



Town of Stow 2024 Update Housing Production Plan



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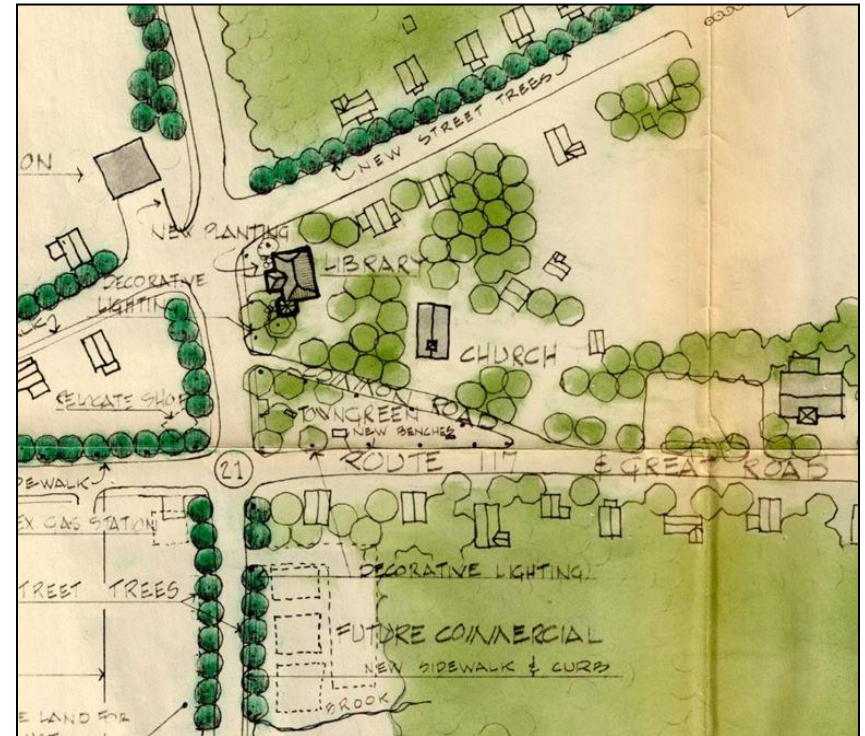
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Historic Plan for Town Center
Source: Stow Planning Department

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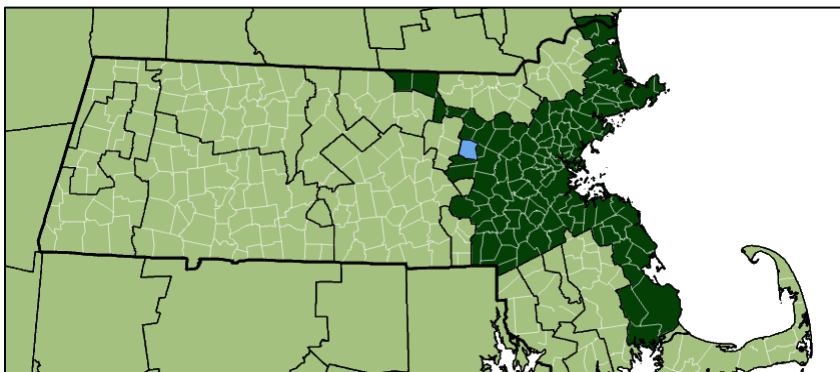
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Glossary of Terms

“Upper-case A” Affordable Housing. Deed-restricted housing for low- (at or below 80% AMI) or moderate- (between 80% to 100% AMI) income households at a cost that does not exceed 30% of their monthly gross income. (Depicted as “Upper-Case A” Affordable Housing or “Affordable Housing” in this plan)

“Lower-case a” affordable housing. Housing that tends to be affordable (30% of household income) or less expensive due to size, age, or other characteristics. “Lower-case a” affordable housing is not protected by deed restrictions or other mechanisms, so these homes may become unaffordable at any time, depending on investment, the market, and other factors.

Area Median Income (AMI). The median family income within a given metropolitan area as determined by the U.S. Department of Housing and Urban Development (HUD). AMI is used to determine household eligibility for most housing assistance programs. Stow is located within the Boston-Cambridge-Quincy, MA-NH HUD Metropolitan Fair Market Rent Area (pictured below in dark green; Stow is in blue).



Cost Burden. A household is considered cost burdened if more than 30% of monthly income is spent on housing costs.

Comprehensive Permit. The permit authorized by Chapter 40B for the creation of Affordable Housing development.

Executive Office of Housing and Livable Communities (EOHLC). The State's lead housing agency. Formerly known as DHCD, EOHLC oversees state-funded public housing and administers rental assistance programs, Affordable Housing funds, and the administration of Chapter 40B.

Extremely Low Income Household. Household with an income less than 30% of AMI. *Also see “Low Income Household” and “Very Low income Household.”*

Fair Market Rent (FMR). A mechanism used by HUD (see “U.S. Department of Housing and Urban Development”) to control costs in the Section 8 rental assistance program. HUD sets FMRs annually for metropolitan and non-metropolitan housing market areas. The FMR is the 40th percentile of gross rents for typical, non-substandard rental units occupied by recent movers in a local housing market.

Gross Rent. Gross rent is the sum of the rent paid to the unit's owner plus any utility costs incurred by the tenant. Utilities include electricity, gas, water and sewer, and trash removal services, but not telephone service.

Household. One or more people occupying a single housing unit.

Inclusionary Zoning. A zoning ordinance or bylaw that encourages or requires developers to build Affordable

Housing in their developments or provide a comparable public benefit, such as providing Affordable Housing in other locations (“off-site units”) or paying fees in lieu of units to an Affordable Housing trust fund. Stow has Inclusionary Zoning, defined in Section 8.9 of the Zoning Bylaw.

Local Initiative Program (LIP). Massachusetts housing program created by EOHLC. LIP allows developers to work with municipal officials to build mixed-income housing with deed-restricted Affordable Housing units. This differs from typical 40B developments where developers oftentimes override local approvals if a community has less than 10% of housing stock on the Subsidized Housing Inventory (SHI). LIP allows financing, design, and construction decisions to be made by the municipality, with technical support from state agencies. The Residences at Stow Acres utilized the LIP. The site plan for the project is below.



Low Income Household. Household with an income at or below 80% of AMI. Also see “*Extremely Low Income Household*” and “*Very Low income Household.*”

Moderate Income Household. Household with an income at 80% to 100% of AMI.

Severe Cost Burden. A household is considered severely cost burdened if more than 50% of monthly income is spent on housing costs.

Subsidized Housing. Housing made Affordable to low- or moderate-income people through public financing or other assistance.

Subsidized Housing Inventory (SHI). A list of deed-restricted Affordable Housing units in each municipality in Massachusetts documenting progress towards their 10% statutory minimum under Chapter 40B. To see Stow’s SHI, go to Appendix E.

U.S. Department of Housing and Urban Development (HUD). America’s lead federal agency for financing Affordable Housing development and administering the Fair Housing Act.

Very Low Income Household. Household with an income at 30% to 50% of AMI. Also see “*Extremely Low Income Household*” and “*Low income Household.*”



Chapter I: Introduction



Stow

Housing Production Plan

Chapter I:

Introduction

Stow is a small town in Middlesex County 25 miles northwest of Boston. The town is composed of gentle rolling hills with apple orchards and conservation lands and connected through winding country lanes lined with stone walls. Passing through Stow, you will find historic colonial homes, modest cottages overlooking Lake Boon, and clustered subdivision communities surrounded by woodlands.

Stow contains three unique villages: Town Center, Gleasondale Village and Lower Village. Town Center is the civic heart of Stow, containing schools, municipal buildings, Randall Library and the historic Upper Common. Gleasondale Village, on the border with the Town of Hudson, is centered on a historic cotton and woolen mill and surrounded by a diverse array of housing. Lower Village is the commercial center of Stow containing local shops and businesses.

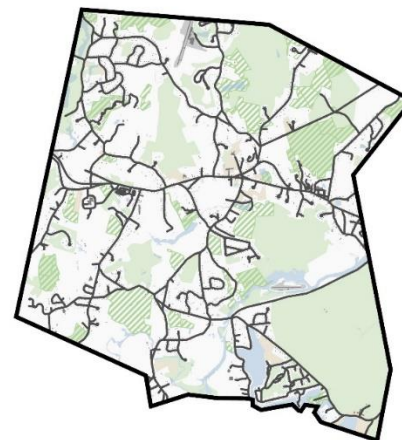
Outside of the built and natural environment, Stow is home to 7,174 residents (2020 Census). Stow is commonly called “A place for growing up in and a place for coming back to” which is evident in the demographics of Town. 40% of households in Stow have children who receive award winning education from the Nashoba Regional School District. Stow has also seen an increase in the senior population, those aged 60 or older.

Why a Housing Production Plan?

Stow, like all communities in Massachusetts, strives to achieve a minimum of 10% of all housing units as Affordable to income eligible households as mandated by Massachusetts General Laws (M.G.L.) Chapter 40B. Yet, having a goal does not mean that

Affordable units will be constructed: strategies are needed to achieve the goal.

A Housing Production Plan (HPP), defined in regulations at 760 CMR (Code of Massachusetts Regulations) 56.03 and administered by the Executive Office of Housing and Livable Communities (EOHLC), is a proactive planning policy and strategy document for the development of Affordable Housing. HPPs allow municipalities to meet local Affordable Housing needs in alignment with MGL Chapter 40B. Stow currently has 6.53% of its housing units on the Subsidized Housing Inventory (SHI), tracked through EOHLC.



The last revision to Stow's HPP was in 2016. Since then, Stow's physical and social environment has changed. Four housing developments, with deed-restricted Affordable Housing, are either under construction, under permitting, or in the engineering design phase, adding an anticipated 153 units to Stow's SHI. New houses, primarily large single-family dwellings, have been constructed across town with sales prices exceeding \$1,000,000. Modest dwellings have been demolished and replaced with dwellings significantly larger. The Covid-19 pandemic triggered a housing affordability and cost of living crisis, making residents cost-burdened or priced out.

The 2024 HPP update aims to continue, refine, and adapt the strategies of the 2016 HPP while incorporating the current needs and context of today's Stow.

What is Affordable Housing?

What do we mean by “affordable”? When most people talk about housing that is affordable, they usually mean housing that works within their budget. Housing planners use a more specific definition of “Upper-case A” Affordable Housing (stylized as “Upper-Case A” Affordable Housing or Affordable Housing). when talking about housing policy and development. The State government considers a home to be Affordable Housing when it costs 30% or less of a household’s income and is deed-restricted to income-eligible low- or moderate-income residents. Affordable Housing has restrictions to preserve affordability for decades or in perpetuity, ensuring that qualified Affordable homeowners or renters can stay in their communities without having to make difficult financial decisions, such as skipping meals or doctor’s appointments, to have enough money to pay for their homes. Without deed-restrictions, housing costs can go up as markets rise, making homes that were once inexpensive now costly.

Eligibility to live in deed-restricted “Upper-case A” Affordable Housing is based on a few factors, including household income and the number of people in the household, which is usually compared to the Metropolitan Area Median Income (AMI) calculated by the U.S. Department of Housing & Urban Development (HUD). The 2024 AMI for the Greater Boston region, which includes Stow, is \$148,900. For comparison, Stow’s local median income was approximately \$166,833¹ in 2022.

Under many Affordable Housing programs, households eligible for deed-restricted Affordable Housing must be at or below 80% of AMI, or \$91,200 for a household of one and \$130,250 for a household of four. Some Affordable Housing programs serve households with lower incomes than those, such as households at or below 50% or 30% of AMI. The below table translates AMI levels to incomes for different household sizes. For more on AMI, see the appendix of this plan.

Table 1.1 - FY 2024 HUD Income Limits by AMI and Household Size

Household Size	Extremely Low Income 30% AMI	Very Low Income 50% AMI	Low Income 80% AMI
1	\$34,300	\$57,100	\$91,200
2	\$39,200	\$65,300	\$104,200
3	\$44,100	\$73,450	\$117,250
4	\$48,950	\$81,600	\$130,250
5	\$52,900	\$88,150	\$140,700
6	\$56,800	\$94,700	\$151,100
7	\$60,700	\$101,200	\$161,550
8	\$64,650	\$107,700	\$171,950

Throughout this plan, “Upper-case A” Affordable Housing refers to housing for households with low incomes at or below 80% of AMI, unless otherwise specified; “Lower-case a” affordable housing refers to naturally occurring affordability due to a dwelling unit’s size, age, or other characteristics. This type of affordable housing is not protected by deed restrictions so these homes may become unaffordable at any time, depending on investment, the market, and other factors.

“Upper-case A” Affordable Housing can take many forms, including public housing and private Affordable Housing, which is typically built by nonprofit developers or for-profit developers through mixed-income projects. All “Upper-case A” Affordable Housing requires subsidy, which usually comes from the government. Today’s Affordable Housing developments typically require multiple subsidies from all levels of government, as well as private debt and foundation funding, to be built. In addition to government-subsidized Affordable Housing, some cities and towns, including Stow, require market-rate developments to

include Affordable Housing through zoning bylaws termed “inclusionary zoning.” In this case, the market-rate units in each development help to subsidize the Affordable Housing in that development.

