

NANTUCKET AFFORDABLE HOUSING TRUST

~~ MINUTES ~~

Tuesday, November 2, 2021

Remote Meeting *via* Zoom – **12:30 pm**

Trust Members: Brian Sullivan (Chair), Brooke Mohr (Vice-Chair), Penny Dey, Dawn Holdgate, Reema Sherry, Dave Iverson

ATTENDING MEMBERS: Brian Sullivan, Reema Sherry, Brooke Mohr, Penny Dey, Dawn Holdgate
(arrives on at 12:42pm)

ABSENT: Dave Iverson

STAFF IN ATTENDANCE: Tucker Holland (Housing Specialist); Ken Beaugrand (Real Estate Specialist); Allyson Mitchell (Housing & Real Estate Office Manager)

Public Present on Zoom: Alan Worden, Cliff Williams, Howard Dickler, Dave Armanetti, Anne Kuszpa, Anna Day, Anna Tapp, Andrew Burek, Remy Beveridge

I. Call Meeting to Order

Brian Sullivan called the meeting to order at 12:33 pm

Brian Sullivan reads Public Participation Guidelines

- Members of the public wishing to participate in the meeting must use their full name for Zoom access. If full names are not used, people will not be allowed to participate in discussion. The Town reserved the right to remove any member of the public from the meeting who doesn't use a full name or acts inappropriately.
- This Open Meeting of the Affordable Housing Trust is being conducted remotely pursuant to Chapter 20 of the Acts of 2021. Ensuring public access does not ensure public participation unless such participation is required by law. This meeting will feature public comment. For this meeting, the Nantucket Affordable Housing Trust is convening by video conference via Zoom App as posted on the Town's Website identifying how the public may join.

II. Approval of Agenda

Brooke Mohr moved to approve the agenda. **Penny Dey** seconded the motion.

ROLL CALL of those participating:

1. **Reema Sherry** Aye
2. **Penny Dey** Aye
3. **Brooke Mohr** Aye
4. **Brian Sullivan** Aye

Agenda adopted by **UNANIMOUS** consent.

III. Approval of Minutes

Reema Sherry suggests a change on July 6, Item 5, should read HPP certification, not HPP certified.

Allyson Mitchell will adjust.

Penny Dey mentions she has not had enough time to review all the minutes.

Penny Dey moves to carry the approval of minutes to the next meeting. **Reema Sherry** seconded the motion.

ROLL CALL of those participating:

1. **Penny Dey** Aye
2. **Reema Sherry** Aye
3. **Brooke Mohr** Aye
4. **Brian Sullivan** Aye

Agenda adopted by **UNANIMOUS** consent.

IV. Public Comment

None

V. Closing Cost Assistance Program Application - Daniela Grozdanova & Boyko Grozdanov, 3 Sandplain Dr.

Tucker Holland, this is our first application at the 175% AMI level for one of the units at the Richmond location. Application is complete, Housing Nantucket has approved the certification.

Reema Sherry moves to approve the **CCAP at 3 Sandplain Dr.** **Brooke Mohr** seconded the motion.

ROLL CALL of those participating:

5. **Penny Dey** Aye
6. **Reema Sherry** Aye
7. **Brooke Mohr** Aye
8. **Brian Sullivan** Aye

Agenda adopted by **UNANIMOUS** consent.

Penny Dey asks, are these homes exempt from the Land Bank fee?

Tucker Holland says they are subject to the same threshold for all first-time home buyers.

Penny Dey states that is exempt up to \$850,000.

VI. Covenant Formation Assistance Program – Update on Stover

Tucker Holland notes that the Stovers are not moving forward with this CFAP at this time and they are returning the funds that they were issued.

Anne Kuszpa says he wanted to return the funds in early January or before, as the interest will start to accrue on January 7, 2022. He has used \$6,000 and Housing Nantucket is still holding the remaining \$4,000.

VII. Nantucket Data Platform Presentation

Tucker Holland thanks Data Platform for their work and introducing them to the Trust.

Alan Worden introduces staff and begins presentation (see attachment at end of the these minutes)

Brian Sullivan asks for questions.

