

NORWICH AFFORDABLE HOUSING SUBCOMMITTEE

DRAFT

Meeting Minutes

Monday, March 23, 2025

Tracy Hall and Zoom

Members present: Jeff Lubell (Chair), Jeff Goodrich (6:09), Creigh Moffatt, Brian Loeb (6:18), Peter DeShazo

Members absent: None

Staff: Steven True, Director, Planning & Zoning

Minute Taker: Steven True

Others Present: Anne Hill, Andrew Winter, Lisa Talmidge, Susan Barrett

- 1) **Call to Order:** By Chair Jeff Lubell at 6:05; a quorum is present.
- 2) **Approve Agenda:** Moffatt **MOTIONS**; DeShazo seconds, to approve the agenda as amended, all in favor.
- 3) **Public comment for items not on the agenda:** None
- 4) **Approve March Minutes:** Moffatt **MOTIONS** to approve the February minutes; DeShazo seconds; MOTION carries 3-0
- 5) **Updates:**
 - a) Village Master Plan: The Planning Commission is currently recruiting for the Steering Committee to present at the next regular meeting of the commission; looking to kick-off the project at the end of April.
 - b) Tier 1b: The Selectboard opted into Tier1b status for the areas recommended by the Planning Commission.
- 6) **Review of Application by Twin Pines Housing Trust for Norwich Revolving Fund:**
 - a) Anne Hill provides updates about the 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.
 - b) Anne speaks to the funding already available from Vermont Housing and Conservation (VHCB) programs. The residence currently has twenty thousand set aside in reserve funds, and the residents contribute two to three thousand more annually. Lubell asks, in light of the current need, why aren’t residents contributing more to the long-term sustainability of the reserve. Andrew Winter speaks to the income-qualifying requirements of this type of housing, and that while the residents understand the financial necessity, increasing contributions would represent a hardship for many and most of them.
 - c) Anne Hill Notes that the residents chose to increase this funding recently, more than 5%.
 - d) Lubell reads two pieces of correspondence into the record. *See attached.*
 - e) Lubell summarizes his thoughts on the request, stating that on balance, while not what we thought we’d fund, the request fits in spirit, and meets the criteria. Lubell polls the members on their thoughts after reviewing the submission and the discussion. Goodrich

has concerns about the process but recognizes the next step will be in front of the planning commission. Loeb strongly recommends that we move this application to the next step, recognizing this is the only application that has ever been received. Moffet speaks to the more than 30-year history of the fund and feels this an appropriate use. DeShazo, recognizing he does not have history, feels that the money will provide tangible and real benefit to the Starlake community.

- f) Lubell asks if the members need more time, hearing no response, Goodrich **MOTIONS** to forward Starlake's request to the Planning Commission along with a recommendation that the Town fund the request. Moffet seconds. **MOTION** carries (4-1)

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

Steven True

From: Anne Hill <Anne.Hill@tphtrust.org>
Sent: Tuesday, March 17, 2026 10:29 AM
To: Steven True; Lisa Talmadge; Andrew Winter
Subject: Re: Minutes from AHSC meeting and a follow on questions

Hi Steven:

My apologies for the delay in responding to your questions.

Please see my replies in **blue** below.

Regards,
Anne

Anne N. Hill, Esq.
Homeownership Coordinator & General Counsel
(Admitted in New Hampshire)



226 Holiday Drive, Suite 20
White River Junction, VT 05001
P. 802-291-7000 (x102)
www.TPHtrust.org

From: Steven True <strue@norwich.vt.us>
Sent: Friday, February 27, 2026 2:04 PM
To: Anne Hill <Anne.Hill@tphtrust.org>; Lisa Talmadge <lisatvt@gmail.com>; Andrew Winter <andrew.winter@tphtrust.org>
Subject: Minutes from AHSC meeting and a follow on questions

Hi Anne, Lisa, and Andrew

Please find the minutes from the meeting you attended attached. I've been asked to forward some additional questions from the board. These, and your response will go into the packet for the next regular meeting of the committee.

A. The current balance of the Norwich affordable housing revolving fund, with interest, is somewhat above \$50K. Does that information affect their request to the town?

We would ask for the full amount, knowing that Town officials may decide to give the community less, or to structure the funding in different way such as part loan that must be repaid and part loan

that is forgiven, or to structure the funding as all loan and a fund for residents who can't afford the increased HOA dues for replacement reserve contributions.

B. Looking ahead to future capital needs, it would be helpful to better understand whether residents make annual contributions to a replacement reserve, and if so, how those contributions are calculated, and how much in total is raised each year.

Over the last several years Starlake has put aside \$20,000 for capital repairs and has been budgeting \$2,000 for reserves per year for the HOA.

C. If most residents, but not all residents, could afford to make larger annual contributions to the replacement reserve, would it be helpful to have a source of funding to cover the higher replacement cost contributions of those residents who cannot afford them?

There are a few households that may be very interested in financial support to stay housed.

Thanks,
Kind regards,
Steven

Steven True

From: Lisa Talmadge <lisatvt@gmail.com>
Sent: Wednesday, March 18, 2026 4:26 PM
To: Kata S. Sasvari; Stephanie Cronan; Karen Trombley; Steve Menard; Jonathan Dean; Maureen Chase; Kate Minshall; Steven True; casey durkee; Victoria Dobrushina; Dianne Amme; Drew Coombs/Stephanie Chesnut (schesnut@gmail.com); Anne Hill; Megan Anderson; Andrew Winter; S.chesnut; Isamarie Sanville (mickeygirl603@yahoo.com); Clint Anderson; Rebecca Holcombe; Ruslan Pinigin
Subject: Norwich Affordable Housing Committee

Dear Members of the Committee,

Thank you for your thoughtful consideration of our application to the Norwich Affordable Housing Fund.

Starlake residents are united in our goal to ensure the long-term viability of our community, and we are hopeful that this funding will help address the infrastructure needs outlined in our 2023 Strategic Asset Management Plan (SAMP).

I have provided responses to your recent questions below:

A. Regarding the Norwich affordable housing revolving fund balance exceeding \$50K:

We are pleased to learn that additional funds may be available. This information does not change our request; rather, it reinforces our hope to secure the resources necessary to meet the infrastructure requirements detailed in the SAMP.

B. Regarding resident contributions to a replacement reserve:

A portion of our monthly homeowners' dues is currently allocated to our capital needs fund, which has a balance of approximately \$20,000. While we have raised monthly fees over the past two years, rising costs due to inflation have made it difficult to build a reserve sufficient to cover the items outlined in the SAMP.

C. Regarding potential funding to assist residents with higher contribution costs:

We would welcome the establishment of a separate fund by the committee or another group to assist individual residents with their monthly community fees.

However, our current request for \$50,000 is made on behalf of the Starlake community as a whole to fund common infrastructure. Our primary objective remains the proper maintenance of our shared infrastructure both now and in the future.

On a personal note, I will be unable to attend the next meeting for medical reasons. However, I remain available to answer any further questions via email.

Thank you for your time and support.

Best regards,

Lisa Talmadge
Starlake HOA President