The state’s Subsidized Housing Inventory (SHI) is the best record of “Upper-case A” Affordable Housing in Massachusetts. However, because all units in a rental development are counted toward the SHI rather than only counting the deed-restricted Affordable Housing units, the SHI figures are typically higher than actual number of Affordable Housing opportunities in a community. As of 2024, Stow has 179 units, or about 6.53% of its housing on the SHI and is anticipated to surpass the state’s minimum threshold of 10% in the coming years with development currently under permitting and construction.

In addition to deed-restricted Affordable Housing units, residents may have housing vouchers that help bring down the cost of rental housing. Vouchers can be issued to renters or associated with units. They subsidize rent for tenants of privately-owned, market-rate rental units so that the tenants pay no more than 30% of household income.

Regional Submarkets

Relative housing affordability is an attribute of a housing market that reflects both supply and demand. Markets are local and regional, with housing costs affected by everything from job creation 20 miles away to the development of an individual building in a local neighborhood.

¹ Submarket 7 is the lowest density submarket and is comprised of mostly single-family homes. Submarket 7 areas form a semi-circle around the region in municipalities such as Topsfield, Sudbury, Sharon, and Norwell. Home prices are moderate, but residents of the region are relatively wealthy, with the second-highest average incomes among all submarkets. Most residents of Subregion 7 own their homes. Although there are few rental opportunities, rental prices are relatively low for the region. The volume of home sales in this submarket has grown faster than most of the region, however sale prices have increased the least of the seven submarkets. With stable moderately priced housing options, it is perhaps not surprising that Submarket 7 has the lowest housing unit vacancy rate of the submarkets.

To help understand these dynamics in Stow, this plan references ongoing research on regional submarkets produced by MAPC as part of its regional plan, Metro Common 2050. The agency analyzed data on 28 variables for each census tract in the region and grouped together tracts with a similar set of variables into seven submarkets. At the time of this analysis, all of Stow is characterized by Submarket 7, Low-Density Suburban with Moderate Prices¹.

Understanding the submarket informs understanding of specific housing dynamics in Stow and what plan recommendations are needed to intervene with any market trends that exacerbate housing need in town.

Housing Production Plan Process

This update to Stow’s 2016 HPP outlines a new set of strategic recommendations for the Town and the Stow Municipal Affordable Housing Trust (SMAHT) to meet changing local housing needs and expand housing choice. The HPP update provides the Town with a roadmap to address housing challenges through strategies that align with existing town-wide plans. Additionally, Stow has chosen to prepare a Housing Production Plan update because the existing HPP requires renewal per the Commonwealth’s regulations and many of the strategies outlined in the 2016 HPP have been implemented, so it is time to set future strategic goals and objectives with broad community input. The process for completing the HPP update began in May of 2023 and concluded in June of 2024. Planning Staff for the Town of Stow,

assisted by the Metropolitan Area Planning Council (MAPC), worked to develop the Housing Production Plan’s three main components:

- **Housing Needs Assessment:** driven by both data and community engagement, the team analyzed community demographics, the existing housing supply, market trends, and overall housing affordability to paint a picture of housing need and demand in Stow.
- **Development Constraints and Opportunities:** an assessment of current development conditions including zoning, municipal capacity, and broader land use patterns in Stow. This analysis highlights both the limitations to creating new “Upper-case A” Affordable Housing and “lower-case a” affordable housing in town and potential opportunities to create new housing based on resident feedback about the types of housing they would like to see in town.
- **Planning and Policy Recommendations:** to create an action plan for the Town to sustain and grow its supply of deed-restricted Affordable Housing, the planning and policy recommendations reflect on the housing needs assessment and the current constraints and barriers to the types of housing that residents want and need in their community.

Each step of the planning process was informed by engagement and input from residents in the community, described further in the below section.

Community Engagement Summary

The Stow HPP sought to bring an accessible, inclusive, transparent, and creative approach to engaging the community about housing. The team set goals at the start of the project for what community members would be engaged about and how to approach the engagement. (See Table 1.2.) Furthermore, a stakeholder analysis exercise revealed a few priority groups to

engage throughout the HPP process: renters, seniors, and parents. These community members are typically harder for municipal governments to engage and hear input from, but are highly impacted by housing policies and plans.

Table 1.2 - Community Engagement Goals for Stow’s HPP

Goals for <u>What We Will Engage Community Members About</u>	Goals for <u>How We Will Approach Engagement</u>
Inform residents about Stow’s current housing needs and challenges	Make engagement accessible to community members, and make participation inclusive for those who may be hesitant or have limited capacity to participate
Gather information and hear stories about residents’ lived experiences with housing in Stow to fill gaps in the demographic data available	Avoid over-burdening community members with engagement requests, while remaining transparent in our process.
Engage residents and decision-makers in conversations about housing goals that will help guide future development and decision making in Stow	Use full-circle communication to keep the public informed and involved.
Refine and approve shared housing goals between residents and decision-makers	Use innovative and creative approaches to reach community members who historically may not have participated in municipal planning processes.

To meet these community engagement goals, the HPP used a mix of engagement methods to reach residents. A key component to developing a successful HPP is strong understanding of residents’ lived experiences with finding and staying in their homes. Public input on this topic is evaluated in tandem with quantitative data

and technical analysis of housing programs and policies. The community engagement process for the Stow Housing Production Plan sought to achieve this through multiple engagement formats and touchpoints: two forums, a survey, and a series of focus groups.

Visioning Forum

On November 7, 2023, the Stow HPP held a forum on the vision for the future of housing in Town. This was the kickoff engagement event for this project and included a presentation on what a Housing Production Plan is, the process for this Plan, and information gathered so far from a data-driven assessment of housing needs. Approximately 30 residents attended this event, which took place at the Pompositticut Community Center. Participants broke up in small groups over the course of the evening to discuss the types and features of housing they would like to see in Stow, as well as to share stories of their experiences of housing needs and challenges in the community.

The second forum took place on March 27, 2024. The HPP team presented the draft Affordable and affordable housing goals for the plan at this meeting and received input on strategies and development opportunities. This was the last public engagement opportunity for the HPP.

Survey

At the end of the first forum in November, the Stow HPP public survey was launched and shared with participants. The “Stow Housing Production Plan Visioning Survey” sought input from Stow community members’ on their preferences regarding Affordable Housing, types of housing, and locations or amenities. The survey complemented the feedback received from the forum and allowed more members of the public to provide input on their own time. Nearly 200 community members completed the survey, which was open from November 2023 to January 2024. A full summary of the survey results can be found in the Appendix F.

Focus Groups

In January 2024, the Stow HPP project team conducted three focus groups with residents to understand housing needs and desires among the community. Each 90-minute focus group provided space for discussion with a priority community group: seniors, parents, and renters. These groups were identified through demographic data analysis as important constituents to the future of housing in Stow—either because they are a growing population, or the current housing stock does not meet the group’s needs.

- The seniors focus group took place at the Pompositticut Community Center and included 6 participants.
- The parents focus group took place in the evening on Zoom and included 3 participants.
- The renters focus group took place at the home of one of the HPP Ambassadors, a renter at Pilot Grove. This group included 4 participants.

These focus groups were designed as intimate settings that would allow in-depth conversation about potentially difficult topics like challenges with finding, keeping, or maintaining housing. The conversations give the HPP team a snapshot of current concerns and visions for housing among priority resident groups. A full summary of the focus group session results can be found in the Appendix F.

Steering Committee

Throughout the process, the HPP was guided by a Steering Committee comprised of Stow residents who have extensive experience working on housing issues in Town. Committee members Maureen Crawford, Mike Kopczynski, and Cathy Leonard represented the Stow Housing Authority and Affordable Housing Trust.

HPP Ambassadors

Additionally, the Stow HPP convened a group of HPP Ambassadors. The Ambassadors group was created based on Steering Committee members' past experience that typical outreach and engagement methods are not effective for reaching renters in Stow. Two Ambassadors were recruited who are renters in Stow, are eager to speak with their neighbors, and passionate about housing affordability in Stow. Ambassadors supported outreach and engagement throughout the HPP process and hosted the renters focus group in one of their homes. They were provided a stipend in recognition of their contributions to the HPP.

The Stow HPP team analyzed all of the comments, questions, and data gathered through these engagement methods to ensure that community members' voices would be reflected in the HPP recommendations. The team coded the qualitative data by theme, comment type, and source. The themes were analyzed and a summary of each was provided to inform the development of the affordable housing Goals and strategy recommendations.

As with any engagement process, the Stow HPP faced limitations in who was reached and included. In particular, the team made significant efforts to reach renters in this process, but recognized the approach could continue to be improved. The Ambassadors included two renters who both lived in the same apartment complex, meaning renters from other properties in Town were not as directly involved. The Town may consider continuing the Ambassador program in some form, or connecting Ambassadors with other housing-related organizations in Town like the Affordable Housing Trust and Housing Authority, to ensure this key demographic continues to be engaged in both planning and implementation.

Data Sources and Analysis

Multiple sources of data were used for the creation of this HPP update. In the Housing Needs Assessment, the data used was primarily from the Decennial Census (Census) and the American Community Survey (ACS). Data from the Census provides a *count* of all residents of Stow. The data provides key attributes about the population of Stow, such as the total population and number of households. EOHLC uses Census data to determine the number of total year-round housing units used to calculate the percentage of units on Stow's Subsidized Housing Inventory. The ACS provides an *estimate* about residents of Stow. Unlike the Census, the ACS provides more up to date detail about attributes of the population and characteristics that are not part of the Census, like housing prices. The ACS, because it is a survey rather than a count, has a margin of error for each of the population attributes. In this plan, ACS data is used to understand generalized trends and characteristics of Stow.

Additional data sets used in this HPP include information from the Comprehensive Housing Affordability Strategy (CHAS). CHAS is a special dataset compiled by HUD using past ACS data samples to estimate the prevalence of housing issues across the housing stock and among households. The data include tabulations of cost burden by household income and household type, as well as information related to housing costs and affordability. The most recent CHAS data set from 2020 was used in this plan. The plan also pulls data from the Town of Stow Assessor's Office, such as size of homes and existing housing types.

Population projections are provided by MAPC Socioeconomic Projections. In May 2023, the Massachusetts Department of Transportation (MassDOT), the University of Massachusetts Donohue Institute (UMDI), and the Metropolitan Area Planning Council (MAPC) completed new population projections to 2050. Further information about this process is available in Appendix B.

A Geographic Information Systems (GIS) analysis was conducted for location-based data, primarily for locating areas suitable for housing development. Sources of the GIS data used were from Stow's GIS database. Supplemental data was provided from MassGIS, the Commonwealth's GIS database. The methodology of the GIS analysis can be found in *Chapter VI: Future Development Opportunities*.

Context Communities

The Stow Housing Production Plan (HPP) includes a comprehensive assessment of the Town's housing needs. To understand the meaning of a given data point in Stow within the regional context, this plan uses "context communities." Context communities were selected using a point system to compare Stow to nearby municipalities.

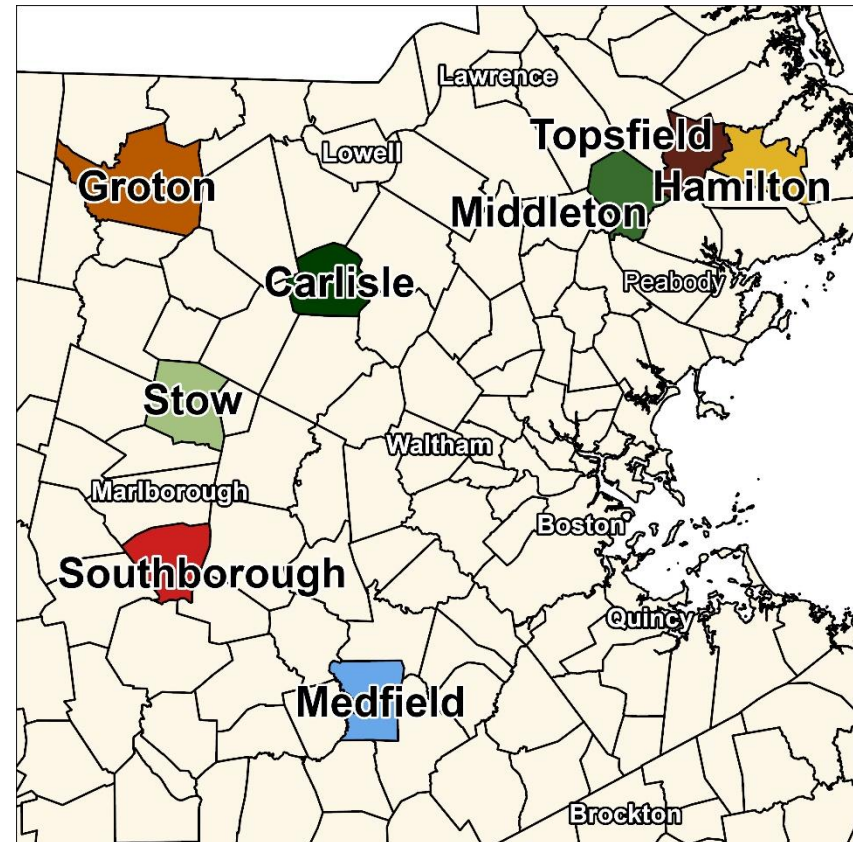
Context communities hold similarities to Stow in geography, built character, population, housing stock and market, or demographics. The Context Communities also include municipalities recommended by the Town, either because of their use as comparison communities in past planning efforts or municipalities with aspirational qualities relative to housing and housing policy.