Reema Sherry, that last graphic was interesting to me, the biggest deficit was for units for greater than \$120k. Did you find that creates encroachment into properties that are more designed for lower incomes and then changing them into fancy homes? Like we see here...buying a property in a year-round neighborhood and then expanding it to be a vacation fancy house?

Anna Tapp, what we did for Charleston was we made them aware of the deficits both at the high and low ends, so the value we brought was showing the data and they could figure it out and how to mitigate the situation.

Penny Dey, wondering about sources you use to quantify the data about the population? In Charleston, I know there is a seasonality component, but is there also a comparable immigrant population?

Anna Tapp, their focus area was not on the immigrant population, that didn't seem to be a large issue. The issue seemed more to be the historical inequities, like with people of color etc. We used a variety of different commercial data sources and we had some data from the planning department in terms of projections.

Penny Dey, how heavily did you rely on census data?

Anna Tapp, no real reliance except for a "sanity check" at the end.

Alan Worden, we've looked at dozens of providers of demographic data, but they give us a snapshot of 90% of the US adult population and its updated every 30 days.

Brian Sullivan, how big was the sample set for Charleston that you were drawing your conclusions from?

Anna Tapp, we ended up using about 80% of the adult population. There are some groups easier to track than others...it is easier to track homeowners than renters.

Brian Sullivan, when you looked at the 120% and above, did you break that group down at all or is it all just lumped in at 120% and above? That's not just a "needs" group right?

Anna Tapp, I wouldn't call it a "needs" group as much as an opportunity group for Charleston. There is opportunity to build more high-end households.

Brian Sullivan, right so on Nantucket there's a 120% to 200% "needs" group but that wasn't the case in Charleston.

Brooke Mohr, I would be curious about what challenges Nantucket would present to you. You started here and we threw you a very difficult task a couple of years ago, if you circle back here, what unique challenges will we present for you the second time around?

Alan Worden, on the data side, Nantucket is very special. It's interesting to see what we learned in Charleston and what data is useful in Nantucket

Anna Tapp, the assessor's database is helpful. The biggest challenge is understanding the rental market. It's not very transparent – people put units up for rent and they get swiped quickly at a price point that isn't made public. That would be our greatest challenge, and Alan being in real estate in the past, we have some good ideas for surveys. Our charge from you guys before was to understand the "seekers" and we would redesign that so we could understand "all Nantucketers".

Brooke Mohr, how does your data in Charleston reflect the seasonality?

Anna Tapp, the municipal bounds of Charleston are not the big vacation communities, so it doesn't involve the vacation communities. They regulate their short-term rentals very well, so it wasn't a big issue for our area of interest if you look at the bounds.

Brooke Mohr, it would be here, it's an important question, so it's interesting. When I look back, we could have been a lot clearer with you about what the question was, and I learned a lot in that regard.

Alan Worden, that's a huge problem for lots of folks, the result of the work we did for you, it's not uncommon for other leaders. You need the base data anyway, and once you've got that, you can

start moving forward in version 2.

Ken Beaugrand, how does the work that you did, help us solve our problem here? We don't have land available to physically increase the number of units. How do you and your team think this data will help us come up with a solution once we know the scope of the problem?

Alan Worden, in Charleston, people of color were being forced to leave neighborhoods where they had been for generations. They had various planning districts and they asked us to figure out, based on who is living in these areas, what is the inventory in these specific areas? We don't want people to leave certain areas for other areas, was their concern. Forgetting the SHI list for a moment, the question here is, how many units short is Nantucket and at what price points? We need to know the size of the problem, then the town can work on a solution.

Tucker Holland, a few years ago, it was more of a "the house is on fire" feeling so the SHI list was the place to start. We have now "righted" the ship, we know what it takes to stay in safe harbor. Now we want to "hit the dart board" and particular numbers on that dart board. So when I saw the Data Platform presentation about Charleston, my immediate reaction was, if we could have this information that we were confident about – this is exactly what we need. We want to be able to answer the question, what are we trying to solve for?

