

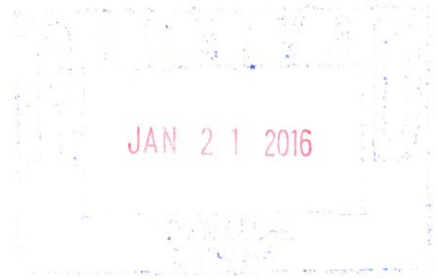
**TOWN OF STOW**  
**STOW MUNICIPAL AFFORDABLE HOUSING TRUST (SMAHT)**

Minutes of the December 15, 2015 SMAHT meeting

SMAHT members: Mike Kopczynski, Quince Papanastassiou, Jim Salvie, Laura Spear, Trish Settles

Housing Consultant: Leonardi Aray

Guests: Nathan Robinson, Metro West Community Development  
Jesse Steadman and Karen Kelleher, Planning office



**Call to Order**

The meeting was called to order at 7:06 PM.

**1. Meeting Schedule**

January 20

**2. Minutes Review & Approval**

Quince moved to accept the minutes of the November 4, 2015 meeting, and Jim seconded. The minutes were approved unanimously by Mike, Quince, Jim, and Laura.

Trish Settles arrived at this time.

**3. Correspondence, Bills and payments**

Two bills required approval:

1. Town of Hudson - \$220 for Metro West Community Development regional housing services
2. Leonardi Aray - \$770 for housing consulting services

Jim moved to pay the bill for \$220 for Metro West Community Development, Trish seconded. The motion passed unanimously.

Jim moved to pay the bill for Leonardi Aray for \$770, Quince seconded. The motion passed unanimously.

**4. Housing Production Plan: Review of Needs Assessment, with MetroWest Collaborative Development**

Nathan Robinson from Metro West Community Development (MWCD) had created a 24-page plan to update the current Housing Production Plan (HPP). He reviewed a presentation that summarized the document at the meeting. The current HPP was approved in May 2011, and it expires May 2016. Before a revised version goes to DHCD for approval, the Planning Board and the Board of Selectmen need to approve it. There was discussion about the turnaround time for DHCD review and approval. The time is not predictable and has varied for neighboring towns.

We will need to determine whether we should do public outreach, and if so, how much and the topics requiring input, such as senior housing.

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From the presentation, Population and Housing Growth data, based on various census data, shows that population growth has remained steady and strong in the past 10 years in Stow. It is outpacing the average communities in our subregion (smaller towns in this area: Acton, Bolton, Boxborough, Harvard, Hudson, Lancaster, Littleton, Maynard, and Sudbury), Middlesex County, and the Commonwealth. Household growth and housing units growth are also strong, outpacing Middlesex County and Massachusetts.

The population is aging as well. A question was asked about the need for affordable housing as it correlates to age. Nathan said he could get that data, but it is based on much manipulation. The population under 18 is declining, over 64 is increasing. The percentage of families with small children is decreasing with growth in senior households. Household size is also getting smaller. These declines are greater than the state average and are likely related to the higher cost of housing in Stow.

A question was asked about development trends in this area and how that might affect Stow. For example, Littleton has a lot of new economic development. Are new employees moving to Stow as a result? Related, a question about whether the 2020 census data will be addressed in the updated HPP and how that may relate to regional development trends. The updated HPP will consider an estimate of the 2020 census data. As of today, there are 179 housing units on the Subsidized Housing Inventory with an estimated 71-79 unit shortfall in meeting the 10% goal. Nathan assumes at the highest margin of error an estimated 2720 households in 2020, requiring 272 units to be affordable.

School enrollment has remained steady with a net increase of 33 students from 2009-2013. From 2009-2013, there has been a decrease in the number of students in grades K-5 and an increase in the number of students in grades 6-12.

Median household income in Stow is relatively high with the greatest disparity between renters and home owners. Renters in Stow have higher incomes than renters in neighboring communities. Rents in Stow are higher, but the cost burden is not as high as in neighboring communities. Stow has higher average incomes with 40% at \$150,000 or more. The current AMI is \$98,500 for 4-person household for the Boston area. 7% of Stow households meet the 80% income level. Another 10% of Stow households meet the 80-100% income level.

Since 2000, the share of owner-occupied housing has gone up slightly compared to rental housing. The vast majority of recent development is single-family housing. Note that the most recent data does not include the Pilot Grove 2 expansion.

