

NORWICH PLANNING COMMISSION AFFORDABLE HOUSING SUBCOMMITTEE

Agenda

Monday, Feb. 23, 2026

Hybrid Meeting: In-Person at Tracy Hall and via zoom:

Topic: Affordable Housing Subcommittee

Join Zoom Meeting

<https://us02web.zoom.us/j/83194128919>

Meeting ID: 831 9412 8919

1. Approve meeting agenda
2. Public comment
3. Approve November and January minutes
4. Updates
 - a. Municipal Planning Grant – ‘2026 Norwich Village Master Plan’
 - b. Tier 1B and Future Land Use Maps
5. Review of Application by Twin Pines Housing Trust for Norwich Revolving Fund. (Possible motion with recommendation to the Planning Commission)
6. Next steps on zoning (time permitting)

Adjourn

Attachments

11/10/2025 Meeting Minutes

12/15/2025 Meeting Minutes – NO QUORUM

1/26/2026 Minutes of Joint Meeting with Planning Commission

Twin Pines Housing Trust Application for Norwich Revolving Fund with attachments

**NORWICH PLANNING COMMISSION
AFFORDABLE HOUSING SUBCOMMITTEE**

Meeting Minutes

Monday, ~~Oct. 20, 2025~~ November 10, 2025

Hybrid Meeting – In person at Tracy Hall and by zoom.

Attendance: Members: Brian Loeb, Jeff Lubell, Peter DeShazo, Creigh Moffat
Town Staff: Steven True, Planning Director and Zoning Administrator.

1. **6:02 Open Meeting; determined quorum**
2. **Approve Minutes**
Brian Loeb MOTIONS to approve the Aug. 11, 2025, minutes as submitted; Peter DeShazo seconds. All in favor. (4-0). Members review the October 20th minutes. Jeff Lubell notes that the three (3) members in attendance did constitute a quorum and proposes amendments to October 20 minutes to reflect the fact that it was a formal meeting. Peter DeShazo MOTIONS to approve the October 20th minutes as amended, Brian Loeb seconds. All in favor, Creigh Moffat abstains (3-0)
3. **Public Comment:** No public present
4. **General Updates:** Steven True summarized a meeting with Advanced Transit, himself and Brie Swenson, Director Norwich Recreation Department to discuss ways to improve ridership on the Brown Route. Advanced Transit to hold a public forum on February 9th at a community potluck event hosted by the Recreation department. Steven True updated the group on the Municipal Planning Grant (MPG) application.
5. **Discussion of TRORC Future Land Use (FLU) Maps:** Members discussed the FLU map concluding with a recommendation to expand the village area classification northward on Beaver Meadow Road to include the Transfer Station Parcel and to include the Hawk Pine neighborhood, noting its proximity to the Village Center and the presence of suitable soils.

Brian Loeb MOTIONS to empower the Chair to send these recommendations to the Chair of the Planning Commission. Creigh Moffat seconds. All in favor (4-0).
6. **Outreach re Norwich zoning changes and affordable housing policy:** Members continued to discuss the outreach strategy of inviting developers to meet with the subcommittee and other measures to raise attention to the new land use regulations.
7. **Next meeting 6:00 PM December 15th, 2025**
8. **Adjourn 6:54 PM**

Norwich Planning Commission and Affordable Housing Subcommittee Joint Special Meeting

Minutes 1/26/26

Planning Commission Members Present: Jaan Laaspere, Christian Spalding, Ernie Ciccotelli, Vince Crow, Mary Gorman, Bob Pape

Affordable Housing Subcommittee Members Present: Peter Deshazo, Jeff Lubell, Brian Loeb, Creigh Moffet

Staff: Steven True

Other Public: Kevin Geiger, TRORC

Meeting Opened:

1. Open Meeting; both committees have a quorum

2. Approve Agenda

Ciccotelli moved, seconded by Crow to approve the agenda.

Motion passed 6-0

3. Act 181 Tier 1b explainer and Q&A with Kevin Gieger, Senior Planner TRORC

Kevin Gieger discussed the process of updating the Future Land Use Map & Tier 1b opt-in options. TRORC is in the process of updating the region's Future Land Use maps, which include designations for Village Center, Village Area, and Planned Growth Areas. The Village Area is defined as the area surrounding the Village Center that is a denser residential area that is relatively walkable. These areas could qualify for state funding for affordable and workforce housing.

Once these areas are defined, the Town can opt-in for any of these areas to be designated as Tier 1B, which would create an Act 250 exception for housing only in that area. This doesn't affect local zoning so the town zoning regulations stay in place.