The municipalities selected as context communities for this analysis are:

- Carlisle
- Hamilton
- Groton
- Medfield
- Southborough
- Topsfield
- Middleton

Please refer to Appendix A for additional information regarding the methodology used to select Context Communities for this plan.

Figure 1.1 - Map of Context Communities





Chapter II: Housing Needs Assessment



Stow

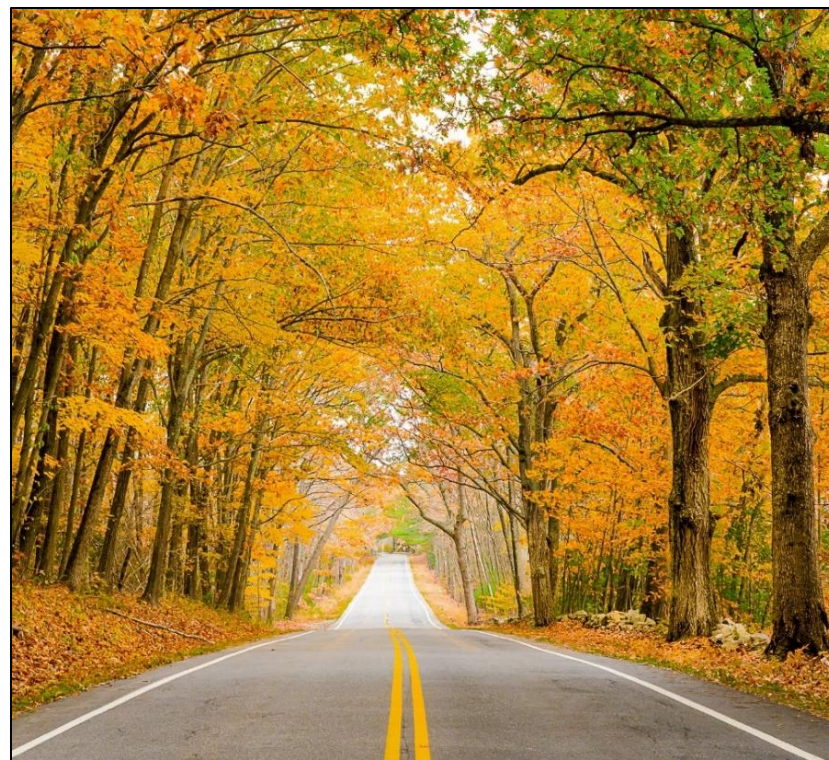
Housing Production Plan

Chapter II:

Housing Needs Assessment

The following Housing Needs Assessment documents Stow's community demographics, housing stock, and housing market to reveal characteristics and trends that help explain Stow's housing needs and demand. The assessment draws from multiple sources of data, with the primary source as the United States Census Bureau American Community Survey (ACS).¹ The ACS offers the most expansive datasets and provides the greatest detail. When available, the assessment pulls data from the Decennial Census and other sources.

"Context communities" are used throughout the assessment to demonstrate the significance of data observations in Stow by providing a varied set of reference points to compare from. Context communities are also helpful for exploring strategies to meet housing needs that have worked in similar contexts to Stow.²



Source: K. Sferra

¹This data is collected by the United States Census Bureau and is based on sample size, so it is considered an estimate and includes a margin of error indicating how confident we can be with the ACS estimate. As datasets become more specific, such as showing income by household type, the sample size is smaller, and the margin of error is higher. Since Stow has a small population size, to begin with, most ACS datasets are near a 30% margin of error. Datasets with aggregated regional data have been used in internal analysis to increase confidence by confirming trends and patterns. For more information about ACS data and margin of error, see the Census Bureau's website here. This HPP uses the best information available from the census and other sources. As stated previously, the most recent ACS dataset available when data was collected for this plan in Fall 2023 was 2021 ACS data. The most recent CHAS data was 2020.

² To learn about MAPC's methodology used to select context communities, please see Appendix A.

Summary of Key Findings

Demographics: Stow's population is slowly growing and changing.

- Stow has an aging population defined by a notable increase in the senior population
- Household size is decreasing, as there are few housing options for new families and older adults are more prevalent in Stow
- Stow has limited racial diversity

Housing Stock: The types of housing available in Stow today do not match the desires and needs of the changing population. Despite a considerable amount of development in recent years, Stow's housing supply lacks a diverse range of housing choices for residents, with particularly limited choices for downsizing and renting in town.

- Most new housing in Stow is owner-occupied single-family homes (80%) with three or four bedrooms. There has been a significant increase in the amount of new housing developed in recent years that largely follows similar patterns of size and tenure.
- Roughly 90% of Stow's housing supply is ownership units, compared to only 10% rental units.
- 52% of households in Stow are 1 or 2 person households while 72% of housing units have 3 or more bedrooms.
- New housing development is dispersed around Stow often away from retail, services, and community spaces.

Housing Affordability: Stow's "Upper-case A" Affordable and "Lower-case a" affordable housing stock does not meet residents' needs. Market rate housing in Stow is considerably less affordable than it has been historically.

- Between 2016 and 2022, the average Single Family dwelling sales price has increased 50.2% (\$247,500). The average condo sale prices in that timeframe has increased 26.2% (\$110,000).
- A household would need to earn more than \$216,000 to afford the median home sale price in Stow, about \$68,000 more per year than the median income in Stow.
- Over one quarter (26.8%) 20% of households in Stow experience housing cost burden, paying more than 30% of their income towards housing costs.

Subsidized Housing: Currently, there are 179 units of housing on Stow's Subsidized Housing Inventory (SHI). In 2024 it is anticipated this number will increase to 326 units, nearly doubling.

- Of the 179 units of housing on Stow's SHI, 156 are deed restricted.
- 32% of Affordable Housing units on Stow's SHI are age-restricted or age-targeted. This figure is anticipated to increase to 42%, meaning that Stow will have a growing need for deed-restricted Affordable Housing for residents under the age of 65.
- Of the 179 units on Stow's SHI, 96% of units were developed through a Comprehensive Permit. Comprehensive Permits have been the most effective tool in creating of "Upper-case A" Affordable Housing.
- HUD's Comprehensive Housing Affordability Strategy estimates that there are approximately 575 households in Stow that are eligible for "Upper-case A" Affordable Housing based on income, or about 1 in 3.2 households.
- When compared to the supply of "Upper-case A" Affordable Housing in Stow, there is only 1 unit of "Upper-case A" Affordable Housing for every 3.7 eligible households.

Stow Demographic Profile

The Housing Production Plan is grounded in an analysis of Stow's demographics. A look into the current population, household composition, household income, disability, race and ethnicity, and school enrollment provides insight into the existing housing needs and demand in Town. Projections of Stow's future household composition and comparisons to context communities places Stow in a regional context and assists in anticipating future housing needs.

Population and Household Growth

The number of households in Stow has slightly outpaced population growth. Since 2010, Stow's population increased by 8.9% to 6,947 residents while household growth increased by 13.2% to 2,646 households.³ Household growth exceeding population growth signals an increasing number of smaller households. Household growth declined slowly (3.9%) between 2000-2010 and by less than 1% between 2010-2021, the lowest rate of change among all context communities.⁴

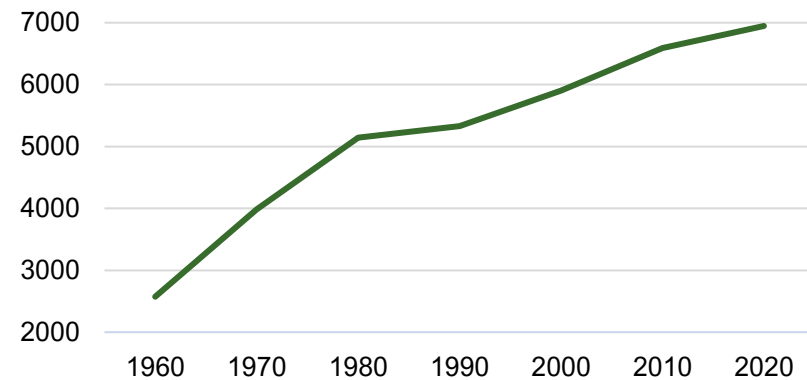
MAPC Socioeconomic Projections indicate that these trends are likely to continue to the year 2050, though at a slower rate than previous decades.⁵ Most of overall household growth is projected to be driven by single households being formed by older adults, likely existing householders aging in place who experienced a change in household composition. There is relatively little anticipated growth among all other household types. It is important to note that the projections do not take into account new opportunities for housing that are currently in the permitting phase in Stow, such as the Cottages at Wandering Pond and Residences at Stow Acres, or developments under construction, such as Elizabeth Brook Apartments.

³ ACS 2014 5-Year Estimates and 2021 5- Year Estimates

⁴ 2000 and 2010 Decennial Census, ACS 2021 5- Year Estimates

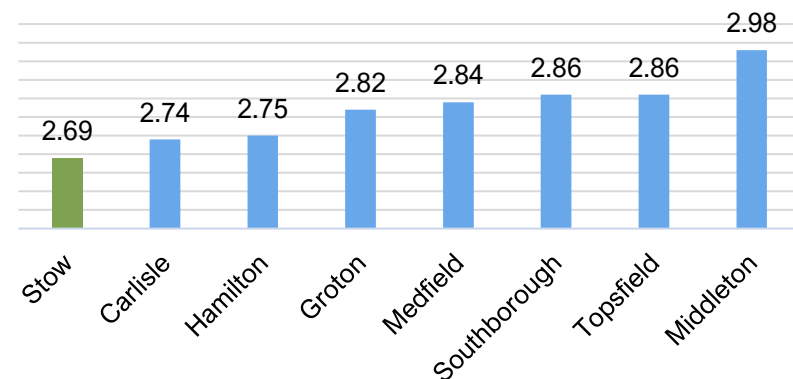
⁵ Please see Appendix B to review MAPC's Socioeconomic Projections Memo, dated August 14, 2023.

Figure 2.1 – Population Change in Stow, 1960-2020



Source: Decennial Census 1960 – 2020

Figure 2.2 – Average Household Size

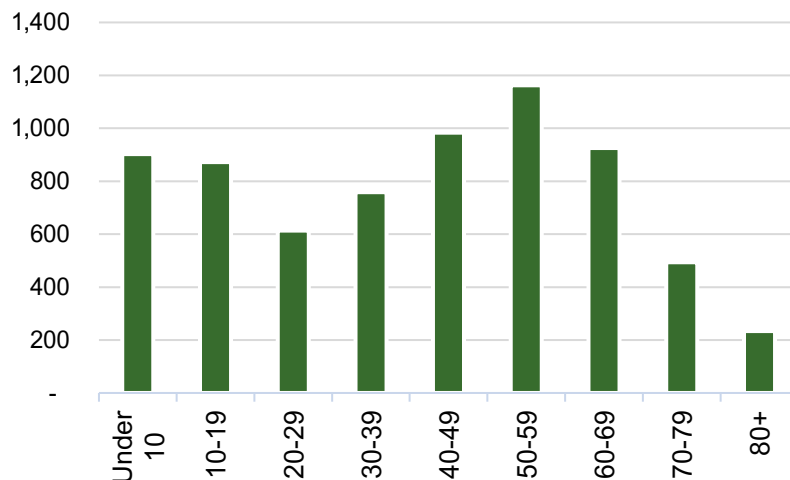


Source: Decennial Census 1960 – 2020

Age Structure

As is characteristic of many municipalities in the region, **Stow's population is aging.** We review data around age cohorts because housing needs change as residents age. For example, seniors and people living with disabilities may prefer smaller homes or single-level homes that are easier to maneuver in and maintain. Older adults may also be looking for housing with less yard maintenance or housing closer to amenities and services.

Figure 2.3 – Stow Age Distribution, 2020

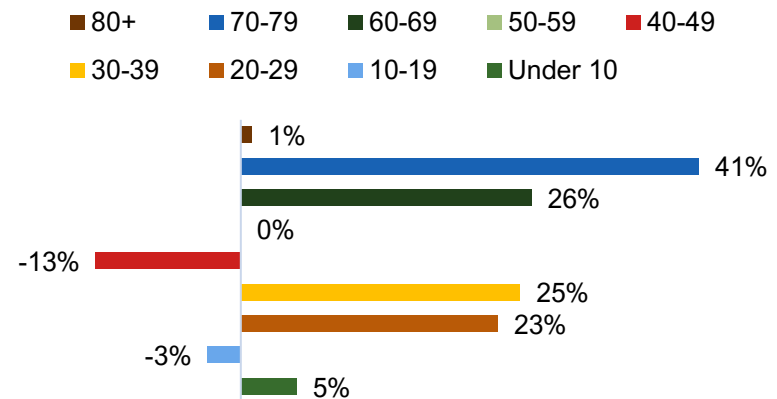


Source: 2020 Decennial Census

The cohort with the largest population in Stow is those between the ages of 50-59. This cohort may have children in high school and may plan to retire from the workforce within 5 to 15 years. Therefore, this cohort may look for options to downsize in the near future.

