

michelle costen <michcosten@gmail.com>
To: selectboard@fairhaven-ma.gov

Sat, Sep 19, 2026 at 11:35 AM

Regards, Michelle Costen

----- Forwarded message -----

From: **michelle costen** <michcosten@gmail.com>
Date: Sat, Sep 19, 2026 at 11:35 AM
Subject: Public Response - Ref: West Island Forum
To: Amy Hart <ahart@fairhaven-ma.gov>

Dear Ms. Hart,

I ask that this public response be posted following this correspondence with the visual proposal that I submitted to the Selectboard last year. If you need me to re- send you another copy or re-forward that email to you, let me know.

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West Island public forum- Public Response

When I submitted my proposal last year regarding smaller lot sizes for smaller homes, I included the concept of "optimal lots" to address and prevent the concerns currently raised by West Island residents. The situation in West Island—particularly regarding sewage and septic tank considerations—demonstrates the challenges of building on ill-suited lots. Furthermore, developing these structures on oceanfront property undermines the original purpose of rezoning in Fairhaven, which was to encourage affordable homeownership opportunities for middle-income buyers, first-time homeowners, essential service workers, and seniors seeking downsizing options.

Additionally, my proposal emphasized preventing these properties from being used as short-term rentals. This restriction should be a standard requirement rather than an optional local measure to ensure the initiative directly supports long-term affordable homeownership. Otherwise, the problem will only worsen.

For instance, a property off Bridge Street that I previously brought to the attention of the Building Commissioner alongside my proposal last year would have been an ideal lot for a community of five to six smaller, affordable homes. Instead, that land was quickly acquired shortly after I brought it up to construct three humongous high-value homes inaccessible for purchase for most Fairhaven residents.

We have many essential vital workers, such as medical professionals and first responders, who serve our community daily, saving lives, yet cannot afford to purchase a home here. Really think about that. Saving lives but can't afford a home of their own.

Fairhaven has not produced affordable homes for purchase in many years, despite the polls and objectives outlined in the finalized 2018, -2040 Master Plan. Development has instead focused solely on high-cost rental apartments and large luxury homes, significantly reducing middle-class equitable homeownership opportunities and long-term community sustainability.

It has become an obvious factor for all to see that capitalism with integrity, is not greed. It's time to stop marginalizing our middle class residents while using them to bring more equity and profit only to yourselves. You, referring to all those involved who don't give a hoot about making the more affordable home anymore, when You can build high profit expensive homes or apartment Complexes and charge high rents with constant increases.  
-This all makes me recall an old cliché someone once said to me, *Next time you need an ambulance, call an investor.*

I reserve a statement here for those developers and investors who aren't greedy and are thoughtful. But where are they? They don't appear to be in Fairhaven anymore, and if they are make yourself known.

To ensure alignment with the primary goal of rezoning—providing appropriate, affordable homeownership options for community members across all income levels—I respectfully request that the Town Administrator and the relevant Boards revisit my original proposal and prioritize the home ownership needs of our middle-class residents. They have been left out in the cold far too long. And Remember the middle class vital workers are the ones that greatly contribute towards section 8 vouchers and low income rental assistance programs. Without our majority vital middle class residents, the very foundation of any community or nation, would literally crumble.

-Please note. This email constitutes formal public correspondence intended for inclusion in Fairhaven's permanent public records.

Michelle Costen-

# Affordable Homes

Fairhaven's ***Affordable Homes Committee*** Working to Bring back the Equitable American Dream Starter Home



# The ADU Concept Moves To the Next Level



- Building quality small cottages & ranch homes under 1000 “sq ft.” With curb appeal as requisite.
- Affordable homes not built as an accessory dwelling unit, but as a Single Residence, built for Fairhaven Residents who offer Vital Services to the community, First time Homebuyers, and Seniors.
- Instituting the same bylaws to these Affordable Homes, as that of the ADU, in order to protect our housing stock from being used as mere profit real estate in the future, yet still accumulating equity over 5, 10, 15, and 20 year intervals. The longer people stay in their Affordable Home the better growth of equity. **These homes are intentionally meant to stay in balance within the ranges of the Actual Median Income.**
- Provisions for these homes is that they are maintained, as the same provisions for the First Time Homebuyer programs, And also as currently requisite through various home loans through banks and credit unions. Maintaining Small Affordable Homes and keeping its curb appeal is needed as requisite, to help keep its growth in equity. Currently all financial institutions who hold a mortgage, require maintenance commitment.

## Adorable & Affordable Communities

Fairhaven Cares about our Families,  
and is working to inspire our next  
generation, to help them succeed  
in home ownership opportunities,  
where they can grow families &  
their own equity too.



