

# NORWICH PLANNING COMMISSION AFFORDABLE HOUSING SUBCOMMITTEE

## Agenda

**Monday, Mar. 23, 2026, 6:00 pm**

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 February meeting minutes
4. Updates
  - a. Planning Grant
  - b. Tier 1B and Future Land Use Maps
  - c. Other
5. Continued review of Application by Starlake Housing Trust and Twin Pines Housing Trust for funds from the Norwich Revolving Fund and discussion of the Fund Guidelines
  - a. Note: a draft analysis and summary of recommendations has been prepared and included in the packet. We will discuss this draft and determine whether or not to accept it and/or modify it and/or submit it (as modified) to the Planning Commission
  - b. Motions are possible on recommendations to the Planning Commission related both to the Application by Starlake and Twin Pines for funds in the Norwich Revolving Fund and modifications of the Fund Guidelines.
6. Future agenda items

Adjourn

Attachments

2/23/2026 Meeting Minutes

Twin Pines Housing Trust Application for Norwich Revolving Fund with attachments

Norwich Affordable Housing Revolving Fund Guidelines

Draft Analysis of the Application from Starlake and Twin Pines



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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

## AFFORDABLE HOUSING FUND POLICIES AND CRITERIA

**PREAMBLE:** The question of whether to establish an Affordable Housing Revolving Fund in the amount of \$45,000 was put to voters of the Town of Norwich in an article included on the November 6<sup>th</sup>, 2018 ballot. The measure was supported by the voters. What follows is guidance for the management of the fund.

**PURPOSE STATEMENT:** The purpose of the Norwich Affordable Housing Revolving Fund (fund) is to facilitate the provision of housing in Norwich that remains affordable in perpetuity. The fund shall be managed in such a way as to attract additional support for affordable housing from other private, public and not-for-profit entities. In this manner, the impact of the fund will be quantifiably greater than the original \$45,000 commitment.

**GOVERNANCE:** The Selectboard may approve the disbursement of funds in support of an affordable housing project that aligns with the guidance contained herein. Such a project is to be led by a designated sponsor. The Planning Commission will review potential projects for compliance with the Town Plan and make recommendations to the Selectboard.

**ELIGIBLE SPONSORS:** Entities registered with the VT Secretary of State to conduct business in VT, 503 (c), and/or recognized affordable housing providers are eligible. A demonstrated track record in the development and/or management of affordable housing is required. Individuals and households are not eligible, and would need to partner with an eligible sponsor.

**ELIGIBLE PROJECTS:** A proposal that demonstrates a need for the town's funding that cannot be readily met through other sources in order to provide two or more affordable housing units in perpetuity located in Norwich. Projects that demonstrate a substantial leveraging of the town's funding with other private and/or public funding sources for the creation of affordable housing units are preferred.

**PERFORMANCE PERIOD OF FUNDS:** The Town expects there will be a direct relationship between the duration (term) of the loan of funds and the number of affordable dwelling units any proposed project provides. The smaller the number of affordable housing units created, the shorter the required repayment period.

**REPAYMENT OF FUNDS:** The obligation is on the sponsor to show how the project will benefit from the use of the funds and to propose a repayment schedule that is both workable from the project's standpoint and consistent with the affordable housing fund policies and criteria. Repayment holidays, deferred payment schedules and balloon payments are all devices sponsors can propose to advance project viability.

**INTEREST OWED ON USE OF FUNDS:** An interest rate of one point below the prime rate as published in the Wall Street Journal (WSJ prime) per annum will be set on all dispersed funds unless:

- a. The Selectboard (or their designees) in reviewing the project determines that the public good justifies foregoing any expected interest payments (principal is not forgiven)
- b. The sponsor demonstrates to the Selectboard's satisfaction that the levying of interest on the repayment of funds would jeopardize the viability of the project

TRACKING OF FUNDS: Where a sponsor proposes a lengthy installment plan (more than three years) for repayment, and/or multiple payments, the recovery of the administrative costs associated with tracking payments will be considered when settling on loan terms.

