



Town of Westwood
Commonwealth of Massachusetts

Westwood Affordable Housing Associates, Inc.

Town Hall, 580 High Street, Westwood, MA 02090
(781) 320-1031
jodonnell@townhall.westwood.ma.us

Officers

Lou Rizoli, Chair/President
Elissa Gordet Franco, Vice Chair/Treasurer
Eric Alden, Clerk

Jane O'Donnell, Administrator

Eric Alden
Elissa Gordet Franco
Joseph Jowdy
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Kathy Shinopoulos

**Westwood Housing Authority (WHA)
Westwood Affordable Housing Associates, Inc. (WAHA)
A History**

Background – How It All Began

The Town of Westwood created the Westwood Housing Committee in 1986 to evaluate town zoning regulations and affordable housing options. The Committee's work led to the establishment of the Westwood Housing Authority (WHA) which was approved at the 1988 Town Meeting.

WHA was created to comply with the Massachusetts Department of Housing and Community Development (DHCD) requirement that 10% of the total rental units in Westwood must be affordable in order to meet state objectives for local affordable housing.

Compliance with the DHCD guidelines allows Westwood to meet the goals of Executive Order 215 and avoid its penalties, which prohibit State agencies from disbursing development-related financial assistance to communities that are deemed to be "unreasonably restrictive of new housing growth". Compliance with the DHCD guidelines also allows Westwood to include affordable rental units in its Subsidized Housing Inventory (SHI). The State uses the SHI to measure a community's stock of low-or moderate-income housing for the purposes of M.G.L. Chapter 40B, the Comprehensive Permit Law.

WHA was organized under Massachusetts General Laws, Chapter 121B, Section 3, and as such is an independent entity with many of the same powers as an urban renewal agency. Although the WHA is empowered to borrow money from the State, State funds for creating affordable rental units have been limited and are generally aimed at large-scale housing developments.

In order to explore additional sources of funding, the WHA created Westwood Affordable Housing Associates, Inc. (WAHA) in 1994 as a tax-exempt 501(c) (3) organization. WAHA has the authority to develop, purchase, renovate, maintain, and rent housing units to income-eligible parties.

Mission

WAHA's goals are to increase the number of affordable family rental units in Westwood and to maintain existing rental properties with the best interests of tenants in mind. The high cost of homes in Westwood makes it challenging to find suitable properties for WAHA to purchase. In addition, the supply of small homes is decreasing in Westwood. Developers often demolish small, older homes and replace them with larger, more expensive homes. Despite these challenges, WAHA will continue to seek safe, affordable and economically beneficial homes for our tenants, now and in the future.

As of May 2022, WAHA is responsible for the management and operation of 13 affordable rental units in the Town of Westwood. All tenants must be certified as low income and are recertified annually according to State and Federal guidelines. WAHA participates in a fair housing lottery system using an independent lottery agency approved by the state to recruit new tenants whenever a vacancy becomes available.

In keeping with the goals of placing affordable units throughout the town and maintaining a balanced budget, WAHA has focused on purchasing and renovating existing properties rather than building new properties.

Several WAHA properties are mortgaged. This allows WAHA to maintain sufficient cash flow to meet monthly expenses for existing homes and to offset losses in rental income when homes are being renovated, when there is a gap between rentals, or when tenants are unable to pay their full share of the rent in a given period of time. This also allows WAHA to maintain sufficient funds for down payments on additional properties when they become available.

Affordable Housing Facts

The Town doesn't administer any direct housing subsidies (i.e., Section 8 vouchers or federal public housing). However, residents interested in applying for rental assistance may file an application with the Dedham Housing Authority.

In order to be eligible for an affordable rental unit in Westwood, an individual or family must meet the definition of "low income" as determined annually by the State of Massachusetts Department of Housing and Urban Development (**HUD**). Rent is based on geographic location, Area Median Income (AMI), and the number of persons who will be living in the unit. In Westwood's case, the median income is based on the income of people living in the Boston/Cambridge/Quincy Metropolitan Statistical Area (MSA).

Additional information regarding the application process and eligibility requirements can be accessed via a link in the WHA section of the Town of Westwood website.

WAHA does not recognize Local Preference.

Funding and Resources

Because of its structure, WAHA, unlike the WHA, is allowed to collect linkage fees from developers. Linkage fees, sometimes called impact fees, provide a way for cities and towns to raise money for building or purchasing affordable housing. Linkage fees are collected when a property/unit is sold, not when it goes on the market. As a result, it can take long periods of time for linkage fees to become available.