The largest percentage increase for an age cohort since 2010 is in the 70-79 age group.⁶ The distribution of ages is not uniform, as shown in Figure 2.4.

Figure 2.4 – Stow Age Distribution Change, 2010- 2020



Source: 2010 and 2020 Decennial Census

It is notable that while the population is aging, the median age of the population has remained relatively stable. In 2010 the median age was 41.1 (+/-1.2), which increased to 43.8 (+/-1.2) in 2015 and then decreased to 40.9 (+/- 2.9) in 2021.⁷ Median ages in context communities range from 40.8 (Medfield) to 45.9 (Middleton), with Stow nearly tied for the youngest median age.⁸

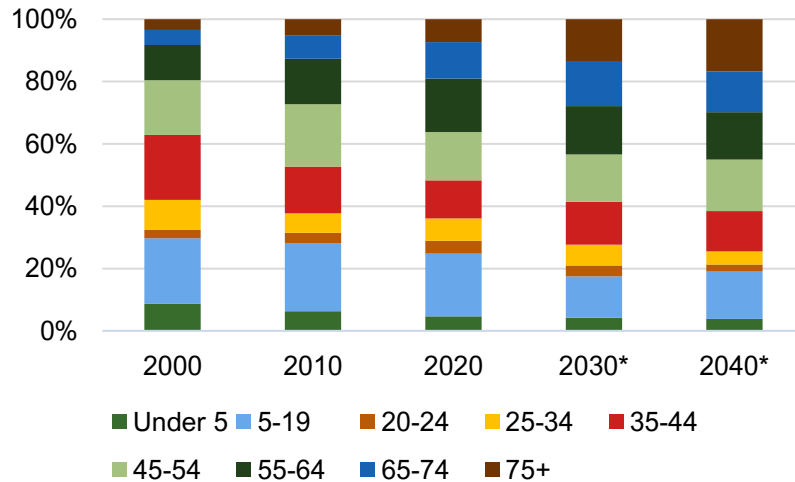
Although Stow has a relatively young median age compared to context communities, **median age in Stow is projected to increase between 2020 and 2050.**

⁶ A portion of the school-aged population, those between 10-19, has decreased by 3% and the population under 10 years of age has risen modestly. The population between 50-59 has remained level, while the population between 40-49 has decreased.

⁷ ACS 2010 5-Year Estimates, 2015 5-Year Estimates, 2021 5-Year Estimates

⁸ ACS 2021 5-Year Estimates

Figure 2.5 – Stow Age Distribution: 2000, 2010, 2020, 2030, 2040



Source: 2000, 2010, 2020 Decennial Census, UMDI-DOT V2018
* Projected

Household Composition

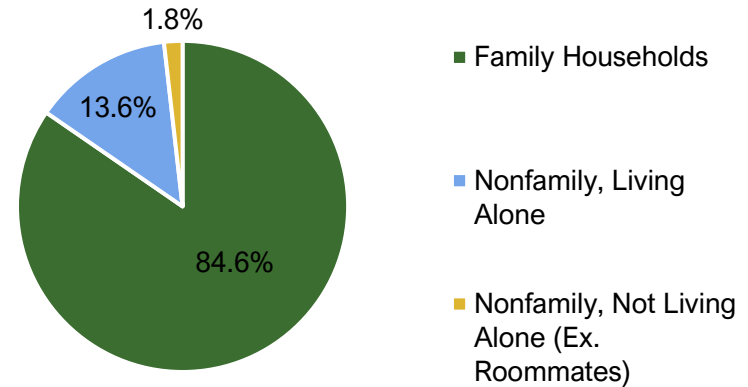
Households in Stow are primarily made up of families, with family households occupying 84.6% of all housing units. Households with three or more people make up nearly half of all Stow households. However, households with 2 occupants represent the largest percentage of households in Stow, more than 1 in every 3 households.

Of nonfamily households, most are residents living alone. The share of residents living alone increased from 81.4% of nonfamily households (2016 ACS 5-Year Estimate) to 90.2% of nonfamily households (2021 ACS 5-Year Estimate).

Just over 40% of households in Stow have children, while just over 31% of households have seniors. These households may

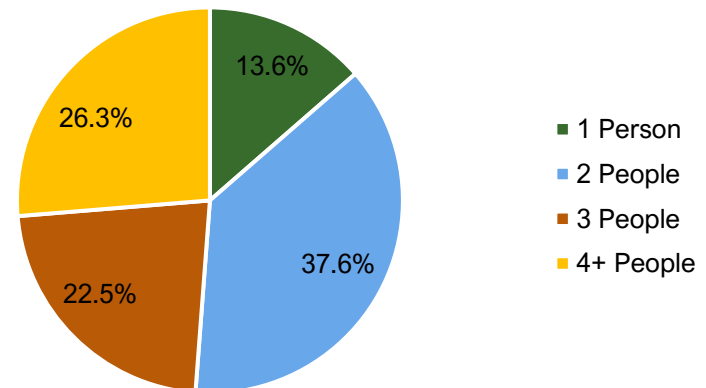
desire housing types such as accessory apartments, single-level living, or starter homes.

Figure 2.6 –Household Composition, Stow, 2021



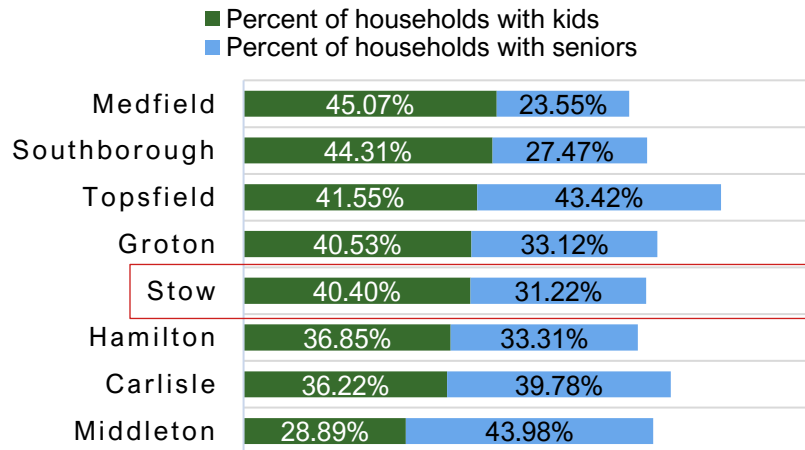
Source: 2021 ACS 5-Year Estimates

Figure 2.7 – Number of People Per Household, Stow, 2021



Source: 2021 ACS 5-Year Estimates

Figure 2.8 – Population Share of Seniors and Children, Stow and Context Communities (2021)



Source: 2021 ACS 5-Year Estimates



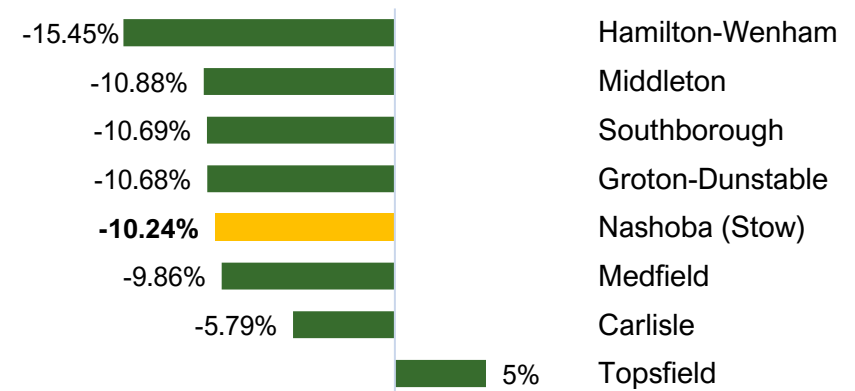
The Pompositticut Community Center

Source: Stow Friends of the Council on Aging

School Enrollment

While the percentage of seniors in Stow is increasing, the percentage of children is decreasing. Between the 2012-2013 school year and the 2022-2023 school year, the number of total students enrolled in the Nashoba Regional School District decreased by 10.2%, signaling a decline in the number of young children. Enrollment in the district peaked in the 2011-2012 school year with a total of 3,501 students, whereas the 2022-2023 school year had the lowest enrollment at 3,051 students. MAPC Socioeconomic Projections indicate that this trend will continue in the future, with enrollment slowly declining in forecast years. It's important to note that while the school-aged population in Stow is declining as a whole, the share of Stow students enrolled in the Minuteman Regional Vocational Technical School District has increased from 16 students in the 2016-2017 school year to 72 students in the 2023-2024 school year. Additional analysis of enrollment trends can be found in Appendix C.

Figure 2.9 – Change in School Enrollment, Stow and Context Communities, 2013-2023



Source: MA Department of Elementary and Secondary Education, 2013-2023

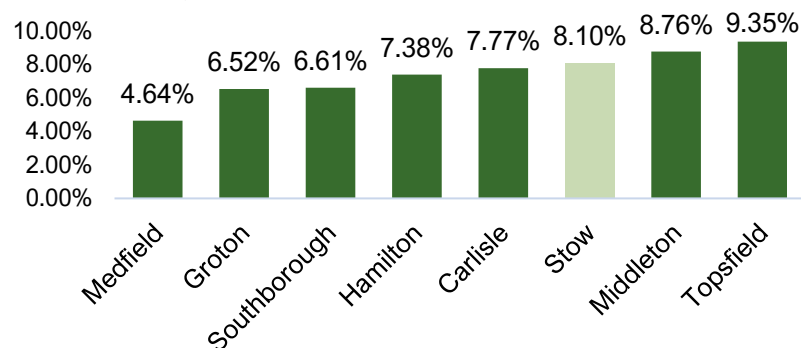
Disability Status

A review of disability status is an important consideration, as residents with one or more disabilities often face housing challenges when there is a shortage of housing that is affordable, physically accessible, and/or provides needed supportive services.

Approximately 8.1% of residents in Stow identify as having a disability. Of this population, one-third are adults aged 65 and over.⁹ The percentage of Stow residents with a disability has increased by 3% since the last Housing Production Plan. Stow has the third highest rate of disability among context communities.

The most common type of disability in Stow is ambulatory¹⁰. Someone who has this disability may require housing that is on one floor, has an elevator if in a multifamily building, and has an accessible interior layout. Another common disability is cognitive.¹¹ Someone with this disability may require housing that has an additional bedroom or an accessory apartment for a caregiver.

Figure 2.10 – Rate of Disability Status, Stow and Context Communities, 2021



Source: 2021 ACS 5-Year Estimates

Race and Ethnicity

Diversity of race, as well as socio-economic background, is correlated to housing choice as a lack of choice contributes to patterns of exclusivity. While the Town is currently permitting housing developments that provide additional housing types, such as cottage style developments, duplexes, and multi-family rental buildings, **Stow remains a majority White community.**

From 2010 to 2020, the share of residents who identify as white dropped slightly from 92.2% to 85.7%. Figure 2.11 shows that Stow is less diverse than half of the context communities.

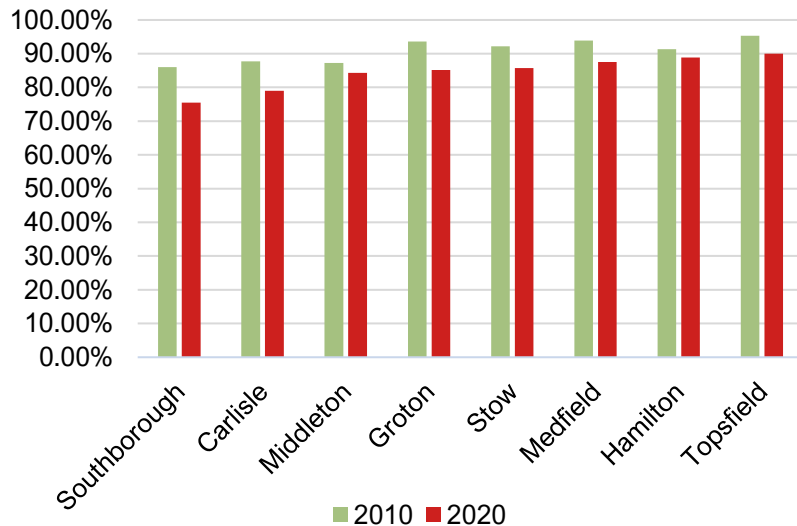
“ I don’t think someone thought about how to retire in this home... now that we know more about accessibility, it’s not just older adults. It’s a little scary! - Focus Group Participant ”

⁹ The American Community Survey is primarily responsible for the collection of data regarding disability status. The ACS acknowledges that public perceptions and attitudes around disabilities have evolved over time, making the definition of a disability evolve with it. Currently, the ACS defines a disability as a condition related to the complex interaction between a person, their environment, and participating socially. Disabilities may be physical, emotional, or mental. These include disabilities for: Hearing (deaf, or serious difficulty hearing); Vision (blind, or serious difficulty seeing, even with glasses); Cognitive (difficulty remembering, concentrating, or making decisions); Ambulatory (difficulty walking or climbing stairs); Self-Care (difficulty bathing or dressing); or Independent Living (difficulty doing errands or household tasks).