ELIGIBLE USE OF FUNDS: Funds may be used to cover reasonable "hard" and "soft" costs incurred in the acquisition, construction, or rehabilitation of an Eligible Project except as provided for herein. These funds are not available for: markets studies, property appraisals, site assessments, engineering, permitting or design, legal review or any soft costs associated with the acquisition of real property or project management. These funds cannot be used for the payment of Norwich property taxes, education taxes, VT taxes or US taxes. Sponsors are encouraged to use these funds as a match for other funding sources. A project may include dwelling units that do not meet the definition of 'affordable' (below), so long as the project delivers the minimum number of affordable units required for eligibility under this fund.

#### DEFINITIONS:

Affordable: ~~This program will use the definition of affordable housing adapted from 24 VSA § 4303 (1).~~

(1) "Affordable housing" means either of the following:

(A) Owner-occupied housing for which the total annual cost of ownership, including principal, interest, taxes, insurance, and condominium association fees, does not exceed 30 percent of the gross annual income of a household at 80 percent of the highest of the following:

- (i) the county median income, as defined by the U.S. Department of Housing and Urban Development;
- (ii) the standard metropolitan statistical area median income if the municipality is located in such an area, as defined by the U.S. Department of Housing and Urban Development; or
- (iii) the statewide median income, as defined by the U.S. Department of Housing and Urban Development.

(B) Rental housing for which the total annual cost of renting, including rent, utilities, and condominium association fees, does not exceed 30 percent of the gross annual income of a household at 80 percent of the highest of the following:

- (i) the county median income, as defined by the U.S. Department of Housing and Urban Development;
- (ii) the standard metropolitan statistical area median income if the municipality is located in such an area, as defined by the U.S. Department of Housing and Urban Development; or
- (iii) the statewide median income, as defined by the U.S. Department of Housing and Urban Development.

Perpetuity: means the longest possible time period permitted under state law, which will be enforced through legal instruments attached to the property title or other binding legal documents. The following specific provisions shall apply to rental and owner-occupied affordable housing:

- Affordable rental housing must be occupied, in perpetuity, by households with incomes at or below 80 percent of the highest of the three income standards specified in the definition of affordable housing. Housing that serves households with lower incomes is to be preferred where practicable.

- Owner-occupied affordable housing shall use a resale formula designed to share equity between the purchaser and the program to facilitate the accumulation of assets by the homeowners while maintaining long-term affordability. Unless good cause is shown to use a different resale formula, the resale formula shall be one of those commonly in use in Vermont. The initial occupant of owner-occupied affordable housing must have an income at or below 80 percent of the highest of the three income standards specified in the definition of affordable housing. Subsequent purchasers must have an income at or below the higher of: (a) 80 percent of the highest of the three income standards specified in the definition of affordable housing or (b) the income level needed to afford the price specified by the resale formula.

**DRAFT – This document is draft analysis that has not yet been reviewed by the Affordable Housing Subcommittee**

**Analysis of Starlake Housing Trust / Twin Pines Request  
for Funding Under the Affordable Housing Town’s Revolving Fund**

March 18, 2026

**Background**

On Feb. 9, 2026, Starlake Housing Trust and Twin Pines submitted an application for \$45,000 under the town’s Affordable Housing Revolving Fund (Fund). This memo provides an analysis of this application and a recommendation that it be granted.

NOTE: this memo has been prepared and submitted to Norwich Affordable Housing Subcommittee for consideration at its March 23 meeting. The Subcommittee will determine at that time whether to accept the recommendation and whether to modify the memo and submit it to the Planning Commission.

The original Fund was created by Norwich voters in the past – at least 15 years ago and likely longer. With the funds set to sunset in 2018, Norwich voters voted to reauthorize the funds, and allow interest to accrue to the fund. On April 24, 2019, the Selectboard approved a set of guidelines developed initially by the Affordable Housing Subcommittee and approved by the Planning Commission, for the expenditure of the funds.

This is the first formal request for the funds.

This memo describes the extent to which the request is consistent with various provisions of the approved guidelines and makes a recommendation to the Planning Commission, which is responsible for issuing a recommendation to the Selectboard.

**The Application**

Starlake Village (Starlake) is a development in Norwich, established in 1992, consisting of 14 owner-occupied homes that were developed under a model designed to create owner-occupied homes that are and remain affordable over time through restrictions designed to balance residents’ opportunities to build wealth and the preservation of long-term affordability. Owners of the homes buy the homes at below-market levels and take out a mortgage to pay for their purchase. When they sell the homes, they are required to sell at an affordable price calculated by sharing the home price appreciation; families keep some of the appreciation, while the rest stays in the home in the form of a lower purchase price, thus maintaining affordability over time. This category of homeownership is sometimes called shared equity homeownership.