Brooke Mohr, to follow up on Ken's question, the build out number, what could be done under current zoning, is very important information for Nantucket. We probably have a lot of under-developed property on Nantucket. As a community we can choose – are we going to allow those properties to be developed and for whom? This data can drive policy decisions from the Select Board down through and it brings together the information we need as to whether the answer is zoning changes or a Land Trust, or investment in rental units. This is what I'm hungry for so I can make the argument for the community.

VIII. Covenant Program Rules & Regulations – Discussion

Anne Kuszpa, A couple of weeks ago, we talked about how the Trust could help, now that there are 100 covenant units out there, we have some experience with what works and what doesn't. Overall, the regulations work, but we need to work to get some of the units that are not in compliance into compliance. Recently we had a foreclosure in a covenant home, the deed exists through foreclosure. What I think is: I sent around my own internal notes about what we're seeing and different ideas, suggestions for improvement. Can we discuss those, bigger picture items? Then go back to Housing Nantucket Board and ultimately the Housing Authority Board with our suggestions. Once we're all on the same page, then we can get town counsel to put in new adjustments/edits into the regulations. Then we need to hold a public hearing about these changes, hear public comment, then make changes as needed. Then go to town clerk within 90 days with new regulations and there would be a certain date for new regulations to go into effect.

Penny Dey, question, are there patterns with abuse of the rules? People renting out basements or something?

Anne Kuszpa, the thing is, renting basements is allowed. The biggest concern is, are we doing the best job monitoring? The way we are notified of suspected violations has been from neighbors, so I don't know if there's a better way to monitor. Also, there are deed transfers recorded at the Registry of Deeds that we're unaware of and I don't know how to control that....a single person could own the house but when they get married, it gets recorded that they're both on the deed, and we're not notified of those changes. As for renting rooms, if the owner lives in the house they can rent rooms or a basement, but then there are concerns about AirBnB and can they rent as a short-term rental or have lodgers...which is allowed but should we be monitoring the rent being charged to that lodger?

Penny Dey, a follow up, when the Land Council holds a restriction on a property, they have to inspect on a regular basis. Just a thought...

Brian Sullivan, to Penny's point, it's the same sense with a conservation restriction, it's a homeowner whose property gets walked on an annual basis. Or property tax abatement for year rounders, how are those monitored? Aside from an annual affidavit, what would be the right that you could have whether it was in regular practice on an annual basis but what right could you maintain to have as Housing Nantucket?

Penny Dey, and what recourse is there? And back to the deed issue, you should get legal advice on that, but I would think there should be something that would trigger a notification if there was a change to the deed.

Anne Kuszpa, my understanding, is that it wouldn't be the responsibility of the Registry to notify us.

Penny Dey, it's probably a question of educating the legal community.

Anne Kuszpa, but 3 Quail, for example, was done by an off-island attorney.

Brian Sullivan, maybe we can work with Nantucket Land Bank administration and jump into that step in the process.

Brooke Mohr, I've been talking to a lot of people about this...this question of, what is the goal? What is the goal of the Covenant program? What is important to restrict and not important to restrict? I'm working on this community land trust and I'm on the group helping to devise the leasehold arrangement, so I'm thinking about all of this anyway. When I look at Quail Lane, the critical element of the problem was that the owner was not in residence. So I imagine a scenario where you buy a 3 bedroom house, you have no kids, you make it work until your family grows into the house...maybe it's about going back and having an overarching conversation about what is important and feasible to oversee? Then we can go back to the community to explain why some regulations aren't even feasible.

Anne Kuszpa, with regards to 3 Quail, the owner was not there, but within the regulations it says that the owner or a member of the owner's household must be there, and there was a member of the owner's household there...

Brooke Mohr, and we certainly wouldn't want to create a scenario in which a couple might separate, and we don't want to make them homeless. But when no household member is present, that's a problem. It can't become a full time rental property, which is what it looked like at the tail end at 3 Quail.

Ken Beaugrand, building on Brooke's question, part of what we're trying to do is create a better level of understanding with the Covenant program of what you can and can't do. Would it make sense to have a clear checklist when people start in the program, the "can and can't do's" and have them sign it? Makes it clear as to what they're supposed to do, what we're going to monitor, and what would cause them to lose the property?

