

Bedford Council on Aging Board
Minutes

February 8, 2022

10:30am

Via Zoom

Board members present: Sandra Hackman--Chair, Richard Rosen, Gene Kalb, Lew Putney via phone, Allan Morgan, Tom Kinzer, Marilou Barsam

Board Members absent: Bobbie Ennis, Cindy Tulimieri

Other participants: Alison Cservenschi, COA Director; Bill Moonan, Select Board liaison; Susan Schwartz, Board of Health liaison; Catherine Perry, assistant planner; Noelle Marcus, Nesterly, Inc.

Call to order/welcome

Chair Sandra Hackman called the meeting to order at 10:33, read a statement regarding remote participation per governor's order, and called the roll. Ms. Cservenschi recorded the meeting.

Chair's remarks

Ms. Hackman reported that at a recent meeting, the Select Board did not approve the COA's request for an extra \$10K in the Town budget to enable a part-time staff member to become a full-time program coordinator. During the meeting, the request was mischaracterized as to expand the COA's Saturday hours.

Ms. Barsam believes that Town Manager Sarah Stanton is under a lot of pressure to be fiscally conservative. She stated her admiration for all that the COA accomplishes each month with its current staffing level. She sees the staff as being at their stress limit.

Mr. Moonan observed that the budget is amendable at Town Meeting, and that the COA is asking for \$10K in a \$100M budget. Noting that 25 percent of the Town's population qualifies as elders, he suggested that the COA present its case to the Finance Committee, Annual Town Meeting, or both.

Mr. Rosen moved that the COA Board support such a request to Fincom and, if necessary, Town Meeting. Ms. Barsam seconded the motion.

Motion passed 7-0

Approval of minutes

Two sets of minutes needed approval: December 14, 2021 and January 11, 2022.

Mr. Putney moved to approve both sets of minutes, and Ms. Barsam seconded. The motion passed unanimously.

Creating a home-share program for Bedford

The major feature of this meeting was a presentation by and discussion with Noelle Marcus of Nesterly, which creates home-share programs, who joined from the West Coast. “Home-sharing” is a method of pairing younger people with older people, providing the former an affordable place to live and the latter a source of income to make it easier for them to stay in their home.

Ms. Marcus, Nesterly founder and CEO, began her career as an urban planner in New York City, including Harlem. She worked in real estate, with a particular interest in affordable housing. She then earned a master’s degree in urban planning from MIT.

The idea for Nesterly arose directly from her master’s thesis, and from the observation that affordable housing is in short supply in much of the country, while thousands of beds and bedrooms are empty. Her idea was to pilot new housing solutions.

Many older people would prefer to remain at home as they age, but perhaps can’t afford rising real estate taxes. Elders are an important part of civic life everywhere, but estimates indicate that half of seniors will be living alone by 2035, which is not good for their well-being.

Towns want to increase affordable housing, but the construction of conventional affordable housing is very costly. Companies that make homes available on a short-term basis, such as Airbnb, can actually worsen the affordable housing crisis.

Home-sharing can allow elders to remain in homes and communities while unlocking affordable housing less expensively. The approach bridges generations rather than strengthening age-based silos, and can also help reduce the gentrification that plagues many areas.

Nesterly partners with states, cities, and towns to create home-share programs. The company's first partnership was with Boston. Subsequent locations have included Columbus, OH, and Louisville, KY. The company now has collaborations all over the world.

Nesterly matches homeowners with tenants and conducts thorough background checks on both. The company then draws up a detailed lawyer-approved lease outlining the rights and responsibilities of each. The householder is in charge, defining the terms. The overall goal is safe and legal home-sharing made easy.

The home-sharing arrangements last at least 30 days but usually longer. Four months is typical. Upfront communication greatly reduces the potential for conflict, and the company's support team is always available. If desired, the parties can agree to reduce the rental cost by allowing the renter to perform chores or provide other assistance. Nesterly receives a fee of \$95 to \$195 per rental contract, depending on its intended longevity, 2.5 percent of rental fees, and partner fees.

Nesterly householders increase their income by up to 50 percent, typically receiving several hundred extra dollars per month. This is important because 40 percent of single seniors rely on Social Security for 90 percent of their income. Renters, meanwhile, often pay some 30 percent less than market-level rents.

