

Minutes of the meeting of the CICA Housing Committee, Saturday December 3 at 9:00 at the Parish House

Present: Mabel Doughty, Bob Earnest, Deb Hall, Beth Howe, Ruth Slagle and John Wilson
Absent: Frank Durgin, Erin Whetham and David Whiston

1. Vote on borrowing up to \$100,000 from the Genesis Loan Fund

Bob explained that the way the loan will work is that CICA will borrow up to \$100,000 from Genesis as working capital for paying for the site preparation for the placement of the duplex on School House Road. When CICA has its closing with MSHA and receives grant monies of \$356,000 from MSHA and the Islands Challenge Fund for the project, it will pay for the building and, as the work progresses, will pay back as much of the Genesis loan as it can. The remainder, of up to \$70,000, will then be modified by Genesis to become a 30 year mortgage, with the project as collateral. It may not be necessary to use all of the \$100,000 or of the \$70,000, but exactly how much is needed will not be known until the project is completed.

John anticipates that the monthly mortgage payment may be in the \$500 range, maybe about half of the estimated income from one of the units in the project. He also said that he thought that we may be required to rent one of the units for less than the other, and several other people said that was their understanding as well. But a minimum rent of \$500 has been set, so, at the most, the mortgage should not consume more than the rent from one of the units.

Deb moved, seconded by Ruth that CICA borrow \$ up to \$100,000 from the Genesis Community Loan Fund for affordable, year-round housing on School House Road. The motion passed unanimously. Two members of the Board who were not able to attend the meeting voted in favor by email as well.

2. Authorization to sign for CICA at the Genesis closing

Mabel moved, seconded by Deb that Robert Earnest be authorized by this Board to sign closing documents with Genesis on its behalf. Bob clarified that this means he would sign as CICA President, not as the project general contractor. The vote was unanimously in favor of the motion. Two members of the Board who were not able to attend the meeting voted in favor by email as well.

3. Should CICA apply for an Island Institute Fellow to work on education about local food both in the Chebeague School and more broadly on the island?

Chris Wolff, the Island Institute director for the Fellowship program was on the island last week and discussed two possible projects with residents. One is a proposal by the Island Commons to have a fellow who would work on developing programs for home-care for the elderly on all the Casco Bay islands. The other was put forward by Bob and Erin to have a fellow who would focus on education on local food. In the context of the Chebeague School which already has a school garden, this would mean using the garden as a context to teach academic subjects such as history, math and science. During the summer the fellow would do educational and development work to increase community involvement in local food production and consumption.

Deb asked how much the internship would cost. Bob said he isn't sure of the amounts yet, but he thinks the total is about \$6,000 but that if we could find free housing, that might be counted as about \$4,500 of the total. There was discussion about where Island Fellows have stayed in recent years and whether this housing is paid for or not.

Mabel said that if CICA gets such a fellow, she hopes that some of the education would focus on issues related to pesticides and fertilizers. Bob said that just this year the State's law on notification of the use of pesticides has been changed. He agreed this would be a good idea.

Deb said that she thought that curriculums like this exist – done by groups like MOFGA, and even Michelle Obama – and that we should not be spending money to reinvent the wheel. She thinks that having a full-time person working on this would be a waste of money. She thinks it would be better to fund the Commons' proposal since cutbacks in Medicaid have placed assisted living facilities in jeopardy. Bob said that Chris Wolff had said that there could be two fellows. There was general agreement in the group that if the Institute could only fund one fellowship on Chebeague, that the proposal from the Commons should have the first priority.

Deb said she also hoped that Chuck Varney would be involved in the CICA program. Bob said Chuck should certainly be given the opportunity to be involved if he wants. He and Erin have done some things together, though not as much as they initially anticipated.

Beth said she thought it would be good to develop a plan for coordinating willing growers. It seems a shame to lose demand for locally grown vegetables by having private gardens, when some gardeners might be interested in focusing on crops that other farmers are not growing. Deb said she thought that specialization might work but is a different matter. Examples she knows of have involved no exchange of money – just of products.

Deb said she was skeptical that things like CSAs would work – the costs of the growing are high and this makes the selling price for the vegetables high. People can't make a living at it. John said that cobbling together a living from a variety of economic activities is a Chebeague tradition. Also he thinks that the costs of providing produce don't have to be unreasonably high. His experience of raising pigs this year suggests that it is possible to keep costs down so that the selling price would be reasonable. He would like to increase the scale of this production enough so that he could hire someone to help him.

There was a discussion about the possible economics of the Veggie Boat that comes in the summer. The produce is expensive and it may not make a lot of money for the owners, but it does indicate that there is a demand for the products. Also Deb said that there are so many people producing eggs on the island that they have to give them away. Bob and Beth were surprised since they don't know who is doing it. This suggests a need for better marketing information on the island.

John suggested that maybe one of the things this fellow could do would be to investigate working with the Grange on Chebeague. Would the present Grange members be interested? Everyone thought this was an interesting idea. Is there a lot of ritual? Mabel said yes, but Deb said that maybe the modern Grange movement has reduced this. We can find out.

Bob said the application for the Island Fellowship would be due in March or April. At this point we need to vote on whether to proceed.

Beth moved, seconded by Bob that CICA proceed with the application for an Island Institute Fellow who would work on local food education, but that if the Institute can fund only one fellow on Chebeague, priority should be given to the Island Commons' proposal on home care. Approved unanimously.

Respectfully submitted,

Beth Howe