

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

Minutes of the June 1, 2016 SMAHT meeting

SMAHT members: Mike Kopczynski, Quince Papanastassiou, Cynthia Perkins, Trish Settles, Laura Spear

Housing Consultant: Leonardi Aray

Guests: Carolyn Read and Kevin O'Brien, Habitat for Humanity

Cortni Frecha (Community Preservation Committee), Mark Jones (Planning Board), Susan Winkler (property owner of 241 Boxboro Road)

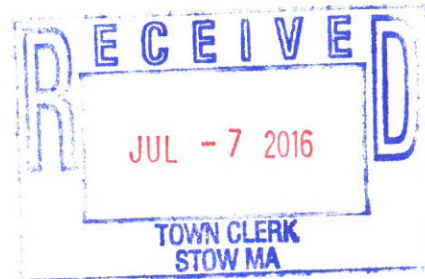
Call to Order

The meeting was called to order at 7:12 PM.

1. Meeting Schedule

July 6

August 3



2. Minutes Review & Approval

Laura moved to accept the minutes of the May 4, 2016 meeting, and Quince seconded. The minutes were approved unanimously.

3. Correspondence, Bills and payments

We received a bill from Leonardi Aray, #150905, in the amount of \$1330.00. Laura moved to pay, and Cynthia seconded. The motion was approved unanimously.

4. Trustee Reports

The next housing network meeting is this Friday morning in Acton.

Wedgewood Road: Land owners had an informal conversation with the Planning Board for a potential 26-unit conventional development, which would trigger Inclusionary Zoning. We'll look for the notice from the Planning Board for comments.

Hiley Brook Road: Someone has a parcel and is interested in Town's housing needs. Mike was to meet with him today, but they need to reschedule. The developer is Community Property Investments.

5. Habitat for Humanity Visit

Carolyn Read, Executive Director, and Kevin O'Brien, Board member, from Habitat for Humanity North Central Massachusetts joined us.

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Approved

Laura Spear 7/6/15

a) Critical Home Repair program

Habitat North Central Mass. has built over 30 houses in the area over the past 28 years. Two years ago, they wanted to continue building, but they realized they also wanted to maintain the affordable houses they already had. Homeowners must meet 30-60% AMI, have a critical need in order to stay in the house (such as roofs), and want to work with Habitat. For example, Habitat is working on an accessibility project in Winchendon. Habitat has an applicant in Stow on a waiting list for roofing, shingles, and water damage with mold remediation.

Habitat uses volunteers for the home repairs as much as possible. The criteria includes that it is a principal home and not income producing. Habitat is looking at duplexes on a case-by-case basis. Habitat reviews the financial criteria, and then does a visual inspection of the house. The home owner would not qualify for a home equity loan and would pay for the cost of materials only with a 0% loan. The program is first come, first serve.

The homes are not on the Subsidized Housing Inventory (SHI)—this program is not to include a housing unit as a new unit on the SHI.

There is a big demand. Funding to date has been provided through grants for Fitchburg and Leominster and towns that touch them. Middlesex Savings provided other grants for five specific towns in Middlesex County, but Stow is not one of them. Habitat would also be interested in grants from SMAHT if SMAHT was interested in “affordable” housing that was not necessarily on the SHI. The biggest program expense to date was \$4600, but the Stow unit would cost more (up to \$10,000). The families have to put in 8 hours of labor per \$1000 of materials provided and must work within their abilities. The Trust discussed various funding sources from the Town, including potential CPA funds.

b) RFP timing for our municipally owned parcels

SMAHT has control over two small municipally owned parcels, on Pine Point and Queen's Lane. Kevin saw the sites, and Carolyn and Leonardi met to discuss the sites. Perc testing for the Pine Point parcel was done, and there is an area where a septic system could go. SMAHT was planning to do a little more engineering to see how large a system would be supported. Carolyn would like to apply for a federal home loan program this fall, and the timing may not work. The new timeframe for advertising for a Request For Proposal (RFP) for this parcel is through mid-August with an information session in September and project award in November/December.