The Starlake homeownership association (the Starlake Trust) and Twin Pines (the original developer of the homes and the organization responsible for stewarding its long-term

affordability) have requested funds to cover accrued capital needs related to the community water and wastewater systems. They submitted evidence of substantial costs to keep the water and wastewater systems in good working order, totaling about \$66,000 through 2028 and an additional \$173,000 through 2034. These costs were calculated a few years ago, so the costs may have gone up since the original assessment.

The applicants have a replacement reserve of about \$20,000, some of which the applicants note can be used as a match for the town's funding. (The Starlake Homeowners association currently builds its reserve by \$2,000 per year.) At the last affordable housing subcommittee meeting, the applicants noted the possibility of additional matching funding coming from the Vermont Housing and Conservation Board. The subcommittee also requested additional details about this possibility.

### **Overall Purpose**

At its core, the underlying purpose of the Affordable Housing Revolving Fund is to help ensure that low and moderate-income households can afford to live in Norwich. The request advances this purpose. The requested funding would contribute to the ability of moderate-income homeowners to stay in their properties without having to sell to higher income households who have the money on their own to update the water and wastewater systems.

### **Applicant Need**

It seems clear that applicants need the funding they have requested as their accumulated reserves fall far short of the costs of ensuring their water and wastewater systems are in good working order.

### **Use of the Funds**

When the Fund guidelines were established, the paradigmatic use envisioned for the Fund was to help facilitate the construction of a new affordable housing development (or the substantial rehabilitation of an older structure that creates new affordable housing). The Starlake proposal is somewhat different from that paradigm. They are proposing funds to help maintain the affordability of an existing affordable housing development rather than the creation of a new one.

Interestingly, while there are several phrases in the guidelines that seem to reflect the assumption of new construction, the guidelines mostly talk about **providing** affordable housing. For example, the guidelines state: "The purpose of the Norwich Affordable Housing Revolving Fund (fund) is to facilitate the **provision** of housing in Norwich that remains affordable in perpetuity" (emphasis added). The Guidelines also specify that:

“Funds may be used to cover reasonable “hard” and “soft” costs incurred in the acquisition, construction, or rehabilitation of an Eligible Project except as provided for herein.”

While this project does not fit the original paradigm directly, it does represent an expenditure for “rehabilitation” to facilitate the “provision of housing in Norwich that remains affordability in perpetuity.” So, its use is largely compatible with the eligible uses specified in the guidelines, even if it represents a use not originally contemplated when the guidelines were prepared.

### **Initial Affordability**

The Fund guidelines call for homes to be affordable to and initially occupied by a household at 80% of the area median income. Starlake is aimed at a group with slightly higher incomes. Starlake’s guidelines initially called for it to be affordable to households at 95% of the area median income, and now call for applicants for available units to have incomes below 120% of the area median income. The Fund guidelines recognized that over time, new homebuyers might need to have somewhat higher incomes than the original 80% of area median income due to the mechanics of how the resale formula works, so the increase in area median income is not entirely unexpected.

The precise affordability level of Starlake homes is unclear as no information has been provided about mortgage costs relative to incomes. On balance, it appears the units the applicant proposes to assist with the funds serve an income group that cannot afford to live in Norwich without assistance but does not meet the literal requirements in the guidelines for initial affordability.

### **Long-Term Affordability**

The Fund guidelines also call for assisted units to be affordable in perpetuity. For owner occupied homes, this means they utilize one of the resale formulas commonly in use in Vermont. This requirement appears to have been met here, as Starlake uses the 75/25 split common in Vermont where the family can sell the home for its original purchase price plus 25% of the increase in appraised value (often plus capital improvements).

### **Loan Terms**

The applicants have requested that the funds be issued in a loan that is forgiven over time. If that is not possible, they request a 10-year term with 0% interest.

The Fund guidelines specify a loan with an interest rate of one point below the prime rate, but gives the Selectboard discretion to charge a lower rate. The Fund guidelines do not

contemplate that the loan would be forgiven. The term is not specified in the guidelines but the guidelines contemplate a longer term for a larger number of units assisted.

