## RIDGEFIELD AFFORDABLE HOUSING COMMITTEE MEETING MINUTES

May 28, 2025 at 7:00pm

Town Hall Small Conference Room 400 Main Street, Ridgefield, Connecticut

Please note: these minutes are not verbatim.

ATTENDEES: Present: Debra Franceschini-Gatje (Chair), Lori Mazzola (Vice Chair, via audio call), Andrea Beebe, Sheryl Knapp, Kent Rohrer, Krista Willett, and Tim Vilinskis (via video). Absent: Kevin Brown

The meeting was called to order at 7:02 PM

## AGENDA

- 1. Public Comment-3 minutes per speaker
- 2. Approval of April 23, 2025 meeting minutes
- 3. Guest, Kristen Keil-Habitat for Humanity, Executive Director
- 4. Feasibility study update with state grant
- 5. Housing Trust Fund Update-Fairfield model
- 6. 3 Halpin Lane update
- 7. Adjourn
- 8. Next Meeting is June 25<sup>th</sup>, 2025
- 9. Public Comment-3 minutes per speaker
- 1. Public Comment: none

## 2. Discussion Items:

- a) Approval of April 23, 2025 meeting minutes Kent moved to approve the minutes as written; Sharon seconded. The motion was approved unanimously.
- b) Guests Kristen Keil, Executive Director, and Marje Sobylak, Community Outreach Coordinator, Housatonic Habitat for Humanity. Housatonic Habitat serves those making 30-80% of HUD AMI who live or work in the service area. Over 40 units have been built, including both single unit homes and condominium units. Habitat believes in home ownership as it enables individuals become part of a community. It partners with homeowners to vet them to make sure they are ready and possess the financial literacy to plan for future ownership. Participants must have a credit score of 650; Habitat will work with them to raise this score if needed. Homeowners pay closing costs, taxes and insurance, and for loan payments up to what they can afford; the remainder is structured as a "silent second mortgage" that is forgiven after a period of time.
- c) Sheryl moved to move item 6 (Halpin Lane Update) to item 4. A letter will be sent by the town to Ability Beyond requiring that they move forward with the Halpin Lane property within 60 days.
- d) Housing Trust Fund Update the town will follow the town of Fairfield's model.
- 3. Public Comment: none
- **4.** Next meeting: The next Regular meeting is scheduled for June 25<sup>th</sup>, 2025.
- **5. Adjournment:** Andrea moved to adjourn; Kent seconded, and the Committee voted unanimously to adjourn. Meeting adjourned at 8:44PM.

Prepared by Sheryl Knapp, Secretary