¹⁰ Defined as a difficulty walking or climbing stairs.

¹¹ Defined as a difficulty remembering, concentrating, or making decisions.

Figure 2.11 – Percent of Population Non-Hispanic White, Stow and Context Communities, 2010-2020



Source: 2010, 2020 Decennial Census

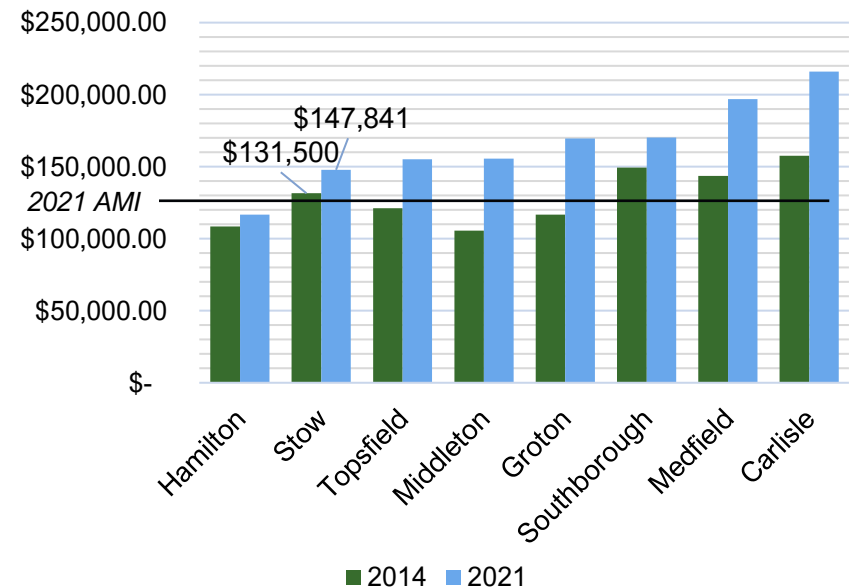
Household Income

As of 2021, the estimated median household income in Stow is \$147,841. This represents a 12.4% increase since the last Housing Production Plan update, using estimated median household income data from 2014. Stow's household median household income is above the 2021 Area Median Income (AMI)¹² of \$129,793.

Stow's median household income is the second lowest of the context communities. In comparison, in 2014, Stow's median household income falls in the middle of the group. Several context communities experienced a significant increase in median household income, like Middleton and Groton which had a 47.2% and 45.3% increase in median household income, respectively.

As the population continues to age, more households are projected to be comprised of older adults who are more likely to receive income from retirement benefits only. MAPC's Socioeconomic Projections estimate that households making less than \$75,000 per year are projected to grow the fastest; single person households make up a majority of the projected increase. The projection estimates only a small amount of growth in wealthy households, those earning more than \$225,000 per year; the growth in wealthy households is projected to be predominantly households with children.

Figure 2.12 – Median Household Income, Stow and Context Communities



Source: 2014 and 2021 ACS 5-Year Estimates

¹² In Stow, the Area Median Income (AMI) is the median family income within the Boston-Cambridge-Quincy, MA-NH HUD Metropolitan Fair Market Rent Area. HUD's 2024 income limits were published on April 1, 2024 and indicate an AMI of \$148,900.

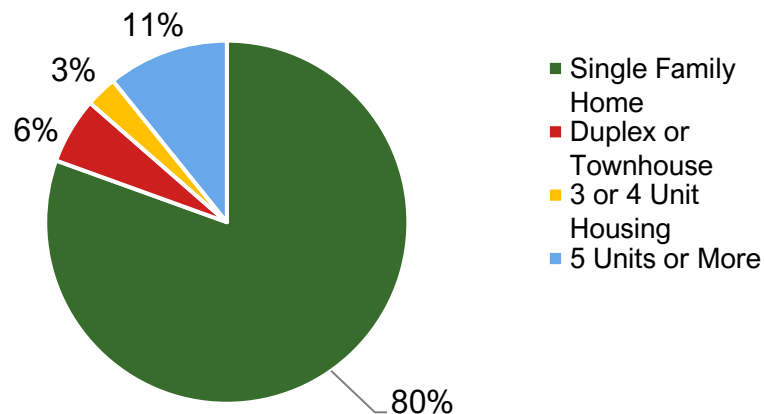
Housing Stock

The following section examines Stow's current housing supply and how it has changed over time. Understanding type, size, tenure, and age of the housing stock contributes to a deeper understanding of current needs and demand in Stow to inform future housing production planning.

Housing Types and Size

Most of Stow's housing stock is owner-occupied single-family homes with three or four bedrooms, with limited choices for other housing types.

Figure 2.13 – Housing Unit Types, Stow



Source: 2021 ACS 5-Year Estimates

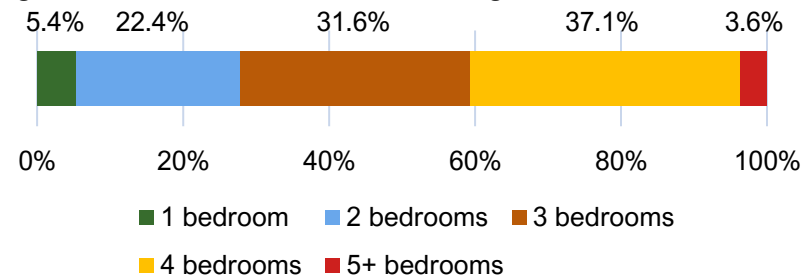
¹³ 2021 ACS 5-Year Estimates

¹⁴ 2021 ACS 5-Year Estimates

¹⁵ Information on the size of homes comes from the Town of Stow's Assessors Office. The size of homes as discussed includes only the living area, excluding any unfinished basements, garages, etc. Homes built between 1980 and 2019 may have been constructed at a smaller size than the average listed above due to additions and other expansions. Therefore the increase in the average house size at the time of construction between 1980 and 2022 may be even greater than described.

Stow, compared to its context communities, has a larger share of two-bedroom housing units.¹³ Three-bedroom units are most common on average among the context communities.¹⁴

Figure 2.14 –Bedrooms Per Housing Unit, Stow



Source: 2021 ACS 5-Year Estimates

The average size of homes has increased over time and is quite large; the average size of dwellings constructed in Stow between 1980 and 2019 was approximately 2,531 square feet.¹⁵ Recent trends show the size of new construction in Stow continues to increase, with homes constructed between 2020 and 2022 averaging 3,465 square feet.

“

**I want to downsize,
but I just can't find anything
- Focus Group Participant**

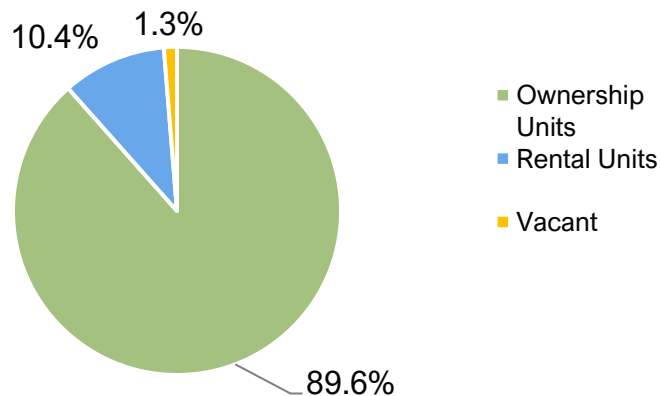
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Housing Tenure

Occupancy characteristics in Stow have remained largely unchanged over the past 10 years. Vacancy rates remain low with little fluctuation.

Although homeownership opportunities are increasingly unaffordable, there are limited rental options in Stow. The potential impact of limited rental options includes increased rental prices, housing instability, workforce challenges, and increased commuting if residents live further from their place of work. During the renter focus group session, participants shared that finding rental units is a challenge in Stow—many indicated that they became aware of rental units available by word of mouth only.

Figure 2.15 – Housing Tenure, Stow

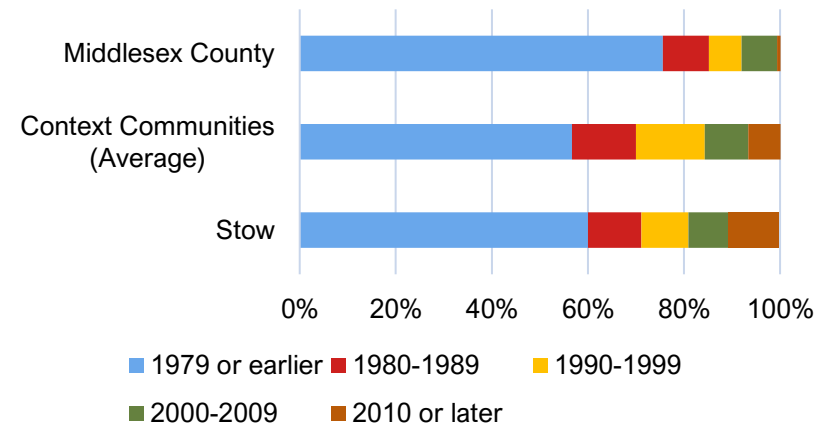


Source: 2020 Decennial Census

Housing Age

A significant number of new housing units have been built in Stow in the last decade. Most of the new housing produced in that time is housing for homeownership, thereby widening the gap between rental and ownership opportunities. Between 2010- 2020, the number of housing units in Stow grew by 8.5%, slightly greater than the average of the context communities.¹⁶ As a result, the share of older homes in town (those built before 1980) is similar to context communities, though much lower than the average across Middlesex County.

Figure 2.16 – Age of Housing Stock, Stow, Context Communities, and Middlesex County, 2021



Source: 2021 ACS 5-Year Estimates

¹⁶ 2010 and 2020 Decennial Census

Housing Market Characteristics and Affordability

In the previous sections, Stow's population and housing stock were examined. This section reviews housing costs within Stow and housing cost burden among residents. The intersection of these areas on demand (people) and supply (housing units) as well as policy, planning, and funding, ultimately determines housing affordability in a given community. Depending on the income level of the population, supply and demand of housing can significantly reduce affordability for both existing residents and those seeking to move into Stow.

Key Takeaways

Over one quarter (26.8%) of all households in Stow are cost burdened, paying 30% or more of their income on housing costs; the rate is particularly high among renter households.¹⁷

22% of Stow households are low income, earning less than 80% of AMI and therefore may be eligible for Affordable Housing assistance through most federal and state programs.

Over 500 households in Stow are eligible for housing assistance based on income, however there are only 156 Affordable Housing units constructed in Stow (179 units on SHI). This means there is roughly only 1 Affordable Housing unit in Stow for every 3 low-income resident households.

6.53% of Stow's housing, or 179 units, are recorded on the State's Subsidized Housing Inventory. However, 23 of these units are not actually Affordable to households at 80% of less of AMI because all rental units in a M.G.L. 40B development are eligible to be included on the SHI, not only the deed-restricted Affordable Housing units.

Home prices in Stow are not affordable for the average household in Stow, despite a relatively high median income. A household would need to earn more than \$216,000 to afford the median home sale price in Stow, about \$68,000 more per year than the median income in Stow.

Stow continues to have a small number of affordable rental and ownership opportunities and a significant share of residents who could benefit from Affordable Housing.



Source: Stow Planning Department

¹⁷ 2021 ACS 5-Year Estimates

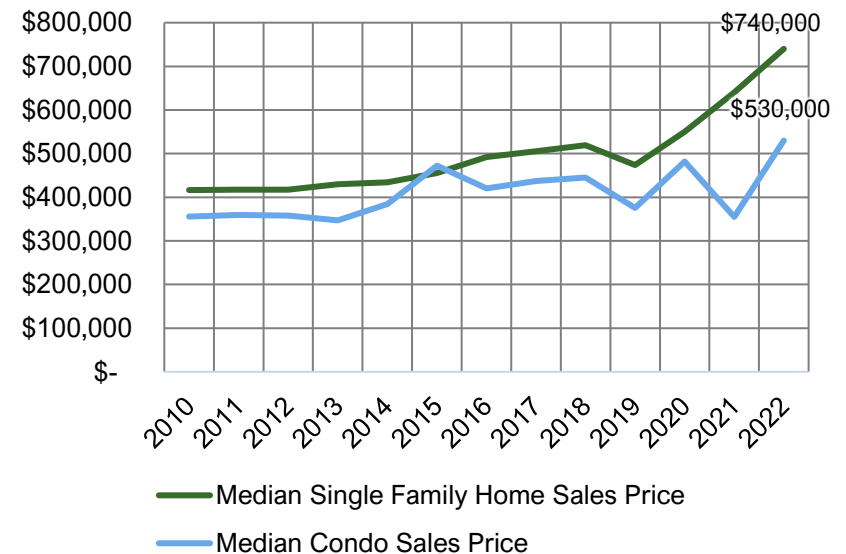
Homeownership Market

Market rate homes in Stow are increasingly unaffordable for many residents, including municipal employees and renter households. Median home sales prices increased by 50% since the 2016 Housing Production Plan and 78% since 2010.¹⁸ **According to data from The Warren Group, single family home sales prices rose steeply in Stow from \$473,750 in 2019 to \$740,000 in 2022 after taking a small dip between 2018-2019.** The median price of a condominium unit in Stow has been more variable, particularly in recent years, and hit a peak median price of \$530,000 in 2022. This data point is variable in part because there simply are not many condominium units in Stow, leading to a small number of sales per year; in 2022 there were only 18 condominium unit sales.