Anne Kuszpa, in the application there is a section where it says they'll follow the rules. We also have a one on one interview with the applicant where we go over the rules with the applicant. Could we add a checklist, sure I don't see why not.

Brian Sullivan— I think the program should have the authority to do that on an annual basis. What was learned through Quail Lane, time is showing that there were opportunities missed, and now we can put system into place to help the program moving forward.

Allyson Mitchell, if Housing Nantucket and Anne aren't being informed of changes on the deed etc, then the new residents wouldn't have ever been a part of the initial information session & checklists, but if you're doing an annual follow-up, then they will be informed of the "do's & don'ts" each year.

Brian Sullivan, Housing Nantucket has a lot of houses now, I think the answer might be, what does the system look like for an annual audit of 100 properties/households and how does AHT support you in doing that? What does that audit look like, is it 50 a year, etc. Whatever the system looks like,

let's develop what a complete audit looks like, I think that's the question. And I think that a physical inspection is within the authority of an audit

Reema Sherry, are the rules and regulations part of a contract that the owner signs at property acquisition?

Anne Kuszpa, they sign something that says they agree to follow the program rules, but not something that specifically lists the rules.

Reema Sherry, maybe they should sign a document with the specific rules & regulations.

Brooke Mohr, I think the fundamental question here is, how do you find out that there is non-compliance? Right now, it's mostly reporting from neighbors if the neighbors even know that it's a covenant house and are willing to "out" their neighbor, which is how we do health code and zoning enforcement anyway. Is there a way to discern compliance that's over and above waiting to hear that something is wrong?

Anne Kuszpa, you're suggesting, greater oversight, once the units are within the Covenant program, just more "getting in there" so we can find a different way to find noncompliance.

Brian Sullivan, for example, right now on an annual basis, what is your communication with the homeowners?

Anne Kuszpa, we have an annual affidavit, most people sign. If they don't send it back, we just keep sending it to them. Then when they need something from us, we can then tell them they're not in compliance.

Brian Sullivan, it sounds like you need to add into your process, an opportunity to give you the right, when they don't respond to your registered affidavit in a certain period of time, that you'll do an inspection, then send a violation notice, etc....the system might need to be a little bit more proactive than it is now.

Penny Dey, what its missing is the ramifications, and people need to be reminded of that.

Anne Kuszpa, with regards to 3 Quail Lane, the owner was replying to the affidavit each year, so we wouldn't have done an inspection here.

Brian Sullivan, maybe the affidavit needs to evolve for further proof of residency, rather than just make people sign. Maybe put a little more teeth into the process.

Tucker Holland, in 3 Quail Lane the person was misrepresenting in the actual circumstance. Ken's notion of a checklist might be a good one. We're here to help however we can help in tightening up the program, inspiring confidence in the program, etc. Town counsel is more than happy to look at anything and make suggestions.

IX. Clay Street Development – Discussion

Clifford Williams, Clay Street is actually 44 Skyline Dr. It was originally part of the Richmond Group property, cut off and sold a few years ago and I just purchased this summer. Think it's a great opportunity to bring it more into zoning like they have at Richmond, have talked to Andrew Vorce and Tucker Holland, looking for support for a zoning change at Town Meeting. Going to change the sewer zoning and get it down to 5,000 sq. ft zoning, I think it's a great area in terms of affordable housing. Hoping to develop the property for 100% affordable housing. Airport is bringing town water down to Skyline Dr., next thing would be sewer hook-up, and I'm hoping to be more successful with your support. Looking for guidance from this group and support from the Trust.

Penny Dey, So the zoning needs to change and town water needs to get down there, how many buildings are you proposing if you get the zoning change?

Cliff Williams, I think we could get 12 buildings, maybe some mixed use, like a Monomoy Village type development. I'm open for anything. We have 2.3 acres of land, we could use that to develop for whatever the need might be.

Penny Dey, what are you specifically asking for? Financial or conceptual support?

