

**TOWN OF STOW
STOW MUNICIPAL AFFORDABLE HOUSING TRUST (SMAHT)**

Minutes of the October 27, 2009, SMAHT meeting.

SMAHT members: Donna Jacobs, Michael Kopczynski, Quince Papanasstassiou, Trish Settles, Laura Spear

Karen Sunnarborg, consultant

The meeting was called to order at 7:05 P.M.

MEETING SCHEDULE

November 9, 23

December 7, TBD if we need another meeting in December

MINUTES REVIEW

None to review

REVIEW STOW COMMUNITY HOUSING CORPORATION PRE-DEVELOPMENT PROPOSAL

Special Town Meeting approved the CPC article for two Stow Community Housing Corporation (SCHC) projects for affordable housing.

Mike, Quince, and Town Counsel (Jon Witten) reviewed the purchase and sales agreements in advance. They wanted to have time for the Town to address any issues that they may find. Town Counsel advised that there was nothing to keep the Town from moving forward.

Now that the article passed, it's time to review the loan agreements. They need better language. There is no security offered. The entity asking for the loan is SCHC, which has no assets to attach. The individual holding groups have their own constituents and would need approval to liens.

SMAHT will ask for the whole corporate structure and financial information. When a loan is secured, 5% is a good interest rate. If it is not secured, we should ask for a higher rate. Karen advised that it should come out of the product.

Greg Jones of SCHC wants a letter of support for the federal HUD 202 grant by November 6. SMAHT members should send comments on a draft version to Mike by November 3 for him to collate.

We also need to understand which entity has the purchase and sales agreement for the Plantation Apartments expansion: SCHC or Stow Elderly Housing Corporation.

NEW BUSINESS

There was preliminary discussion about an ANR lot on Boxborough Road, created during the Ridgewood AAN planning process. Although a single, older home is on the parcel

now, the parcel could potentially support a few units of affordable housing and potentially help the Ridgewood AAN meet its requirements for affordable housing. The Ridgewood developers will look into this possibility further and get back to the Planning Board.

HPP REVIEW RE: PLANNING BOARD

Members reviewed an email from Bruce Fletcher and the Planning Board memo about the Housing Production Plan (HPP) in advance of meeting with the Planning Board later that evening. Based on negative feedback from DHCD about the proposed deed restriction program, Karen will remove that program from the HPP.

Members discussed the HPP and the Housing section of the Master Plan. Should they be the same or different? The Master Plan Housing section is very focused on affordable housing. However, we need to have the HPP in place as well. Whenever affordable housing units are produced, we have to have an HPP to get additional credit from the state.

Members reviewed the proposed zoning changes in the HPP. Fees in lieu and off-site options already exist. Accessory apartments are also allowed. Zero lot line housing would most likely not be approved by the Town.

Reducing the minimum lot size may be approved if it is in keeping in character with certain areas of Stow, map to Stow's development patterns, and adequately address septic requirements. For example, multiple units could share a septic system. We may want to consider an overlay district or focus on areas with poor soils.

Other opportunities would be to allow two-family housing, duplexes by right. Additionally, large residences could be converted into multiple units.

Whatever we include in the HPP, we should focus on a few number of items that would get the most traction.

ADJOURNMENT TO PLANNING BOARD MEETING @ 8:15 PM

Quince moved to adjourn this part of the meeting to join the Planning Board meeting and to adjourn the meeting upon completion of discussion. Donna seconded, and the vote was unanimous.

PLANNING BOARD DISCUSSION

The HPP has to provide a balance: It needs to meet state requirements for content and be approved by the state AND provide direction that resonates with the Town. Zoning regulatory strategies are required to be included in an HPP. SMAHT and the Planning Board reviewed the current recommendations in the HPP:

- **Inclusionary Zoning:** A bylaw already exists. No applicable new development has occurred since the bylaw was passed. If we increase the percentage of affordable units required, it may shift the proposal to be a 40B development, and the Town would have less control. Density increases affect private septic and water requirements and could increase school population. The feedback from Master Plan surveys is that residents value the rural community character of Stow. There is a feeling that increasing density would affect the rural character.

- **Clustered housing with preserved open space:** Stow already has a clustered development bylaw: PCD (Planned Conservation Development). Density bonuses would be the only tool to enhance affordable housing within a PCD. One possibility is to focus on density bonuses for the affordable units only as an incentive. For example, the bylaw could modify the required size for a lot in the preliminary plan to 1.25 acres if a developer increases the number of affordable units. Perhaps this type of PCD could be placed in locations in Town where development is already more dense. The Town could also give density bonuses for increasing open space, trails, and/or preserving scenic vistas.
- **Duplexes by right:** The bylaw currently limits the number of duplexes that can be created. A developer could build the same footprint as a single-family home, but have two units. The Planning Board could possibly specify design guidelines. Duplexes could be owner occupied with one rental unit, which makes it more attractive. Owner-occupied duplexes always bring in lower incomes per Karen S.
- **PCD by right:** There was no consensus.
- **Mixed use:** In other similarly sized Towns, mixed use has been used, placing second-story residential units above retail/office space. Mixed-used overlays have been identified as opportunities for the Lower Village and Gleasondale village areas. The idea would be to create special village zoning districts for mixed use. This would place density in appropriate locations, encourage vitality, and place development where we want it and away from current open land. There was resistance to a proposed Lower Village overlay. Even if it passed, it may take years to implement. The Lower Village has small lots with many individual small businesses. The Planning Board may move forward in a more limited way versus previous attempts at mixed use. Donna suggested that the Board consider increasing the minimum lot requirement in areas with development constraint as a way to equalize the buildout if the Board elects to use Village Overlay zoning districts and/or density bonuses in Inclusionary Zoning or cluster developments.
- **Adaptive reuse:** This involves converting buildings to residential use (nursing homes, etc.). The Gleasondale mill is a good example of possible adaptive reuse. It could be a possible economic development opportunity where the Town invests in the infrastructure. For affordable housing, we would need to clean up the mill as a brownfield site: Federal and state funding exists for this purpose, and the Town's investment may pay off.
- **Affordable assisted living:** This could be an overlay district with on-site or visiting nurses. At least 60% of the units would be affordable.
- **Conversion of single-family homes to multi-unit homes:** This requires going to the ZBA. Should we change that? Four units triggers the requirement for sprinklers, which could be cost prohibitive. Perhaps we can recommend changing to three units. The number of bathrooms would not change.

- **Accessory apartment zoning changes:** Current state regulations for counting accessory apartments as certified affordable housing units are discouraging. The consensus was not to proceed.
- **Build smaller homes (cottage zoning):** Co-housing is an example, and the development on Elm Ridge Road is similar. This may be an opportunity, especially when small package septic systems are improved. This should be explored further.

We need to look at individual sites or areas to see what's practical. Karen S. recommended doing site visits to similar locations. Other Towns have acquired property for specific uses.

The consensus was to focus on 4-5 things and try to accomplish them versus identifying a long list in the HPP:

- Clustered housing affordable housing density bonuses: investigate opportunity
- Mixed use in Lower Village: more limited version than previously proposed
- Affordable "assisted living" overlay district
- Single-family conversions to multiple units
- Cottage zoning: explore
- Duplexes by right

Donna said that there is a WestMetro Home Consortium and Sudbury joined a couple of years ago. Karen S. thought that the consortium had a moratorium, but we now have a bridge via Sudbury should we want to join. It could bring a few thousand dollars for affordable housing annually.

The SMAHT meeting adjourned at 9:30 P.M. while the Planning Board continued its meeting.

Respectfully submitted,

Laura Spear
SMAHT member

 12/10/09