Given these median prices and the rapid increase in median sales price, housing affordability and stability is a key concern. As 80.6% of the housing stock in Stow is comprised of single-family homes, most housing in Stow requires homeownership. Homeownership opportunities require a sizable down payment that would restrict many households' ability to buy in Stow.¹⁹ For example, a 20% down payment for the median priced single-family home in Stow is \$148,000. The cost of homeownership and lack of rental options in town strictly limit housing choices for both

those who wish to move into Stow and for current residents looking to relocate within the community as their needs change.

Figure 2.17 – Median Home Sales Price, Stow 2010-2022



Source: Warren Group (2010-2022)

Community Engagement Snapshot

Survey respondents would like the housing market to offer:

1. support with aging in place (23%),
2. housing for people with low or fixed incomes (19%),
3. housing for the local workforce (14%)

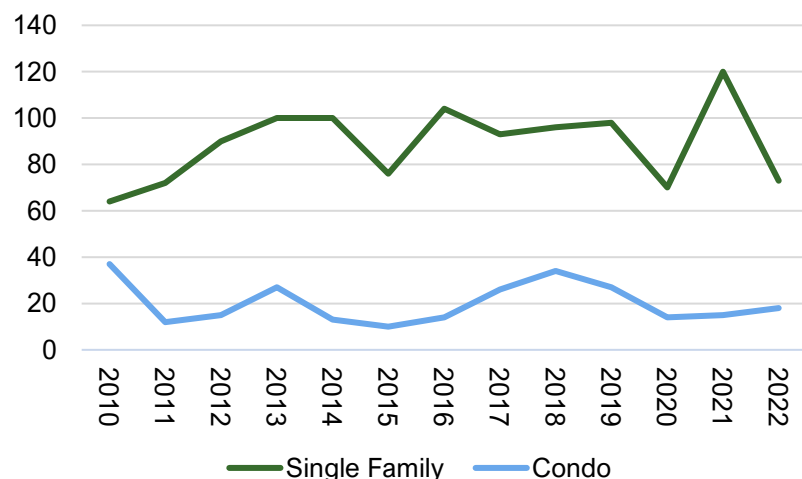
“
We got lucky [back in 2014]. I have empathy for those looking for a home now”
– Focus Group Participant
”

¹⁸ Source: Warren Group (2010-2022)

¹⁹ Source: 2021 ACS 5-Year Estimates

The median sales price of condominium units in 2022 is \$530,000. This figure is higher than the average price of a single-family home in 2019. Though considerably lower in cost compared to single family homes, far fewer opportunities to purchase a condominium unit, as these represent approximately 12% of the housing stock.²⁰ Figure 2.18 shows the low number of condominium sales as compared to the number of sales of single-family homes.

Figure 2.18 – Frequency of Residential Sales Transactions, Stow



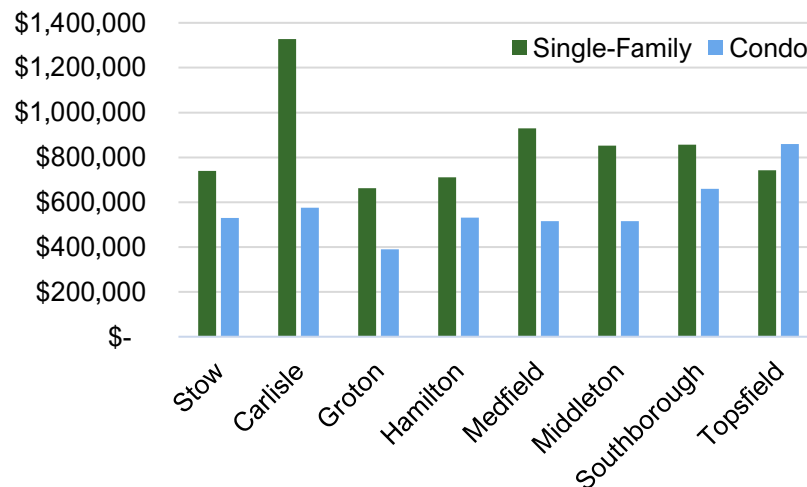
Source: Warren Group (2010-2022)

While the price of homes in Stow has increased significantly since the last Housing Production Plan in 2016, it remains lower than home prices in other context communities. However, **the median monthly ownership cost in Stow is found to be \$2,658, a higher figure than all context communities other than Carlisle.**²¹ Monthly costs include items such as mortgage payments, taxes, condominium or homeowner association fees, insurance, loans, and utilities.

²⁰ Estimate based on FY2023 Assessors Data

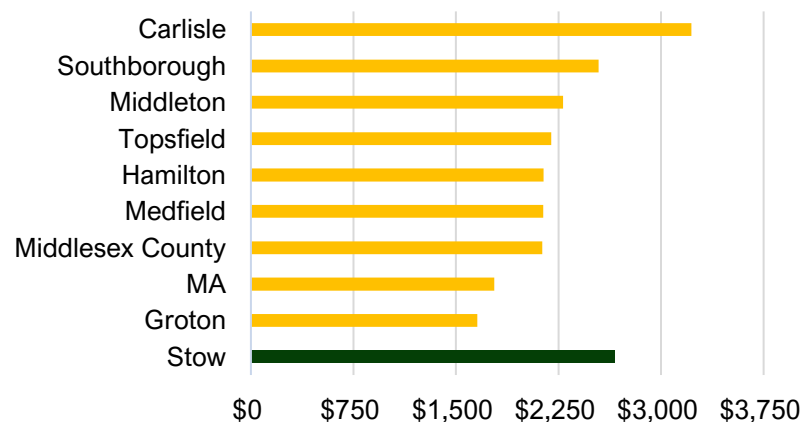
²¹ 2021 ACS 5-Year Estimates

Figure 2.19 – Median Residential Sales Price, Stow and Context Communities, 2022



Source: Warren Group (2010-2022)

Figure 2.20 – Median Monthly Ownership Cost, Stow, and Context Communities



Source: 2021 ACS 5-Year Estimates

A household would need to earn more than \$216,000 annually to afford a monthly housing payment of \$2,838 without experiencing a cost burden. This figure is about \$68,000 more per year than the median household income in Stow. The cost of purchasing a home in Stow is likely exclusionary for many who may wish to live in Stow, including Town employees, teachers, first responders, or those with lower incomes.

Table 2.1 – Median Home Value and Ownership Costs, Stow and Context Communities

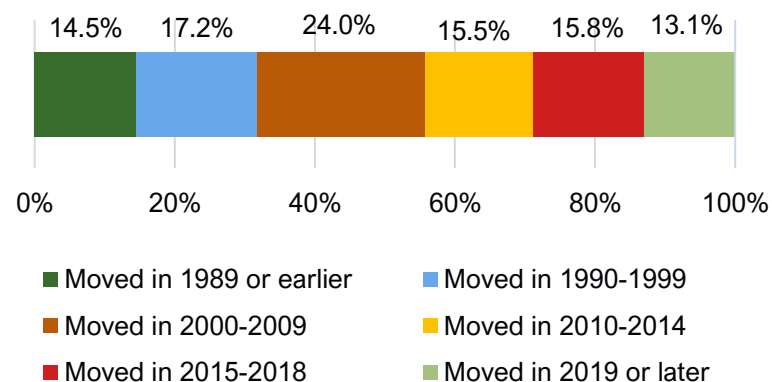
	Median Home Values	Monthly Housing Costs W/Mortgage	Monthly Housing Costs W/out Mortgage
Stow	\$555,200	\$3,062	\$1,233
Carlisle	\$863,700	\$4,000*	\$1500*
Groton	\$517,600	\$2,947	\$984
Hamilton	\$589,900	\$3,295	\$1,229
Medfield	\$727,200	\$3,696	\$1,500*
Middleton	\$625,800	\$3,224	\$1,044
Southborough	\$648,300	\$3,278	\$1,427
Topsfield	\$652,900	\$3,324	\$1,429
Middlesex County	\$575,500	\$2,793	\$1,030
MA	\$424,700	\$2,365	\$875

Source: 2021 ACS 5-Year Estimates

*The ACS notes that for these values, the median falls in the highest interval of an open-ended distribution (for example "250,000+").

44.4% of homeowners in Stow moved to their current residence in 2010 or later. The majority of these homeowners are residents who moved within Stow, as the population increased only 8.9% during this time period. Given the increase in home prices, newer residents are more likely to earn a higher income. Residents that may have been able to relocate within Stow may be older adults who were able to sell their home in order to afford to buy a home in Stow. It is possible that this higher amount of turnover could explain Stow's relatively higher median monthly ownership cost as seen in Figure 2.20, as there could be a larger fraction of homeowners paying mortgages on recently purchased homes.

Figure 2.21 – Owner Occupied Units, Year Moved In²²



Source: 2021 ACS 5-Year Estimates

Community Engagement Snapshot

During the focus group sessions, participants asked for a comprehensive look at the location of housing (considering proximity to retail, services, and trails) and for more traditional style neighborhoods (walkable, dwellings closer together, community space).

²² The ACS does not break this data set into equal time units.

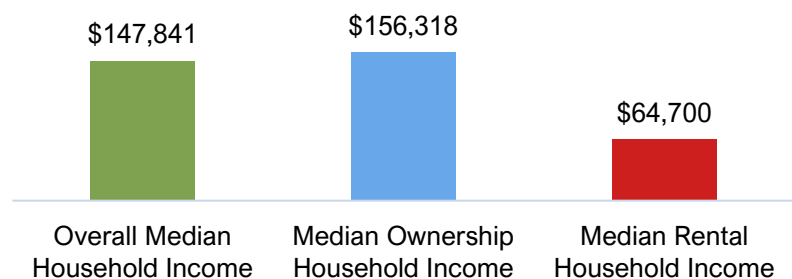
Rental Market

Options for rental housing units are limited to fewer than 15% of housing units in Stow. Due to the small amount of rental housing units in Stow, the margin of error for these datasets are quite high.

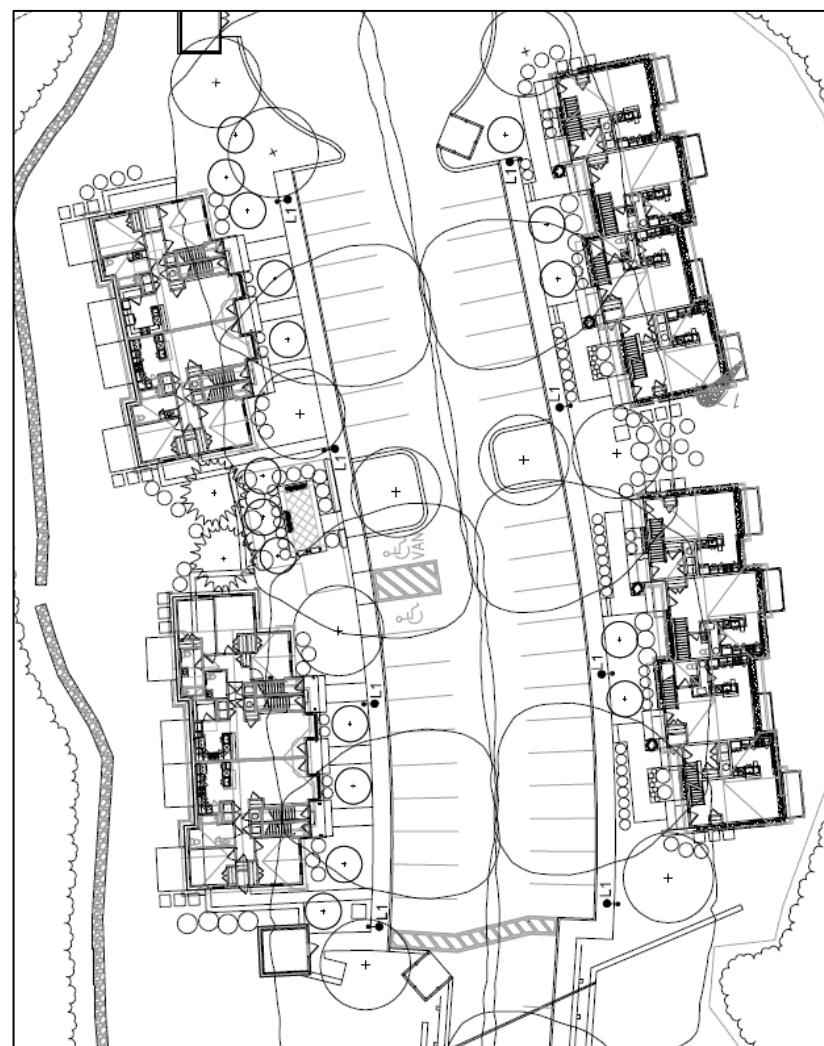
The majority of renter households are families and tend to be younger (under the age of 35).²³ Renter households are also typically smaller, with the average household size for renters at about 1.89, as compared to 2.83 for owner occupied units.²⁴ In order to provide more housing options for smaller households and young families, additional rental options and smaller homes are needed in Stow, likely in proximity to everyday goods and services, or community spaces, like parks or town gathering spaces.