Cliff Williams, however it needs to work, I'm up for it. Not entirely sure what the end process would be, who would but the development or units. Subdivision will likely find more support if it has the backing of the AHT.

Brooke Mohr, you are looking at a home ownership scenario correct? Not owning and renting them out correct?

Cliff Williams, yes, I wouldn't build to rent, I can't afford that. But I'd like to use this piece of land for affordable housing and I think this is a great opportunity.

Brooke Mohr, in terms of supporting the zoning change at town meeting, it's sort of a chicken & egg question...committing to doing a collaborative affordable housing effort is a great selling point to make the zoning change, so maybe we can help you figure out what it means to make that commitment in a meaningful way to the voters.

Brian Sullivan, do you only want the subdivision if it's all affordable housing? Currently, the zoning code doesn't have an affordable housing zoning district, but we could go to Andrew Vorce and talk about creating an Affordable Housing Overlay district in R5 that all of these lots would be subject to those AMI restrictions...120% AMI or less.

Cliff Williams, willing and ready for anything.

Reema Sherry, was there discussion about doing this as a friendly 40B, maybe us and the town? Zoning change at town meeting are a crap shoot no matter what.

Cliff Williams, I know there's been land identified for public/private partnership so this is just preliminary and I'm up for any sort of discussion, zoning changes, etc.

Penny Dey moves to continue these conversations with Cliff Williams regarding Clay Street. Brooke Mohr seconded the motion.

ROLL CALL of those participating:

1. **Reema Sherry** Aye
2. **Penny Dey** Aye
3. **Brooke Mohr** Aye
4. **Brian Sullivan** Aye

Agenda adopted by **UNANIMOUS** consent.

Tucker Holland, wanted to thank Cliff for bringing this to us, he has indicated that he's really open to any kind of approach that maybe we collectively all feel makes good sense. His intention goes to serve the year-round community, not that every unit would count on the SHI list. Just want to reiterate that we are very thankful.

X. Richmond Development & Land Court

Dave Armanetti, this is a simple administrative matter, we are proceeding with the development of Wildflower. The progression of our transaction with the Trust, as well as the progression of our final subdivision with the Land Court, is what we need this little piece of paper for. The property that comprises Wildflower, was originally a part of 20 Davkim Lane, is part of the abandonment of some roads that we made to the town. The Land Court is coming back saying, you now have a lender who has a mortgage on this property before the subdivision was complete, we need that lender to sign off on this subdivision now. We are asking that the Board grant Town Counsel permission to sign this approval of the subdivision. Other news, we've been waiting for our final sign off from the state, just came through 3 days ago, now we can get a final building permit for the first 8-unit building. Going to be fabricated November 8, will be on island around New Year's Day, will be the first of the 24 units to be occupied.

Andrew Burek, for part of the land being subdivided, we will also need a partial release of land that's been contributed back to the Sandpiper II residential subdivision.

Tucker Holland, we're looking for an approval of the assent and it would be expeditious to give Vicki Marsh approval to sign the assent for Richmond.

Andrew Burek, in addition to that motion, I'm not certain Vicki Marsh has added this, but in order to obtain our construction financing we'll need a subordination of the AHT mortgage to their security as first lien. So if we can add that to the motion that's appreciated.

Tucker Holland, Vicki did not specifically mention that she has heard this second motion from Andrew.

Brooke Mohr moves to have Town Counsel sign the assent as printed in the packet today.

Penny Dey seconded the motion.

ROLL CALL of those participating:

1. Penny Day Aye
2. Reema Sherry Aye
3. Brooke Mohr Aye
4. Dawn Hill Holdgate Aye
5. Brian Sullivan Aye

Agenda adopted by **UNANIMOUS** consent.