TRORC is aiming to adopt the updated maps later this year and go into effect in 2027

4. Tier 1b Opt-in discussion

The group discussed the draft of the Future Land Use map and opting in to a Tier 1B designation. The group will decide on its recommendation to the Select Board at the next regular meeting.

5. Adjourn

Ciccotelli moved, seconded by Crow, to adjourn the meeting.

Motion passed 6-0

Minutes by Vince Crow on 1/28/25

**NORWICH PLANNING COMMISSION
AFFORDABLE HOUSING SUBCOMMITTEE**

Meeting Minutes

Monday, Dec. 15, 2025

Hybrid Meeting – In person at Tracy Hall and by zoom, started around 6:05 pm.

Attendance: Members: Jeff Lubell, Pete DeShazo. Public: Priscilla Vincent

NO QUORUM

Note: the group had an informal discussion without taking any official action in lieu of a regular meeting. The discussion is summarized in these minutes.

1. Impact, if any, of proposed short-term rental policy on housing affordability

The group held a brief discussion on this topic. The upshot was that the impact could depend on how many short-term rentals owned by investors are already present in Norwich.

2. Next steps on developing policy for 2+ ADUs

A brief discussion on this topic focused on clarifying the issue – Vermont law requires that towns allow one ADU on every parcel. Norwich has adopted regulations to comply with the law. The question is what policies, if any, should apply to a request to build a second or third ADU. Discussion of substantive approaches will be reserved for a future meeting.

3. Adjourn by 6:30 p.m.



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February 9, 2026

Steven True
Planning & Zoning Administrator
Town of Norwich
300 Main St
Norwich VT, 05055

Dear Mr. True,

We are writing on behalf of Starlake Village and Twin Pines Housing to request funding from the Norwich Affordable Housing Revolving Fund (“Fund”) to support critical capital repairs at Starlake Village (“Starlake”). Starlake is a 14-home owner-occupied affordable housing community developed by Twin Pines. (See map at Attachment A.) Although the Fund was originally envisioned to be used for the creation of new affordable homes, this request sustains its core purpose: to facilitate and preserve housing in Norwich that remains affordable in perpetuity.

Starlake Village was established in 1992 and has served Norwich for decades as a source of affordable homeownership. Eligibility to purchase a home at Starlake Village is both income and asset-based. At its inception, income eligibility was limited to households at or below 95% the area median income (AMI) for Windsor County. Currently, household income is limited to 120% AMI for Windsor County or the state of Vermont NonMetro area, whichever is greater. While the income eligibility limit has increased, the actual household income of most applicants for these homes falls below the 120% AMI limit at time of purchase.

Today, the Starlake community faces significant capital needs for its privately managed water and sewer systems that exceed the financial capacity of homeowners and their existing reserves given the aging of the property. Without immediate intervention, the long-term affordability and viability of these 14 homes are at risk.



In rural Vermont communities like Norwich, the lack of water and wastewater infrastructure poses unique and costly challenges to the development of new affordable housing and the maintenance of existing affordable housing. Use of the Fund to address the capital needs of the Starlake water and wastewater systems is a meaningful way for the Town to act on its commitment to supporting affordable housing.

Alignment with Purpose & Criteria of Fund: This request is aligned with the purpose and criteria of the Fund. The purpose statement emphasizes enabling homes that “remain affordable in perpetuity,” and the Eligible Use of funds explicitly includes “hard costs incurred in the... rehabilitation of an Eligible Project.” The Starlake project meets and exceeds the objectives:

1. The Fund monies will be used to address the capital needs of the private water and wastewater system for the Starlake community and is an investment in preserving 14 perpetually affordable homes in Norwich.
2. These funds will be used exclusively for hard costs, specifically needed repairs to Starlake Village’s private water and sewer systems.
3. The criteria of affordability in perpetuity are fully met through long-standing and widely used resale restrictions that ensure affordability across future generations of homeowners.

Notably, no project has accessed this Fund since its creation almost seven years ago in 2019. This proposal provides a meaningful opportunity for the Fund to fulfill its intended purpose.

Community Benefit & Public Good: Starlake Village is home to residents who contribute significantly to Norwich’s character, workforce, and local community. Residents include two Marion Cross teachers, a Bethel special ed teacher, two accomplished youth music teachers, a professional photographer, a graphic designer, a website builder, a librarian, a postal worker, a retired nurse, a dental hygienist, a foster parent, two landscape and pressure washing business owners, an assistant town clerk, and various small business owners. Young adults in the community work at Kendall, in food service, as a nurse’s aide while attending nursing school, as a landscaper, and as a welding student at CTE. There are eleven children at Starlake attending local schools.

These are all people working in and for Norwich, in particular, and the Upper Valley community more broadly. Preserving these homes strengthens the social and economic fabric of Norwich by supporting long-term residents, local workers, and families who contribute to the community.