The median income for a renter household is \$64,700, considerably lower than that of ownership households. Though only a small share of all households in Stow, renters in Stow are likely to be most impacted by a lack of Affordable and affordable housing options in town.

Figure 2.22 – Median Household Income by Tenure



Source: 2021 ACS 5-Year Estimates



Plan of Pilot Grove Apartments II
Plan drawn by The Architectural Team, Inc.

²³ 2021 ACS 5-Year Estimates. These figures come with a relatively high margin of error.

²⁴ 2021 ACS 5-Year Estimates. These figures come with a relatively high margin of error of 0.45 for renter households and 0.2 for owner occupied units.

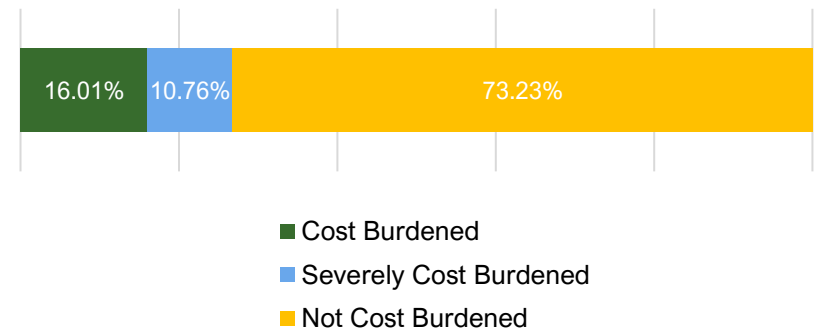
Housing Cost Burden and Affordability Analysis²⁵

One of the most common measures of Affordable Housing needs and overall housing stability is housing cost burden. Housing cost burden is a measure of the share of household income that is spent on housing, including ownership costs or rental costs. Households spending more than 30% of their gross income on housing are considered cost burdened; households spending more than 50% of their gross income on housing are defined as “severely housing cost burdened.” Because cost burden is a reflection of household income, the cost of housing in a particular community, and resources available to low-income residents, the impact of cost burden is more acute for lower-income households because the remaining share of their income does not stretch as far to cover other necessary household expenses (transportation, health care, student loans, etc.).²⁶ Most federal, state, and local housing programs are designed so that monthly housing expenses do not exceed 30% of household income.

Over one quarter (26.8%) of all Stow households are cost burdened, paying 30% or more of their monthly income on housing. Rates of housing cost burden are highest among the lowest income households in Stow (extremely low-income and very low-income households). Low and moderate income households also have significant portions of households experiencing housing cost burden. Higher income households in

Stow are significantly less likely to experience housing cost burden. Compared to context communities, Stow sits in the middle, as Groton, Medfield, and Southborough have lower rates of cost burden and Topsfield, Middleton, Carlisle, and Hamilton have higher rates of cost burden. Groton has the lowest rate of cost burden among context communities at around 22%, while Hamilton has the highest rate at around 36%.²⁷

Figure 2.23 – Cost Burdened Households, Stow (2020)



Source: 2021 ACS 5-Year Estimates. These figures come with a relatively high margin of error.

Renters are more likely to experience housing cost burden compared to homeowners. According to data from the 2016-2020 Comprehensive Housing Affordability Strategy Data, around one in six owner-occupied households in Stow are cost burdened

²⁵ Data from this section is taken from the Comprehensive Housing Affordability Strategy (CHAS) and can be used to measure the cost burden incidence among various household types. CHAS data are special tabulations of the American Community Survey prepared for the U.S. Department of Housing and Urban Development and provide estimates of the prevalence of housing issues across the housing stock and among households. The data include tabulations of cost burden by household income and household type, as well as information related to housing costs and affordability.

²⁶ The income limits and associated cost burden thresholds are included for the following income groups.

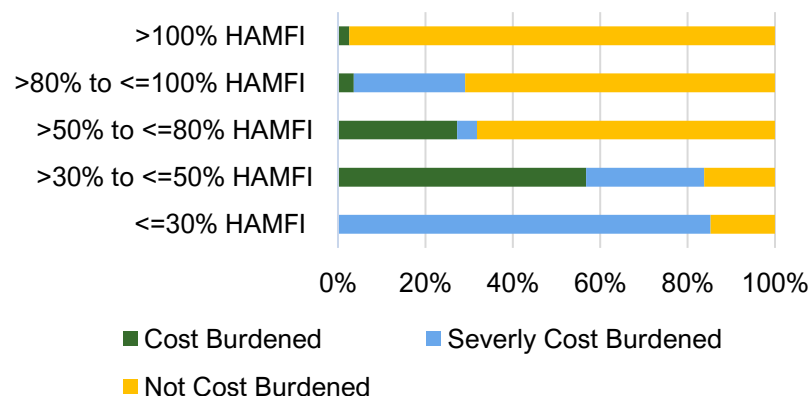
- Extremely low--income households (ELI) – Earn less than 30% AMI, adjusted for household size.
- Very low--income households (VLI) – Earn between 30% and 50% AMI, adjusted for household size.
- Low--income households (LI) – Earn between 50% and 80% AMI, adjusted for household size.
- Moderate--income households (MI) – Earn between 80% and 100% AMI, adjusted for household size.

²⁷ *Source: 2021 ACS 5-Year Estimates. These figures come with a relatively high margin of error.*

or severely cost burdened, compared to around one of three rental households in Stow.

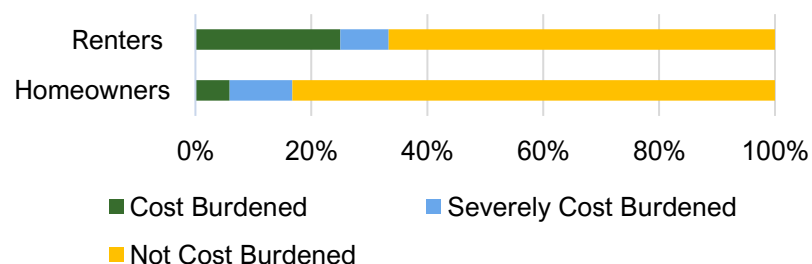
38% of cost burdened households in Stow have a senior householder (aged 65 or older); 62% of cost burdened households in Stow do not have a senior householder.²⁸

Figure 2.24 – Cost Burdened Households by Household Area Median Family Income



Source: 2016-2020 CHAS. These figures come with a relatively high margin of error.

Figure 2.25 – Cost Burdened Households by Tenure

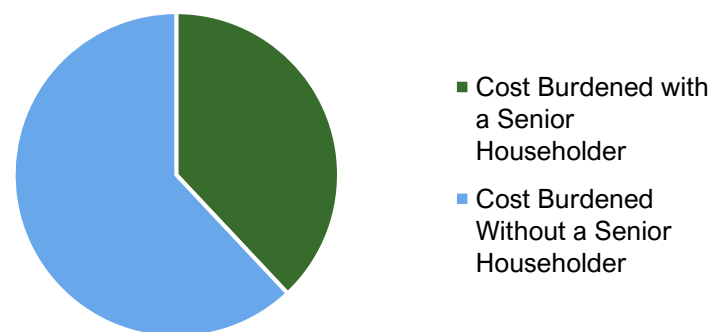


Source: 2016-2020 CHAS. These figures come with a relatively high margin of error.

²⁸ Source: 2021 ACS 5-Year Estimates. These figures come with a relatively high margin of error.

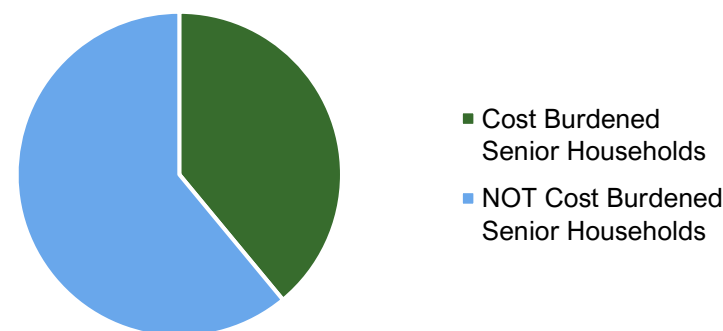
As Stow's population ages, a greater proportion of residents will be on fixed incomes from social security, pensions, and other retirement income. A significant portion of their wealth may also be in the form of home equity and associated homeownership, which can limit eligibility for some Affordable Housing programs.

Figure 2.26 – Cost Burdened Households by Age of Householder



Source: 2016-2020 CHAS. These figures come with a relatively high margin of error.

Figure 2.27 – Cost Burden among Senior Households



Source: 2016-2020 CHAS. These figures come with a relatively high margin of error.

Subsidized Housing Inventory

Massachusetts uses the Subsidized Housing Inventory to track the number of Affordable Housing units in a municipality. Under M.G.L. Chapter 40B, Affordable Housing units are defined as housing that is developed or operated by a public or private entity and reserved by deed restriction for income-eligible households earning at or below 80% of the Area Median Income (AMI). In addition, all marketing and placement efforts follow Affirmative Fair Housing Marketing guidelines per the Executive Office of Housing and Livable Communities (EOHLC). Housing that meets these requirements, if approved by EOHLC, are added to the Subsidized Housing Inventory (SHI).

Community Engagement Snapshot

Participants at the March 27 Forum asked for mixed income developments, which can be implemented through a Comprehensive Permit or through Inclusionary Zoning.

If fewer than 10% of a community's housing is included on the SHI, Chapter 40B allows developers to obtain a Comprehensive Permit from the Stow Zoning Board of Appeals to override local zoning and other restrictions in exchange for providing Affordable Housing units within the development. Units eligible for inclusion on the SHI may also be created through Stow's Inclusionary Housing bylaw, Section 8.9 of the Stow Zoning Bylaws. These units are approved through the Planning Board as part of the permitting process for housing developments when applicable.

As of May 2024, **Stow's SHI has 179 housing units, around 6.53% of Stow's Year-Round Housing Units (2020 U.S. Decennial Census)**. However, only 156 units are deed-restricted to income eligible families or individuals. While this is the same unit count since the town's last Housing Production Plan was completed in 2016, Stow's percentage has decreased since the

2020 Census' publication which increased the year-round housing unit totals.

Table 2.2 – Stow Subsidized Housing Inventory, 2023

Project	Type	Total Units on SHI	Units with Age Restrictions	Affordability Expiration	Created through Ch.40B?
Pilot Grove I	Rental	60 (37*)	0	Perpetuity	Yes
Plantation Apartments	Rental	50	50	2025**	Yes
Stow Farms	Ownership	7	0	2034	Yes
Villages at Stow	Ownership	24	0	Perpetuity	Yes
Arbor Glen	Ownership	4	4	Perpetuity	No
Pilot Grove II	Rental	30	0	Perpetuity	Yes
Regency at Stow	Ownership	4	4	Perpetuity	No
Stow Totals		179			
2020 Year-Round Housing Units		2,743			
Percent Subsidized		6.53%			

Source: EOHLC, June 2023

*37 units are for income eligible households, the remaining 23 are market rate

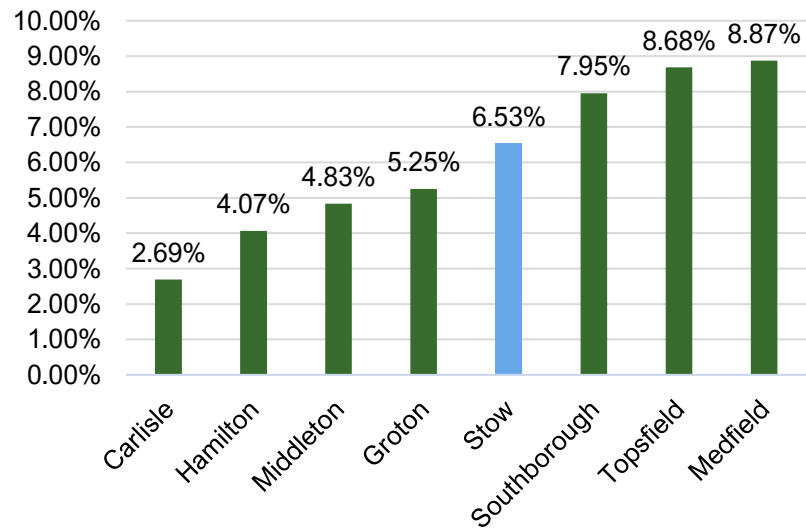
**The Town purchased an affordability restriction for Plantation Apartments, yet this is not currently reflected in the Town's SHI.