XI. Housing Transfer Fee – Discussion

Tucker Holland, As the Board is aware, there has been a lot of action getting a Housing Bank transfer fee passed at the State house. Momentum is building across the state, there were 20 folks testifying on behalf of the fee last week. Anne was on, Tucker & Ken testified. There was been talk of the real estate lobby, opposing what we're trying to get done, and we think that it's time we fight fire with fire. We have had the opportunity to interview some firms, three of the top firms in the commonwealth that work in communications, strategy & lobbying...ML Strategies, O'Neill & Associates & The Dewey Group. We are working in concert with the folks on the Vineyard and ACK Now – which is set up as a 501c4. They can engage in direct lobbying – we can not. The Vineyard coalition is informal but a robust group of folks put together by the 6 towns on the Vineyard. The thought on engaging a party to get this across the finish line is that we would look at dividing the financial responsibility for the engagement along lines where the different parties can contribute. ACK Now would pay for the direct lobbying, but we can pay for strategy and communication aspects of a campaign. We've been in touch with Brian Turbitt to make sure this is all on-side and he is reviewing some information provided by the various firms and is going to make a determination that we have the appropriate safe guards are in place so that our monies are being used legitimately. We would like to move forward on engaging a party in concert with these other entities, but it only makes sense to use the same firm across all three endeavors.

Dawn Holdgate, I'm in shock right now...I feel extremely strongly that we have no association with ACK Now.

Penny Dey, I couldn't agree anymore.

Dawn Holdgate, I've had concerns since the Vineyard trip and this makes me extremely uncomfortable.

Brian Sullivan, I'm also in agreement with Penny & Dawn. I don't know what other way we can support the effort. I'd like to support the effort in some other manner.

Tucker Holland, we can't pay for direct lobbying, not an option.

Brian Sullivan, maybe there's marketing we can do with a different firm.

Tucker Holland, this is a coordinated campaign, this is a fight. The gloves come off. In talking about engaging a firm, it's about no holds bar. That's not a comment on the right party paying for it or not, but it would not make sense for two firms unrelated to try to engage together.

Penny Dey, why do we have to be involved? Why do we have to do something in concert with ACK Now? I'm not supporting that.

Reema Sherry, in essence, we would be paying for the strategizing and organization of deciding what to do and then ACK Now would pay the actual lobbyist? Is there a way to separate this?

Tucker Holland, it would be separated in the actual engagement. There are three parties involved, the Vineyard group would be handling say, the communications portion. We might be handling the strategy portion of the engagement and ACK Now would engage in the lobbying.

Reema Sherry, the optics is terrible. I'm sorry but I agree with Dawn & Penny about the optics.

Dawn Holdgate, I personally, can not in any way support taking any funding from ACK Now. Not at this time.

Brooke Mohr, I'd like to ask my fellow members whether there is a way to structure a strategy or effort that goes beyond our DIY methodology that we've been using for a decade that doesn't work. Is there an idea from those who are uncomfortable working with ACK Now – for legitimate reasons – is there a way to move forward or should we research a way to move forward as an independent effort on our part that makes sense?

Brian Sullivan, from what I've heard, there is only an independent option, there is no working with ACK Now even in the shadows.

Brooke Mohr, I would need some more understanding, we can't secure votes because that is lobbying. Is there another potential financial partner for the lobbying?

Penny Dey, many years ago, we were fighting a particular cause and it involved more than one lobbying team so it can be done, just to clarify that. One does not just need one lobbyist.

Tucker Holland, what would you like me to tell the transfer fee folks, especially the Vineyard. We're interested to help but the Board is completely uninterested if ACK Now is involved.

Brian Sullivan, unfortunately that is the message, that we're unable to work with ACK Now.

XII. Zoning Articles for Town Meeting - Discussion

Reema Sherry, met with Andrew Vorce last month...some of these ideas came from the HPP. We decided on three articles to sponsor if there is agreement, or possibly co-sponsor with the Planning Board. First, increase square footage of tertiary and accessory units. Currently tertiary are 650 sq. ft. and accessory are 550 sq. feet, total, not just ground cover. We thought we could increase both to 800 sq. ft and 1000 sq. ft if there was a covenant on the unit. Second and third are sort of the same...involved two different zoning districts. We would like to expand the Workforce Ownership Rental from R5 to R10 and then to expand Workforce Ownership Rental from R5 to R20. We felt like we didn't want to lump them together because you have a better chance of just one passing instead of both.