# Home is a Basic Need

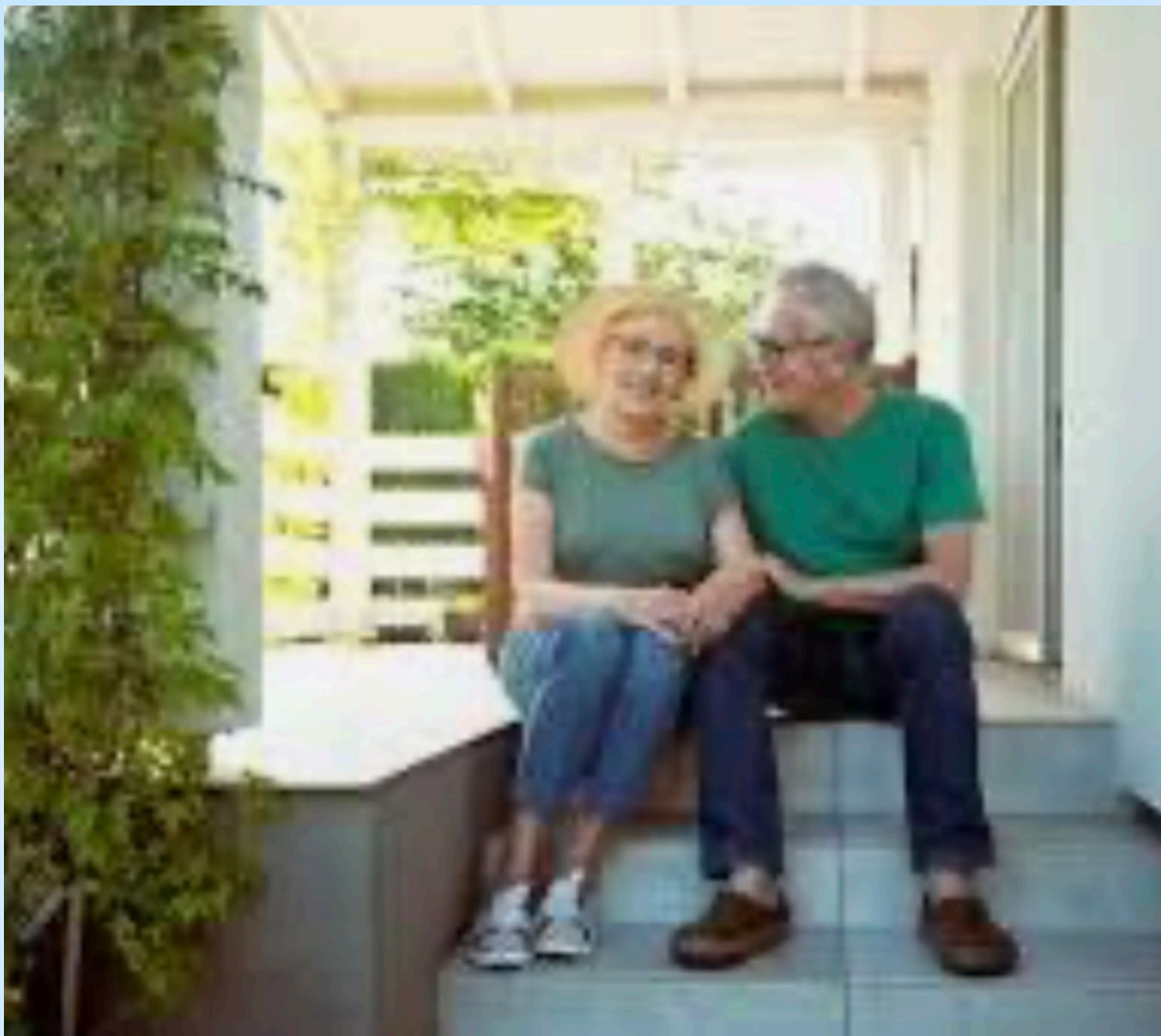
**A Place of Shelter, To Grow a Family, To Grow Equity & Stability**

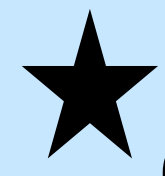
**Building Affordable Homes You can be Proud Of**



