

**On 23 October 2019, on a motion by George Slama, seconded by Tom Roche, the committee voted 6-0 to approve these minutes.**

TOWN OF YARMOUTH  
COMMUNITY PRESERVATION COMMITTEE  
MINUTES for 16 October 2019

**PRESENT:** Gary Ellis, Tom Roche, Mary Ann Walsh, Thomas Kelley, Dorcas McGurrin, Christine Marzigliano, George Slama, Nate Small

**ABSENT:** Paul Huggins

**GUESTS:** Susan Brita, Kim Bourgea, Robert Lawton, Michael Williams

**STAFF:** Michael Barry, Mary Waygan

**LOCATION:** Room A, Town Hall, 1146 Rt 28, South Yarmouth, MA

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**Convene**

Chairman Ellis opened the meeting at 3:05 p.m.

YARMOUTH TOWN CLERK

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**CPA Application Review**

Application 2021-02-CPA HECH HELP. Kim Bourgea from HECH provided an overview of HECH's application Housing Emergency Loan Program. Ms. Bourgea provided a table summarizing the accomplishments of the loan program in Yarmouth over the past three years. The program provides low-to-moderate income Yarmouth homeowners with 0-interest 15-year deferred forgivable loans for the preservation of homes for water tightness and failed heating or plumbing systems. The goal of the program is to improve the living conditions of low-to-moderate income Yarmouth homeowners so to prevent homelessness. Loans average about \$17,000 per home. The max loan is about \$20,000. If a family sells a home that has received a HELP loan, they would have pay back the loan. Otherwise, the loan is forgivable after 15 years. There have been no defaults. Contracts for the work on homes go to the low bidder. Currently there are no people on a waiting list. A grant below the amount requested would lead to a growing waiting list while other funds are sought. More are expected once funding is assured. US Department of Agriculture (USDA) has a similar rehab program. If requests exceed available funds, applicants are advised to seek assistance from USDA.

Application 2021-01-CPA Yarmouth Affordable Housing Trust General Deposit. Mary Waygan, Yarmouth Housing Coordinator, and Robert Lawton, Yarmouth Affordable Housing Trust, provided an overview of the Trust's request for support from Community Preservation Act grant funds. The Trust has requested a general deposit of CPA funds for 13 years. The Trust can buy, sell, lease property and it can take out loans. Funds are accumulated so that the Trust can move quickly on advantageous projects. The Trust can issue an RFP at any time. The Town must work through Town Meeting Warrants. If funds are reduced, rental