### **Leverage**

While there is no formal match for the town's fund required by the Fund guidelines, the guidelines specify that "Projects that demonstrate a substantial leveraging of the town's funding with other private and/or public funding sources for the creation of affordable housing units are preferred."

The applicants have proposed to match / leverage a portion of the town's funds with their own reserve funds. Whether this is technically a match or not (usually a match is from an external source and not the applicant), it's clear this is a meaningful contribution to the project but not a large one. Should the state be in a position to match the town's commitment, or should the residents be able to contribute more to the maintenance of their system, that would provide more substantial leverage.

### **Analysis**

As noted above, this is the first formal request for funds from the Fund in its entire existence. The funds do not do any good sitting in the bank. They are meant to be used. There applicants unquestionably have a need here for the funds. The requested use advances the underlying purpose of helping moderate-income households afford to live in Norwich. The funds are proposed to be used for rehabilitation (an eligible use) and provide affordable housing that is affordable over the long-term, which the guidelines also call for. While the proposal does not line up perfectly with all aspects of the guidelines, it seems consistent with the overall spirit of the Fund and its guidelines, and we recommend that the town find a way to use the funds to help the applicants.

In this context, it is important to recognize that the Fund guidelines are very specific and appear better matched to a much larger fund. As noted in the town's housing strategy, the town originally intended to grow the fund over time. For a variety of reasons, that did not happen. While a larger fund – say \$500,000 or \$1 million – might make a material contribution to the feasibility of a perpetually affordable housing development, a \$45,000 fund is far too small to accomplish this. Developers of perpetually affordable housing generally do not need \$45,000 to advance their project as they have other sources of working capital. We need to find a use that is appropriate for the scale of the funding available – where \$45,000 can make a material difference. The requested use appears to be such a case.

One concern is that the funding being requested goes only partway to solving their long-term capital needs problem. The requested funds, plus some amount of their accrued

reserve, gets them most of the way toward meeting their near-term capital needs. But a larger bill is coming due within 8 years and it's not clear how they will meet that need. For this reason, it would be useful to discuss with the applicant whether the town's funding could be used to help leverage additional resources to provide a more comprehensive solution to the applicant's needs. Some options might include, for example:

- Using the town's funds as a match for a grant from the Vermont Housing and Conservation Board or another funder.
- Using some or all of the town's funds to cover the costs of higher contributions to the property's reserve account by residents who cannot afford it. For example, if the residents raised their collective annual contribution to the reserve fund by an additional \$5,000 or \$8,000 per year, some of the funding provided by the town could be used to pay the additional costs for those residents who cannot afford the increase, while facilitating a faster increase in the fund.

It's not the town's role to be prescriptive about the exact way in which the town's funds are leveraged for greater impact but any such leverage would be a strong positive that would support a decision to provide the requested assistance.

### **Recommendation**

We recommend that the application be granted and that the original \$45,000 plus any interest that has accrued in the fund be loaned to the applicants at zero percent interest. We propose a 12-year term with no payments for the first two years, followed by a ten-year repayment schedule. We believe there is merit to the request for the loan to be forgiven but are not sure the town has the authority to do so, given that the town warrant article specified a revolving loan fund. Potentially, the voters could, in the future, decide whether to forgive the loan, should the question be posed to them on the ballot.

We recommend that the town work with applicants to find a way to maximize the utility of the town's contribution by actively investigating opportunities for using the money as leverage to secure additional funds to help meet applicants' long-term capital needs. We present two ideas above, but the applicants may have other ideas for a match.

We further encourage applicants to develop a long-term plan for raising the funding needed to meet their long-term needs.

### **Postscript**

If the Selectboard decides to fund the request, they will need to decide whether they have authority to do so under the existing policy or whether they need to amend the policy first. We do not express an opinion on that question.

If the Selectboard determines that it needs to modify the Fund’s guidelines before it can approve the applicants’ request, one option would be to add a clause that says: “The Selectboard reserves the right to approve a proposal that advances many of the underlying goals of the Fund even if it does not necessarily meet each specific requirement.”