Market characteristics show that home values are significantly higher than the state. Although home values are less than the subregion, the monthly homeowner costs are higher. Nathan was not sure why. There was speculation that other towns have higher taxes.

Cost burden and affordability data show that lower income households have a larger cost burden. Cost burden means that more than 30% of monthly income is used for housing. The affordability gap table shows the need for units by income level. Stow has excess capacity of household units for moderate income households and needs 290 ownership units to meet the very low and low income households so that they are not cost burdened. The data identifies where people should be living based on what they can afford, not where they are living now. A

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survey could help us understand whether there is a real demand for people to downsize or for more affordable housing. We can ask whether people feel like they pay more for their housing than they can afford—to see if there is a burden—and ask for the data about income (using ranges) and how much they pay as a comparison compare (perception versus factual data). We should also survey town employees and possibly people who work in Stow, although there is not much business.

Next steps:

- SMAHT members should review the plan and send comments about the plan and a survey to Nathan and Leonardi.
- SMAHT will appoint a representative to work on the survey with Nathan and Leonardi.
- Laura will consult with Nathan on the background data and the plan.

Laura moved to appoint Trish as the SMAHT representative to work on the survey, Jim seconded, and the motion was approved with Laura, Mike, Quince, and Jim in favor. Trish abstained.

### **5. Trustees Reports**

Mike reported that today the Town of Stow was summoned as a defendant in a complaint for nonpayment of a condo fee for an affordable unit at Villages at Stow. Mike will talk with Town Counsel to see if we need to do anything. MWCD will also look into it.

### **6. Special Town Meeting Warrant Article**

The warrant article for Community Preservation Act funds for affordable units at risk of foreclosure was approved at Special Town Meeting. The next Community Preservation Committee (CPC) meeting will review the draft intra-municipal agreement between SMAHT and CPC. What are the next steps specifically for 33 Elm Ridge Road, which is at risk? Nathan will check whether a formal notice of foreclosure was filed. He has also been trying to find the right person at the Department of Housing and Community Development (DHCD) to see if DHCD is intervening in this specific case, as the mortgage was granted without DHCD approval. Nathan will also review the deed restriction. We also need to know what the process is and what the outstanding amount of the loan is.

### **7. Intra-Municipal Agreement**

Mike will attend the next CPC meeting to get the committee's input so that he can bring a version back to our next meeting. One issue was whether there should be a term in it, but the CPC Chair did not think that was needed.

### **8. Hosmer House**

The Planning office sponsored a tour and a follow-up meeting with representatives from a variety of organizations, representing different interests and uses. At that meeting were questions about the cost to acquire and rehabilitate the Hosmer House and make it accessible. A lot of ideas were brought up including housing, putting it on the Massachusetts Historic Registry for tax credit, using CPA funds for affordable units, and converting it into a shared workplace. Stow has a zoning bylaw that supports any use as long as the historic façade is maintained. No information on septic is available.

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**9. 323 Great road proposal report**

The mixed housing and open space proposal was made to the Board of Selectmen, and Mike attended the follow-up site walk. Per Mike, conversations seemed positive at the walk. As a Selectman, Jim said seeing the site was very helpful in his understanding of the proposed plans.

For the January 12 Board of Selectmen meeting, should we put more work into a plan if housing is not being considered? If we want to proceed, perhaps we can mix and match the elements differently for one plan and focus on more favorably viewed elements such as the loop road, two buildings, parking for the housing and open space, and snow removal. Jesse added that the community center would not be of value. Without the Planning Board's support, is it worth proceeding?

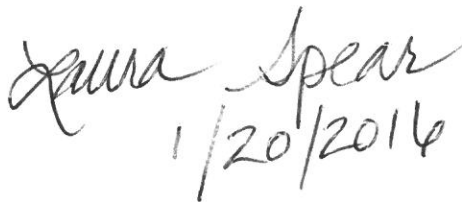
We agreed to have one more plan for the January 12 meeting, but the expectation is that it will not make much of a difference. Leonardi can also get case study costs for other small developments in neighboring towns for comparison. SMAHT will need to focus on other opportunities if the 323 Great Road proposal is unlikely to happen. Based on the data presented tonight, SMAHT will need to focus on other opportunities even if the 323 Great Road proposal happens. In five years, we will need about 272 affordable units to reach 10%.

**10. Adjourn**

Trish moved to adjourn, Quince seconded, and the motion was approved unanimously. The meeting adjourned at 9:21 PM.

Respectfully submitted,

Laura Spear  
SMAHT member



*Laura Spear*  
1/20/2016

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