Brooke Mohr, I support them and I think we would need to have a really clear definition of what the Workforce zoning bylaw means and how it would be applied. Also, the ideal way for this to go is for the Planning Board to sponsor these because they don't have to be written by November 15th.

Reema Sherry, I think if we are in agreement on these that we could send these over to the Planning Board and say we would like to co-sponsor.

Penny Dey, question, has anyone talked about allowing for a third covenant house on a lot?

Brooke Mohr, I believe the Planning Board has talked about that, but I don't know where that stands.

Brian Sullivan, I heard that as well, I think it was only on lots of a certain size or something. Only downside was likely the septic capacity of these large lots.

Penny Dey, I'll talk to Andrew Vorce about that and come back.

Brooke Mohr, I had conversation with Nat Lowell about this – the proposal you're discussing Brian was an individual with a 4 acre lot in Tom Nevers. I love this idea, and the reason I love it, is that there are families with more than one child who don't know how to "split the baby" and create one covenant property and with the qualified family member provision, this could be a lasting generational legacy for folks with unsubdividable land.

Anne Kuszpa, I remember at the Town Meeting, with the large lot, it ultimately failed because the Tom Nevers Association wanted to look at it more detailed. Nat Lowell thought it would be appropriate in Lug-2 areas. Personally, I don't see why you wouldn't be able to when it's connected to town water and sewer, and I would hope we could explore that possibility.

Dawn Holdgate, I love this idea, essentially you're giving up your rights to a tertiary. Regardless, you're going to be limited by ground cover ratio as well as sewer capacity. I think this should apply to any LUG or R40 lots.

Penny Dey, from a design standpoint, it could be more cottages and traditional smaller scale. I think it should be pursued for future years.

Anne Kuszpa, I recall some of the push back being more traffic and cars that would be required, if there were 3 separate owners.

Brooke Mohr, I think we should pursue it in addition to the ones Reema recommended with the ones Planning Board. Carving off a single covenant lot is just a few thousand dollars, but carving out two has more financial value than a single covenant lot, closer to half a million dollars likely.

Brooke Mohr, would love to have a joint meeting with the Planning Board.

Brian Sullivan, because it is a potential warrant article item, Clifford's proposal will be a warrant article subdivision, but he's going to have a sewer and potential zoning change, so if we want to see how that takes shape. I'm not sure how we create a restriction for a zoning change, but that would be interesting.

Penny Dey, It sounded like Cliff had already started working with Tucker, maybe they could continue to work together than pull us in as needed.

XIII. FY23 Budget Discussion

Tucker Holland, the plan for housing funding for next year is, the \$5 million the CPC approved, discussed with town admin the authority to use additional funds within article 10 to bond another \$10 million. So we have the \$6.5 last year, an additional \$10 million. In addition, there's the \$485k part of Article 8. In round figures, we're talking about \$16 million of support for housing across the board. That's the plan unless the Board would like to discuss and provide additional feedback, but Ken & I feel good about that.

XIV. Other Business

Upcoming Meetings: Friday, November 5, 2021 & Tuesday November 16, 2021

Tucker Holland, Meeting on Friday, can we do a meeting early Friday afternoon to vote on land ready for acquisition.

Brian Sullivan, we can do 3pm on Friday, we'll have a quorum.

Tucker Holland, we have an executive session scheduled today, but I think anything we need to do in executive session we could do on Friday and it would not be long after the one item I previously mentioned, unless people want to hang around now.

Tucker Holland, I did hear back from Vicki, she indicated that she had sent the subordination to Andrew Burek and awaiting his approval and that's why it was not on the agenda for today. Including it formally on an agenda for Friday.

XV. Board Comments

None

XVI. Motion to Adjourn

Penny Dey moved to adjourn the meeting. **Brooke Mohr** seconded the motion.

ROLL CALL of those participating:

1. **Penny Dey** Aye
2. **Reema Sherry** Aye
3. **Brooke Mohr** Aye
4. **Dawn Holdgate** Aye
5. **Brian Sullivan** Aye

The motion carried unanimously.

XVII. Adjourn

Open Session Meeting ended at 2:35pm.

Submitted by:
Allyson Mitchell