WAHA was able to purchase its first rental properties using linkage fees that were paid by the developers of Westwood's housing developments at Chase Estates and Cedar Hill Estates. More recently, linkage fees have been paid by developers such as Reynolds Farms and The Homes at 45. A new development at Fox Hill Village will be added to the WAHA linkage program.

In addition to linkage fees, WAHA has received financial support from the Town.

At the 2018 Annual Town Meeting, residents approved *Article 19 – Appropriation for Affordable Units*.

ARTICLE 19

To see if the Town will vote to raise and/or appropriate and/or transfer from available funds to sum of One Million Dollars (\$1,000,000) to establish an Affordable Housing Account and to authorize the Board of Selectmen to expend in a manner that will support and/or create affordable housing units that can be listed on the State’s Subsidized Housing Inventory (SHI) as qualified housing units to meet the requirements of Ch. 40B MGL, or take any other action thereon.

Purpose	Amount	Funding Source
Establish an Affordable Housing Account	\$1,000,000	\$489,000 University Station Building Permit Account / \$511,000 Free Cash (Building Permit Fees)

(Board of Selectmen)

Also, during the 2018 Annual Town Meeting, the town authorized the first year of a 5-year capital agreement with WAHA to assist in maintenance and improvements for WAHA rental units.

Finally, because WAHA is non-profit, it does not pay property taxes for the affordable units.

Fundraising Potential and Opportunities

Based on the bylaws of the Corporation, WAHA is empowered to accept and receive gifts, legacies, bequests, devices, funds, benefits of trust, and property without limitation as to amount or value and to use the income or principal thereof exclusively for the charitable purposes of the Corporation. Educating Westwood residents about this opportunity could potentially bring much-needed funds to WAHA and expand its mission to generate more affordable opportunities in the Town.

Structure of WHA and WAHA

WHA is comprised of four elected officials and a Governor’s Appointee (currently unfilled). The term of office for elected members is 5 years.

All elected officials of the WHA sit on the Board of WAHA. The Chair simultaneously acts as the President of WAHA. WAHA members are appointed for a 3-year term after being voted in by the joint Boards. Potential members are sometimes recommended by sitting members and are also then interviewed and vetted by the Chair for appropriate fit prior to being recommended for an appointment to the full combined Boards.

In addition, a Town-appointed Administrator works on behalf of both WHA and WAHA. The Administrator reports to the Town Administrator while working closely with the WHA/WAHA Chair/President.

The responsibilities of the Administrator are:

- To oversee all day-to-day operations for WHA and WAHA
- To administer all sub-contractors associated with any work on properties, especially the duties of WAHA's Maintenance Contractor
- To manage all rental units
- To obtain required permits for upgrades/renovations to existing properties
- To schedule town inspections of upgrades/renovations
- To ensure that new properties meet all required building and safety codes prior to occupancy
- To ensure that fire and smoke alarms are inspected semi-annually
- To schedule needed repairs and maintenance
- To oversee the affordable rental process when a housing unit becomes available using a lottery system approved by DHCD
- To arrange for the signing of annual leases
- To re-certify tenants' financial eligibility each year
- To maintain and manage all budgets and billing associated with WAHA including all bank accounts
- To oversee the annual tax review and return submitted for a 501 (c) (3) organization

WHA/WAHA Meetings

WAHA's Charter calls for an annual meeting every June. At that time the Chair/President and other officers are elected. The Chair brings the combined boards together regularly and as needed during the year.

Meetings are open to the public except during Executive Sessions. Executive Sessions are required if potentially private information is likely to be discussed. Executive Sessions, if any, are held just prior to the start of the public portion of the meeting.

In Memorial

The leadership and members of the WHA and WAHA wish to acknowledge the invaluable contributions of Jill Onderdonk to affordable housing in Westwood. She was a cherished friend and a tireless advocate for affordable housing. Jill was an original member of the Westwood Housing Committee in 1986 and was elected to the Housing Authority at its inception in 1988. In addition, she was the Chair of WAHA for many, many years. Without Jill's hard work and dedication, Westwood would not have an affordable housing program that is the envy of many municipalities. Sadly, Jill passed away in March 2019.

A Message From The Chair/President

I would like to extend my sincerest thanks to Kathy Shinopoulos, a member of WAHA, for researching the history of WAHA and drafting this report. Also special thanks to our Administrator, Jane O'Donnell for all of her hard work reviewing and updating this history.

Louis A. Rizoli
Chair, WHA
President, WAHA
May 20, 2022