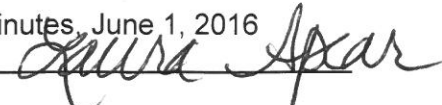
The Pine Point parcel seems to be a good fit for Habitat. The funds for the house construction have to be raised locally. The cost to build the house is \$150-170K, but the site should be ready to build. The site prep could cost about \$50K.

According to Cortni, the unreserved CPA funds for affordable housing is about \$260K before we get the next payment. This does not include the money that has been set aside for the deed restriction program. We would need Town Meeting approval to release those funds.

Criteria for an RFP to which Habitat would respond includes that the would-be home owners have a 30-60% AMI income, the house is of a certain size, has a specific of number of units, etc.

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Habitat typically builds homes with about 1200-1300 sq. ft. Habitat did 2 duplexes on Oakland Street in Fitchburg: a colonial and offset capes.

The Queens Lane parcel may be easier to build, but it would be a smaller house: 1-2 bedrooms maximum. SMAHT had envisioned this as a possible home for a disabled home owner.

Laura moved to authorize proceeding with the additional engineering for the Pine Point parcel, and Cynthia seconded. The motion passed unanimously.

Leonardi will proceed with drafting an RFP for both parcels at the same time.

6. Ch 61: Win[k]ler property update and review

Last week's Board of Selectmen meeting discussed the Town's first right of refusal for two Chapter 61 parcels. The option for the Minute Man property on Boxboro Road was waived. A working group was formed to review the Winkler property at 241 Boxboro Road, and Mike is on it.

Leonardi said there were 2 lots at 241 Boxboro Road. The one on the left (Lot 3) is for sale for \$141K, and the Chapter 61 parcel behind the house is for sale for \$40K. (Technically it is not a lot, but we will refer to it as a lot for purposes of discussion.) There is roughly an area of 460' x 100' to work with. Lot 3 has 50' wide access.

Both lots may be needed for all infrastructure support. Engineers did some perc tests on the site. A sewage disposal system was designed on Lot 3. It looks like the land can be divided, but the number of units is not defined. There is an easement on Lot 3 and in front of house. One driveway was planned for entering both the existing house lot and Lot 3. The one drive may be required for sight lines.

Questions for the Town to consider: Is this land desirable? Is it fundable? Is there Town interest in both lots?


If the Town bonds it or CPA funds are used, we'd need Town Meeting approval. SMAHT can also buy Lot 3 outright without going to Town Meeting.

There are a number of proposed developments that require affordable housing, and this could be an off-site option for developers, as suggested by the Planning staff. Discussion included the number of potential units, whether we should look at both lots or only Lot 3, and the need for additional pre-development assessment. The reaction of Trustees was mixed. The Planning Board was supportive when this opportunity was discussed at a recent meeting. More information is needed. The next steps is for Leonardi to continue looking into more information about both lots.

Quince moved to authorize up to \$5000 for additional engineering for the Chapter 61 portions of 241 Boxboro Road, and Cynthia seconded. The motion was approved unanimously.

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On Monday, June 13, SMAHT has time on the Community Preservation Committee agenda to discuss this opportunity. On the June 14 Selectmen's meeting, the Working Group will report out, and the Selectmen will decide on next steps.

Susan Winkler asked what happens if the buyer walks away. The Town still has 120 days. There are several options available, depending on how things go.

7. Housing Production Plan Comments and Review

Laura reviewed the meeting with Planning Board about the Housing Production Plan. The Planning Board seemed supportive but wanted to review another draft in more detail. Nathan has updated the draft with comments to date from SMAHT, Planning staff, and the Planning Board meeting, and he will distribute the next revision on Friday. The latest draft will go to Mike and the Planning staff for final review and comments.

8. RFP for Housing Consultant

Mike distributed a draft of a Request For Quotations (RFQ) for an Affordable Housing Consultant. Laura moved to accept the RFQ as amended, Trish seconded. The motion passed unanimously.

Mike will send the approved RFQ to the Town Administrator. As it is less than \$10,000, it will be handled through email rather than being posted for 30 days.

9. Adjourn

Cynthia moved to adjourn, and Quince seconded. The motion was approved unanimously. The meeting adjourned at 9:20 PM.

Respectfully submitted,

Laura Spear, SMAHT member

Laura Spear *7/6/16*

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Approved *Laura Spear* *7/6/16*