**We Need Affordable Small  
Homes for Seniors On a  
Fixed Budget**

**And who have to Downsize.**



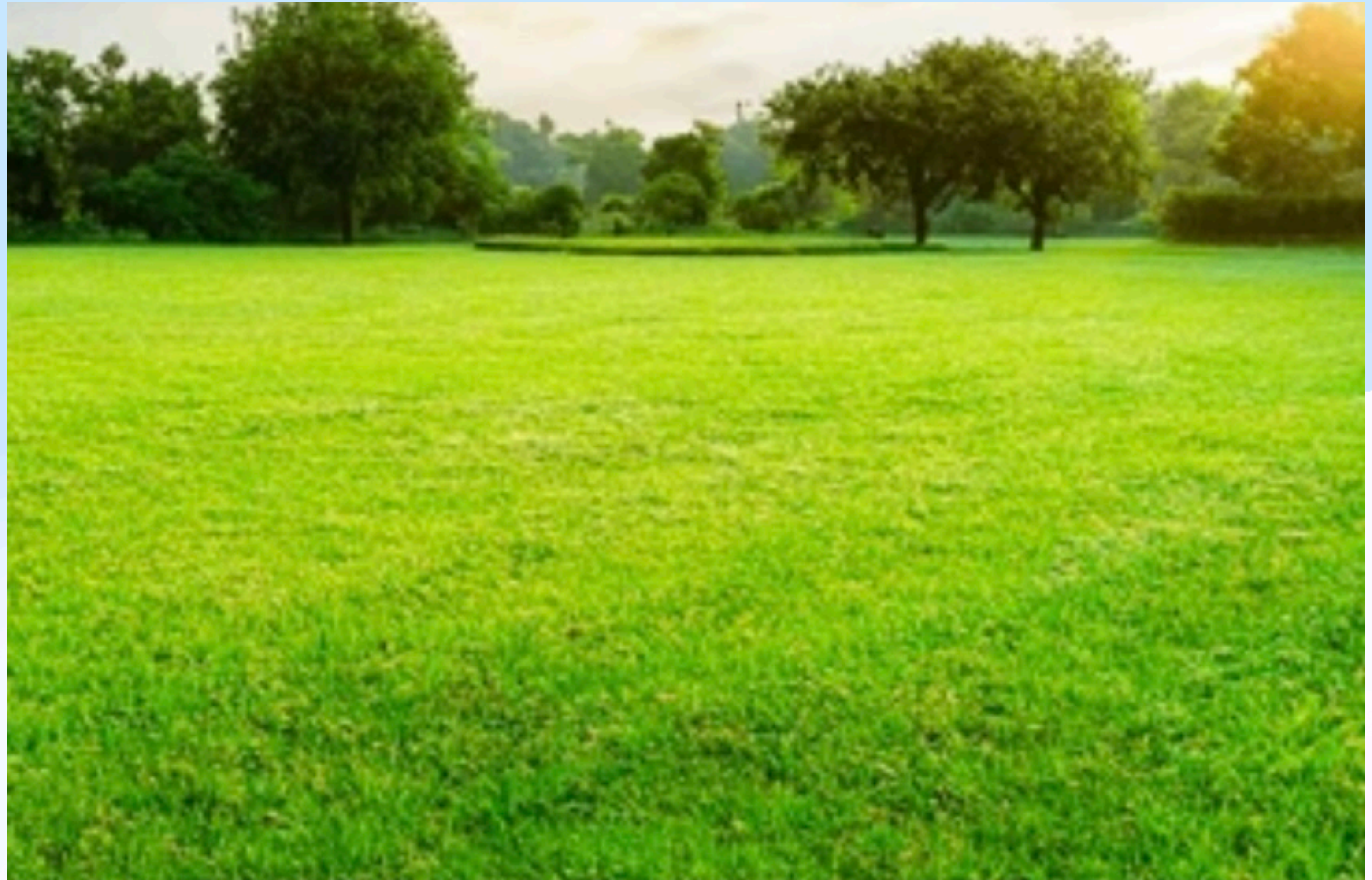


**OPTIMAL Lots Needed for  
Affordable Cottage Home Communities  
we can be proud of.**

**Building the Median priced Homes, to  
Match the Median Income for our  
Residents who offer Vital Services to the  
Community is a must. They Deserve to  
have the American Dream of owning  
their own Home and growing their own  
equity**

**And...**

*Could there be residents of Fairhaven that  
own land, they would sell for a fair price for  
our Affordable Home Building Initiative ?*



# ↓ We Need Builders who Want to build Affordable Homes and Be a part of Fairhaven's Affordable Homes initiative ↑

There are **FINANCIAL INCENTIVES** provided through a **5.16 BILLION DOLLAR HOUSING BILL** that was passed in August 2024, for Builders to meet the **Balanced Profit Principle** for Affordable Home Building.

Where are the affordable homes?

How Deep has the town of Fairhaven Explored these funds for single family Affordable Homes and cottages? And how seriously?

We're talking about building small quality affordable homes, with curb appeal, as seen in this presentation for under \$450,000.

Affordable homes to meet the Median Income would need to range between \$250 to \$400,000. To fit the median income ranges of \$75,000 - \$120,000.

Can we do this? Of course we can. 5.16 Billion is a lot of money. Ultimately, the state's general tax revenue support the repayment of the housing bond bill-



# Getting Our ACT Together

## FUNDING...

Let us not forget the options we can look into to, to help us **Build Adorable Affordable Homes in Fairhaven, Once Again.**

-CPA funds can be used to Create Housing for the median income.

-USDA has Affordable Homes funding programs also.

**FYI**-I understand the State of Massachusetts just recently is looking into buying state land to build homes?

-Let's Research all our options and work together in getting **Adorable Affordable Homes** built for our First time Homebuyers, Vital Workers who serve our community and for our Seniors...



Community  
Preservation Act

