town of Colrain Five-Town application is successful in receiving Massachusetts Community Development Block Grant (CDBG) funds from the Department of Housing and Community Development, the town of Colrain, Lead Community, would contract with the Franklin County Regional Housing and Redevelopment Authority (HRA) to administer the Housing Rehabilitation program on behalf of the five-town region.

**HUD SECTION 8 INCOME LIMITS**  
**Effective: May 14, 2010**

<b># FAMILY MEMBERS</b>	<b>ANNUAL GROSS INCOME</b>
1	\$ 43,800.00
2	\$ 50,050.00
3	\$ 56,300.00
4	\$ 62,550.00
5	\$ 67,600.00
6	\$ 72,600.00
7	\$ 77,600.00
8	\$ 82,600.00

## FY 2011 Town of Colrain (Lead) Five-Town Application

Towns of Colrain (lead) (3 units), Ashfield (6 units), Deerfield (5 units), Gill (5 units), Leyden (3 units)  
**Housing Rehabilitation Total Unit Goal: 22 units**

### Housing Rehabilitation Target Area (Five-Town Region)

Colrain /Ashfield /Deerfield /Gill /Leyden Town-Wide

### Housing Rehabilitation Allocation of Units and Dollars per Town

(This does not include Program Delivery)

**#4c Project Cost: \$ 787,600 Housing Rehabilitation Project Funds**

- 22 units x \$ 35,000 per = \$ 770,000  
*(With full lead abatement, septic, asbestos, well, historic preservation, handicap access)*
- LEAD: 22 units x \$ 800 per = \$ 17,600

## COLRAIN (Lead) Five-Town Housing Rehabilitation Allocated By Community

<b>Colrain (Lead)</b>	(3 units) <i>Verified</i> Lead Risk Assessments <b>TOTAL</b>	3 units/\$35,000 per 3 units/\$ 800 per	\$ 105,000 \$ 2,400 <b>\$ 107,400</b>
<b>Ashfield</b>	(6 units) <i>Verified</i> Lead Risk Assessments <b>TOTAL</b>	6 units/\$35,000 per 6 units/\$ 800 per	\$ 210,000 \$ 4,800 <b>\$ 214,800</b>
<b>Deerfield</b>	(5 units) <i>Verified</i> Lead Risk Assessments <b>TOTAL</b>	5 units/\$35,000 per 5 units/\$ 800 per	\$ 175,000 \$ 4,000 <b>\$ 179,000</b>
<b>Gill</b>	(5 units) <i>Verified</i> Lead Risk Assessments <b>TOTAL</b>	5 units/\$35,000 per 5 units/\$ 800 per	\$ 175,000 \$ 4,000 <b>\$ 179,000</b>
<b>Leyden</b>	(3 units) <i>Verified</i> Lead Risk Assessments <b>TOTAL</b>	3 units/\$35,000 per 3 units/\$ 800 per	\$ 105,000 \$ 2,400 <b>\$ 107,400</b>
<b>FY2011 HOUSING REHAB</b>		<b>TOTAL REQUEST</b>	<b>\$ 787,600</b>



## Project Summary

### Design Activity: Colrain Senior Center Design Project

The proposed project will result in the production of bid-ready plans and specifications for the renovation of the first floor of the Brick Meeting House into a 1,016 square foot senior center in Colrain center. The building, which is included in the National Register of Historic Places as part of the Colrain Center historic district, is privately owned. The Town will execute a 30-year lease with the owner for the entire building -- the remainder of the building will be unoccupied and closed to the public -- whereby responsibility for the building envelope will be the owner's. The Town will be responsible for the interior and site improvements necessary to convert the building into a senior center.

The scope of this project will include design for the following improvements:

Structural Improvements: Load capacity of the building will be increased to 100 psf to meet building code, and structural repairs will be designed for the crawlspace and first floor structure. In addition, exterior masonry repairs will be specified, although the cost of mason repairs is anticipated to be paid by the building owner pursuant to the lease agreement.

Interior Improvements: Design for improving the existing HVAC system to meet current code including insulation of water piping and ductwork, installation of new plumbing service and fixtures, upgrading of electric service to 200 amps, providing emergency lighting and exit signage, replacement of existing incandescent lighting with new Energy Star CFL fixtures, creating two new bathrooms, renovating the existing kitchen to make it a commercial kitchen, creation of an office area, and incorporating the eventual construction of an elevator into the base plan. The first floor of the building, where the senior center will be created, will be designed to be fully compliance with CMR 521, the state's accessibility code.

Site Improvements: Bid-ready plans and have already been completed for site improvements with Town funds. The work has been fully permitted by the Zoning Board of Appeals, Conservation Commission and Board of Health. CDBG funds will be used for preparation of specifications and for completing the bid process for the following improvements: new Title V compliant septic system, paved parking lot with two designated handicapped accessible parking spaces and a Limited Impact Design (LID) drainage rain garden, overflow gravel parking lot, fencing, signage, landscaping, new exterior ramp/walkway to provide a second means of egress from the rear of the building, and an accessible walkway from the paved parking area to the existing handicapped accessible building entrance.

The services of a registered architect will be procured by the town to complete the design project. The Town will employ the DCAM architect procurement standards for municipal buildings.

The project will benefit 291 elderly residents of the Town of Colrain. There are 217 elder households in the Town of Colrain -- 68.78% of these elderly households are low to moderate income (149 HHs).