



Date: 3/15/2022

## **Chebeague Island Community Association Meeting**

### **Next meeting:**

Board Members Present: Ben, Dalton, Bob, Kel, Deb

Total attendance: 8

Assignments are in **bold**.

### **Election of New Members**

Call to Elect Eliza Jane Adams to CICA Board (unanimous in favor)

Call to Elect Sarah Hopkins to CICA Board (unanimous in favor)

### **Signatory Changes**

Call to remove Beth Howe and Vika Wood as signers and to add Dalton Short and Ben Yosua-Davis as signers on the CICA checking account (unanimous in favor)

### **Meeting is adjourned**

## **Public Meeting with Adam Lacher of Habitat for Humanity 7 Rivers**

Board Members Present: Ben, Dalton, Bob, Kel, Deb, Eliza Jane, Sarah

Total attendance: 19

### **About Habitat for Humanity 7Rivers:**

- "Where Everyone Has a Place to Live"
- Three Key Programs:
  - o New Build Program
  - o Critical Home Repair and Weatherization Program
  - o ReStore for repurposed building materials

### **New Build Program**

- Builds houses in collaboration with qualifying individuals and the community for home ownership
- Qualifications:
  - o Currently live in substandard housing
  - o A minimum credit score of 640.
  - o Earn no more than 80% of the area median income (AMI, see below)

- Complete the Maine HoMEworks course offered by CEI or other local organizations
- Complete 200 hours of volunteer labor per adult in the household
- Qualify for an affordable mortgage through Rural Development (Direct or Guarantee).
- Current cost: \$225,000 plus 30% for the added costs of an island
- Flexibility when it comes to whether the house is on its own lot, part of a larger group of houses, etc.
- Works to guarantee that houses will be not be bought and flipped
  - A “silent second” mortgage held by Habitat, which covers the difference between what the homeowner pays and what the house cost to build
  - A collaborative process to design and build the home that ensures homeowner investment in the property
  - An openness to working with a community housing trust, with caveats about developing clarity about who is responsible for a property if the housing trust no longer exists

### **What Habitat Brings to the Project**

- Funding
- Fundraising through grants
- Volunteer Labor
- Application and vetting process for potential homeowners
- Builder’s Insurance
- Community Trust through Habitat’s global reputation

### **What the Community Brings to the Project**

- Information
  - What is the demand for Habitat for Humanity among qualified participants?
  - Who is willing to volunteer from the local trades?
  - What is the buy-in from the community, including individuals, non-profits, and the town?
  - Who are other state partners or agencies that can commit to this work?
    - [There are currently several with significant funding that could be used for this and other projects, if that funding is applied for quickly.]
  - How does zoning impact this project?
- Resources
  - Donated Land
  - Fundraising
  - In-kind donations, which could include time from tradespeople, the town agreeing to build roads and hook up electricity, etc.

### **Next Steps**

- 1) Recruit a project team that can gather information to answer Habitat’s questions and find resources to brings to the table
- 2) If you’re interested, [fill out this short form](#) or email [ben.yosuadavis@gmail.com](mailto:ben.yosuadavis@gmail.com).