



**Town of North Stonington  
North Stonington Affordable Housing Committee  
Regular Meeting  
Monday, September 26, 2022 at 5:30 pm  
Education Center Media Center  
298 Norwich Westerly Rd.**

**MINUTES**

**1. Chairman Will Mason called the regular Meeting of the NSAHC to order at 5:37 pm.**

Members present: Will Mason, Denise Hawk, Brian Rathbun, Cheryl Haase, and Patrick Colgan (with his coach Steve Colgan).

Members absent: Margaret Leonard

Guests: Matt Morrell of Chelsea Groton Bank

Staff Present: None

**2. Addition to Agenda:** None

**3. Public Comment:** None

**4. Approval of Minutes:** Minutes for the August 29, 2022 Regular meeting were approved as written.

**5. New Business**

- a. Identify town owned land that might be viable for developing affordable housing. A motion was made and seconded (D. Hawk/C. Haase) to table this point until the next meeting. (Motion passed 5:0)

**6. Old Business**

- a. Discuss details for the January 30 event: B. Rathbun invited Matt Morrell, Vice President and Retail Lending Sales Manager from Chelsea Groton Bank to talk to the committee about the use of USDA and CHFA loans in the purchase of affordable housing. M. Morrell shared some valuable information about the process a typical buyer would go through to get qualified for one of these loans. He explained the process of applying for USDA and CHFA loans and confirmed that houses purchased with these loans count towards AFH. He noted that getting the USDA loan would be useful towards helping people purchase homes in North Stonington only if there was an inventory of affordable (\$180k to \$250k) homes in town. As we discussed the shortage of affordable homes in our area, P. Colgan (with S. Colgan) mentioned a recent [article](#) in the New York Times titled "Whatever Happened to the Starter Home?" that explains the depth of this problem in the housing market highlighting the growing need for affordable workforce housing opportunities. M. Morrell has offered to help with the January 30 event by creating four profiles of borrowers who would qualify for USDA or CHFA loans and bringing in a local realtor or broker. M. Morrell

has also offered to connect our committee with the [HOPE Partnership](http://www.hope-ct.org) (www.hope-ct.org) a non-profit that helped to build affordable workforce housing opportunities in towns like Old Saybrook.

In preparation for the January 30 event, W. Mason will draft a letter to promote the event in the next edition of the North Stonington Quarterly. He will present it at the next meeting for review and edit. D. Hawk will draft a flyer to be used in promoting the event online and around town. She will present it at the next meeting for review and edit. B. Rathbun will confirm the use of the Wheeler Library for the event.

At the next meeting, the committee will finalize the program for the January 30 event, discuss a possible gift card giveaway at the event, and discuss other pertinent details.

- b. Discuss next steps regarding town owned land. A motion was made and seconded (D. Hawk/C. Haase) to table this point until the next meeting. (Motion passed 5:0)

**7. Adjourn** A motion was made and seconded (P. Colgan/C. Haase) to adjourn the meeting at 7:09 pm. Motion Passed (5:0)

***Next scheduled Regular Meeting is October 24, 2022***

*Submitted by Denise Hawk, Secretary*