Leveraged Funding: In keeping with the Fund preference for projects that leverage multiple funding sources, Starlake Village has already secured substantial support:

- In 2021, the Vermont Economic Development Authority (VEDA) committed the use of federal funds to loan Starlake funds necessary to install an emergency generator for the water system. The standby power system was installed in 2024 at a cost of approximately \$50,000. VEDA forgave the loan in 2025.
- In 2021, the Drinking Water State Revolving Loan Fund (DWSRLF) committed to loaning Starlake \$7,100 to be used to develop Strategic Asset Manage Plan (SAMP) for the water and septic systems. The SAMP was completed December 1, 2023. DWSRLF forgave \$1,500 of the original loan and the Starlake homeowners' association will cover the remaining \$5,600 debt beginning August 2026 paying \$93.33/month for 60 months; The SAMP outlines a plan for addressing the long-term capital needs of the water and septic systems.
- The Starlake homeowners' association has a replacement reserve with a current balance of around \$20,000. A portion of these funds could be used as a match for funds provided by the Town for the water and septic capital needs, while preserving a portion of the funds for any unforeseen emergency.
- Incremental annual increases in the monthly homeowner association fees are anticipated to build cash to be used for capital needs such as water and septic system maintenance. (Recent increases to HOA dues have proven quite challenging for several Starlake households.)
- The Vermont Housing and Conservation Board (VHCB) has committed significant funding to the Starlake community:
 - In 1991, VHCB funded the initial land acquisition for the Starlake development with \$135,000.
 - In 1992, VHCB gave \$47,000 for construction.
 - In 1993 VHCB gave \$28,000 for construction.
 - In 2005, VHCB gave \$22,000 to upgrade the road at Starlake.
 - In 2006, VHCB gave \$4,000 for improvements in the community, which the homeowners' association is repaying through monthly dues.
 - In 2016, VHCB gave \$11,400 for improvements to the water and septic systems, which the homeowners' association is repaying through monthly dues.
 - In 2016, VHCB gave \$10,000 for inspection of the septic system.
 - In 2017, VHCB gave \$46,000 for upgrades to the water and septic systems

These resources demonstrate shared responsibility. However, they are insufficient to cover the immediate and future capital needs identified.

Starlake Water and Wastewater Systems' Capital Needs: State and federal funds supported the development of the Strategic Asset Management Plan (SAMP) for the Starlake Village water and wastewater systems in 2023. (See Attachment B.) The SAMP analyzes the capital needs of the systems over a forty-year period from 2023 to 2063 that are vital to maintain the long-term functionality and safety of the systems.

For this funding request, we are focused on the priorities identified for the first five years in the SAMP (2023-2028). The total cost of these recommended improvements was estimated at \$65,720 in 2023. (See Attachment C.) The most immediate needs include replacement of key water system components and the floats and pumps associated with the septic system, with work anticipated to occur in 2026. Given current construction and equipment costs, we expect updated contractor quotes to exceed the original estimate.

The requested Affordable Housing Revolving Fund loan will be used to help cover hard costs for these essential capital improvements.

Requested Loan Terms:

We are requesting that the loan terms for this capital needs project be considered under the policy provision allowing the Selectboard to forgo interest when “the public good justifies foregoing any expected interest payments.” In this case, the public good is clear: the protection of 14 affordable homes at risk due to infrastructure deterioration. The SAMP shows that the water and septic systems will require significant future investment and debt for the current needs will impact the affordability of this community. Because of this, we would further ask that the loan be structured to be forgiven.

- Loan amount: \$45,000
- Repayment term: Forgiven
- Use of funds: Eligible hard costs for water/sewer system rehabilitation as identified in the Capital Needs Plan

If the affordable housing committee is unable to forgive the loan, we would request a 0% interest loan with a reasonable term of a minimum 10 years for repayment allowing homeowners to meet repayment obligations while maintaining the long-term financial health of the community.

Starlake Village is one of Norwich’s successful long-term affordable housing assets. Ensuring its continued viability is not simply a maintenance project - it is a meaningful investment in the stability, wellbeing, and diversity of the Norwich community. This request

offers a responsible and high-impact way for the Affordable Housing Revolving Fund to realize the purpose for which Norwich voters established it.

Thank you for your consideration. We welcome the opportunity for further discussion and to provide additional documentation.

Sincerely,



Anne N. Hill, Homeownership Coordinator
Twin Pines Housing Trust



Lisa Talmadge, President
Starlake Village Homeowners' Association

CC: Jeff Lubell

Attachments:

- A. Starlake Village map
- B. Strategic Asset Management Plans (Water and Wastewater)
- C. Capital needs spreadsheet