If the Selectboard wished to approve the applicants’ request without first modifying the guidelines, it might wish to consider a motion that looks something like this:

Having considered the Affordable Housing Revolving Fund guidelines approved by an earlier Selectboard on April 24, 2019 and the lack of any prior formal requests for the funding, and considering the pros and cons of the funding application by Starlake Housing Trust and Twin Pines, we believe the request satisfies enough of the guidelines to merit funding. Accordingly . . . “ [with the final terms of the award.]

## NORWICH AFFORDABLE HOUSING SUBCOMMITTEE

### DRAFT

### Meeting Minutes

Tuesday, February 26, 2025

Tracy Hall and Zoom

**Members present:** Jeff Lubell (Chair), Jeff Goodrich (6:24), Creigh Moffatt, Brian Loeb, Peter DeShazo

**Members absent:** None

**Staff:** Steven True, Director, Planning & Zoning

**Minute Taker:** Steven True

**Others Present:** Anne Hill, Andrew Winter, Diane Amme, Lisa Talmidge, Susan Barrett, Marsha Price

- 1) **Call to Order:** By Chair Jeff Lubell at 6:05; a quorum is present.
- 2) **Approve Agenda:** True suggests moving agenda item five (5b) to agenda item four (4). Loeb **MOTIONS;** Goodrich seconds, to approve the agenda as amended, all in favor.
- 3) **Public comment for items not on the agenda:** None
- 4) **Review of Application by Twin Pines Housing Trust for Norwich Revolving Fund:**
  - a) Anne Hill speaks to a request by Twin Pines Housing and Starlake Village for funding from the Norwich Affordable Housing Revolving Fund (“Fund”) to support critical capital repairs at Starlake Village (“Village’), saying that Village Community faces significant capital needs for its privately managed water and septic infrastructure that exceeds the capacity of the moderate-income homeowners and their existing reserves given the aging of the property, and that without immediate intervention the long term viability of the fourteen (14) homes as a source of affordable housing is at risk. Lisa Talmidge speaks to importance of these homeowners to the community.

Lubell asks if they are asking for a loan versus a grant. Anne Hill expresses a preference for a grant. Lubell asks about the present infrastructure liability of 65K, and the additional liability of 172K coming up in 2033. Members and the public present discuss the possibility of the possibility of accessing matching funds from the Vermont Housing & Conservation Board (“VHCB”). Loeb notes that there is no competing request for funding at present, nor is any expected soon. Lubell requests that we focus the conversation initially on whether the application satisfies the criteria required by the Fund to disburse funds and then, if needed, on whether it makes sense to consider adjustments to the policy to accept the application. Members and the public present discuss. There are differences of opinion on whether the request satisfies the policy on its face. Members and public present discuss options including a change to the policy. Marsha Price and Susan Barrett both express support for Twin Pines’ request, with Barrett expressing that there is urgent need. Lubell polls members on their perspective; Deshazo, Loeb, Moffatt and Lubell are in general agreement that the request has merit and is worth considering how to fund. Goodrich requests that consideration of changes in the policy be warned as a future agenda item.

Moffatt asks whether the revolving fund has been accruing interest; True says he will look into this and report back at the next meeting.

Lubell thanks the public in attendance; discussion will continue at the next regular meeting.

**5) Approve November and January minutes:** Moffat **MOTIONS** to approve the November 10 minutes; Loeb seconds; Moffat **MOTIONS** to approve the November 10 minutes; Loeb seconds; MOTION carries 4-0-1; Goodrich abstains. Moffat **MOTIONS** to approve the January minutes; Loeb seconds; MOTION carries 4-0-1; Goodrich abstains.

**6) Updates**

a) **Municipal Planning Grant – ‘2026 Norwich Village Master Plan’:** True discusses the timeline for the MPG grant the Town was awarded, the formation of a steering committee and asked members to think of possible housing and infrastructure topics. Lubell expressed an interest in understanding the Village community’s interest in wastewater systems, and visualizations of novel infill housing ideas.

b) **Tier 1B and Future Land Use Maps:** Lubell describes the Tier 1b Act 250 exemption, and notes that the topic is in front of the Selectboard at their upcoming regular meeting.

**7) Adjourn:** Lubell **MOTIONS** to adjourn, Creigh seconds; all in favor, meeting adjourned at **7: 23 PM**