Mr. Moonan asked about zoning issues. Ms. Marcus replied that any potential conflicts are usually with anti-Airbnb regulations, which Nesterly usually avoids via its 30-day minimum requirement. Archaic rules against cohabitation of unmarried people may occasionally present a barrier, but most Nesterly agreements involve one renter.

Ms. Perry commented that she does not see any zoning barrier to creating such a program in Bedford. The Town's bylaws define a single-family house in terms of a housekeeping unit, not in familial terms. The Town permits boarders or lodgers up

to two in number by right. The Zoning Board of Appeals can increase that number from two to four.

Mr. Moonan asked Ms. Marcus about setting rent levels. Ms. Marcus replied that Nesterly does not set rents: participants are nudged toward working out prices themselves. The rent is usually a single amount, but the parties can split out utility costs or interest and build in chores to reduce the price. The rent may also embody various physical issues, for example, whether bathrooms are shared.

Mr. Moonan expressed enthusiasm regarding such a program, and suggested that the Bedford Housing Authority, which he chairs, might be an appropriate source of funding. He noted that local housing authorities spend a lot of money to produce one affordable unit, and that a home-share program could add numerous units very affordably.

What if conflicts ensue? Nesterly tries to get the parties to talk on Zoom. Either party can usually end a rental with 30 days' notice, although this outcome is uncommon. The company has not yet encountered any seriously contentious situations.

Mr. Kalb asked about citizenship and residency issues. Ms. Marcus responded that that was a new question for her.

Ms. Hackman asked how much Nesterly would charge to set up and maintain a home-share program in Bedford. Ms. Marcus offered to generate a proposal.

Ms. Barsam asked about setting up a joint home-share program with neighboring towns. Ms. Marcus replies that such an arrangement is possible.

Mr. Kinzer asked if the model could be reversed to provide housing for seniors. Ms. Marcus responded that the Nesterly model requires only that all signatories be over 18.

Director's remarks

Mr. Rosen praised the COA's contribution of staff hours to the food bank, as well as to distribution of Covid test kits. He asked why the number of participants in the

Memory Café is down. Ms. Cservenschi responded that a Zoom-based program is harder to sell, and that she is trying to bring the back in-person program.

Liaison reports

Mr. Rosen mentioned items on the Planning Board agenda that night. They included potential expansion of two-family zoning, which current regulations strictly limit, the new state requirement for multi-family housing in towns served by the MBTA, and proposed housing on a large parcel near the Carlisle Road/North Road intersection.

Mr. Moonan reported that the Select Board had chosen 139 The Great Road-- now the Stewart Radiation Laboratory, owned by Utah State--as the site for Bedford's new fire station. This use will require demolition or movement of a house in the Historic District, built in 1835.

Mr. Morgan reported that the executive director of Minuteman Senior Services has agreed to make a Zoom presentation in late March or early April on the extensive programs and services the agency provides. Ms. Hackman suggested that he work with Mr. Kalb on an article for the *Citizen* about the presentation—preferably before it happens—and include information on the number of Bedford residents the agency serves.

Ms. Barsam reported that Bedford Embraces Diversity is working with the COA to offer an LGBTQ+ café on June 3. BED is also creating an updated online version of Faces of Bedford, a project created years ago to depict Bedford families of various configurations.

Ms. Schwartz commented regarding the Nesterly presentation that multigenerational interaction is good for everyone's mental health. She also reported that Bedford's new community nurse, Julie Genova, has started her job, and that Covid test kits are still available.

Bedford will partner with Weston to administer Moderna boosters in March, of particular benefit to seniors as the omicron variant seems less severe but is still of concern. The board is working on criteria for ramping down its mask mandate.

Next meeting and adjournment

The next COA Board meeting will be on March 8, 2022, at 10:30 a.m. Mr. Rosen moved to adjourn this meeting, and Mr. Putney seconded. All members present voted in the affirmative.

Motion passed 7-0

The meeting adjourned at 12:30 pm.

Documents for the meeting

Minutes from the December and January meetings

Director's monthly report

Monthly budget report