In comparison to context communities, Stow's SHI is just ahead of the median of the towns. In the coming years, Stow's SHI percentage is expected to reach 12% from an additional 147 units across three housing developments that are either currently under construction (Elizabeth Brook Apartments) or under

permitting (The Cottages at Wandering Pond and The Residences at Stow Acres).

Of the units currently on the SHI, 58 (32%) are age restricted. Of the 147 units anticipated to be added to the SHI through the three developments noted above, only 97 will be deed restricted. Of those 97 units, 42 will be age-restricted and 14 will be age-targeted. Stow will have a growing need for Affordable and affordable housing for younger demographics.

Figure 2.28 – SHI Percentage, Stow and Context Communities (2023)



Source: Executive Office of Housing and Livable Communities, SHI as of June 29, 2023



Chapter III: Housing Production Goals



Housing Production Plan

Chapter III:

Housing Production Goals

Using synthesized data from the Housing Needs Assessment, community engagement, the development constraints analysis (see Chapter IV), and the development opportunities analysis (see Chapter VI), four goals were created. These goals include:

1. Increase the supply of "Upper-case A" Affordable Housing
2. Diversify types of housing available in the community, especially smaller homes that promote the preservation of naturally occurring affordable housing.
3. Utilize creative zoning and incentives to locate new development in suitable areas of Town.
4. Streamline municipal processes for residents to make alterations to existing homes to preserve naturally occurring affordable housing and to encourage aging in place.

Each goal integrates a summary of how the goal was derived and the sources used to generate it. The goals each have objectives that define how the goal can be realized. Action steps for the objectives are described in Chapter VII, Recommendations.

Goal 1 - Increase the supply of "Upper-case A" Affordable Housing

Affordable Housing has a deed restriction for households earning less than 80% of the area median income (AMI). Households

earning less than 80% of the AMI are considered low income. The number of units are counted in Stow's Subsidized Housing Inventory (SHI). Stow is anticipated to have 10% of all its housing units on its SHI, aligning with the Commonwealth's goal. Achieving 10% of units on the SHI gives the Town safe harbor from 40B developments. The Town should continue to encourage deed-restricted Affordable Housing beyond this threshold to meet the needs of its residents.

Why this goal?

The Town of Stow's stock of Affordable Housing does not meet residents' needs.

- **Housing Needs Assessment.** About 1 in 5 households are eligible for Affordable Housing, yet Stow has only 1 unit of Affordable Housing for every 3 eligible households.
- **Public Survey.** Second most (15%) important feature of a home to residents was an affordable rent or mortgage
- **Community Engagement.** Affordability was the top concern that arose through public input. Many expressed concerns about the availability of "starter homes" for young families moving to Town.

Objectives

Objective 1.1. Identify privately and publicly owned parcels suitable for the development of Affordable Housing.

Objective 1.2. Remove policy, regulation, and zoning barriers to the creation of Affordable Housing.²⁸

Objective 1.3. Preserve the existing Affordable Units on the Subsidized Housing Inventory.

²⁸ The policy, regulation, and zoning barriers to be reviewed are described more fully in Chapter VII: Recommendations, under Strategies A and B. Please note that the items recommended for review are those under the purview of the Planning Board and Select Board.

Goal 2 - Diversify types of housing available in the community, especially smaller homes that promote the preservation of naturally occurring affordable housing

Many of the homes in Stow today are large, single-family homes, and unit sizes in recent developments have been growing in size. However, residents hope for Stow to have a mix of different housing types that meet the needs of changing family situations and life stages.

Why this goal?

Community input and available data indicate that the types of homes available in Stow today do not match the desires and needs of a changing population.

- **Housing Needs Assessment.** While the average household size is decreasing, homes continue to increase in overall square footage and number of bedrooms.
- **Development Constraints and Opportunity Analysis.** Stow has a considerable amount of land area preserved as open space. The Town has 1,665 acres of conservation and recreation land owned by the Town, nonprofits, and homeowners' associations. Also, about 2,173 acres of land is held in one of the "Chapter 61" land tax categories. Smaller and clustered developments can help balance the desires to preserve open space, while meeting housing needs.
- **Community Engagement.** Residents hope to see more naturally occurring affordable home options, which might look like smaller homes that would be attractive to first-

time homebuyers. They recognize this is currently missing from Stow's housing stock. Focus Group participants also expressed interest in increasing rental options in Town.

Objectives

Objective 2.1. Revise the Zoning Bylaw to allow for the development of additional housing types not found in Stow that would be consistent with the character and needs of the Town.

Objective 2.2. Encourage the development of cottage dwellings, accessory dwelling units, and bungalows that have a small floor area compared to typical single-family homes.

Objective 2.3. Investigate infrastructure upgrades and installations that could foster the development of housing at a higher density.

Objective 2.4. Review mechanisms for incentivizing the preservation of existing naturally occurring affordable housing.



Example of a cottage, a small single-family dwelling.

Source: MCO & Associates

Goal 3 - Utilize creative zoning and incentives to locate new development in suitable areas of Town

Residents of Stow both value the access to open space in Town and wish to see housing options connected to more amenities that they currently find in surrounding Towns. The Town should build on existing efforts to ensure it is attracting the types of development that aligns with the community's vision and furthers affordability.

Why this goal?

The Stow community seeks housing with features such as a neighborhood-feel, walkability, and other amenities.

- **Development Constraints and Opportunity Analysis.** Stow does not have public water and sewer services; the lack of this critical infrastructure presents a major constraint on new development and overall housing density.
- **Public Survey.** Participants indicated their desire for Stow to maintain its rural/small town feel and to prioritize conservation of open space.
- **Community Engagement.** Participants at the Focus Group meetings emphasized the importance of accessibility and walkability as a desired feature of housing. Some expressed the challenges of getting around Stow without a car, limiting their housing options.

Objectives

Objective 3.1. Amend the Zoning Bylaw to allow for the construction of dwellings currently not found in Stow, but that would be consistent with the Town's needs, goals, and vision.

Objective 3.2. Integrate "Affordable" and "affordable" housing development with other Commonwealth level laws to foster sustainable development and achieve multiple goals.

Objective 3.3. Ensure alignment between housing development and existing Town plans, such as the Open Space and Recreation Plan or Complete Streets Prioritization Plan.

Objective 3.4 Direct development to areas of Town with existing municipal services and amenities.



Goal 4 - Streamline municipal processes for residents to make alterations to existing homes to preserve naturally occurring affordable housing and to encourage aging in place

Beyond the direct cost of housing, the Town can also encourage housing affordability by improving resources for residents to make alterations and upgrades to their homes. The Town can ensure the processes that homeowners must follow are simplified and clear to reduce the burden on residents and encourage maintenance of the existing housing stock.

Why this goal?

Residents seek opportunities to stay in their homes or their communities as their lifestyle or living conditions change.

- **Public Survey.** 27% of respondents to the Public Survey selected “Need for home repair/clean energy upgrades” as a top need or concern for their own housing costs. Likewise, 23% of respondents responded with aging in place as a top need to allow them to stay in their own homes.
- **Community Engagement.** Those who want to age-in-place and remain in Stow face challenges with affordability. Some long-time residents expressed that, if they were to buy today, it would be difficult to find another place they can afford in Stow.
- **Community Engagement.** Some residents during the focus group sessions and public forums mentioned costs related to energy efficiency as further challenges to affordability.

Objectives

Objective 4.1. Educate residents and landlords about existing services and financing opportunities offered by the Town, Commonwealth, utility providers and other mission-driven enterprises that are available.

Objective 4.2. Improve the channel of communication between the Town and residents and landowners prior to the permitting process.

Objective 4.3. Improve the processes for residents to modify their homes to allow them to age in place, including accessibility and energy efficiency modifications.



Proposed dwellings at the “Cottages at Wandering Pond” development are designed to be easily modified to accommodate future accessibility upgrades.

Source: The Cottages at Wandering Pond Realty Trust



Chapter IV: Future Development Limitations



Stow

Housing Production Plan

Chapter IV:

Future Development Limitations

Residential development in Stow is influenced by various factors pertaining to the natural and built environments, regulatory and municipal barriers, capacity limitations, and the broader planning and political context. Zoning and natural constraints are consistent with the constraints outlined in the 2016 Housing Production Plan.

Key Findings:

- Approximately 44.7% of land in Stow is protected open space or within the Chapter 61 program.
- Stow lacks municipal water and sewer infrastructure, restricting density and adding financial barriers to construction of housing.
- Stow's housing toolkit has expanded with the 2023 adoption of mixed-use development zoning in the primary business district.
- Long standing zoning favoring single family development on 1.5 acre lots, along with physical characteristics of land, creates challenges to producing Affordable Housing.

Zoning and regulatory restrictions as well as a lack of municipal infrastructure, described within this chapter, further limit allowable density and housing choice. Current constraints to development in Stow are considered when analyzing opportunities to expand and diversify the housing stock in Chapter VI.

Natural & Physical Constraints

Stow has a limited amount of land that can be developed. The limited supply of developable land coupled with high demand has contributed to increasing land costs, further limiting development opportunities, especially opportunities for Affordable Housing development.

Environmental Conditions

Stow is in the Concord River basin, the Assabet River sub-basin, and the Merrimack drainage system. These areas, in addition to the four largest surface water bodies of the Assabet River itself, the Delaney Flood Management Control Project, Lake Boon, and Wheeler Pond, represent the most valuable natural resources in Town as they nurture wildlife, control flood waters, filter contaminants out of the water, and provide a host of recreational activities. Development is severely constrained in these areas, including sizable buffer areas from the water and wetlands where development may not occur.

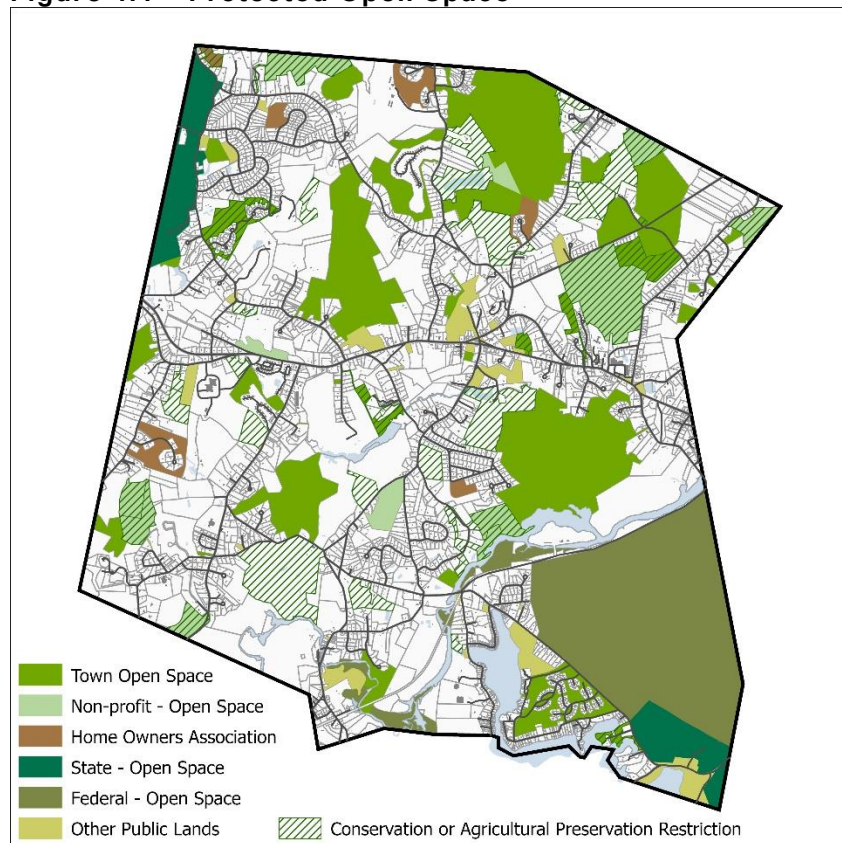
Protected Open Space

Stow has a considerable amount of land area preserved as open space. Open Space in Stow is primarily owned by the Town, the Commonwealth of Massachusetts, the US Government, land trust nonprofits, and homeowners' associations. Of these entities, there are 3,904.3 acres of open space (including 180.7 acres used for schools and municipal government).

In addition to land dedicated for open space, conservation and agriculture use restrictions are held on an additional 633.3 acres (parcels dedicated as conservation land with a conservation restriction were excluded). These lands may allow for some development but are typically unable to be used for the development of housing.

In total, Stow contains 4,537.6 acres of open space, or 7.1 square miles (39.4% of the total area). Protected open space is shown in Figure 4.1.

Figure 4.1 – Protected Open Space



Chapter Lands

98 parcels are held in one of the “Chapter 61” land tax categories that allow property tax reductions in exchange for ongoing forestry (Chapter 61), agriculture (Chapter 61A) or recreational use (Chapter 61B). These parcels contain an area of 2,074.5 acres, (this includes land that is held within a conservation

restriction). Land that is currently within Chapter 61 is unable to be developed for housing, but the restriction is not in perpetuity. However, parcels may exit the tax program to repossesses development rights by paying back taxes or by offering the Town the right of first refusal.

Municipal Infrastructure

Water and Sewer Infrastructure

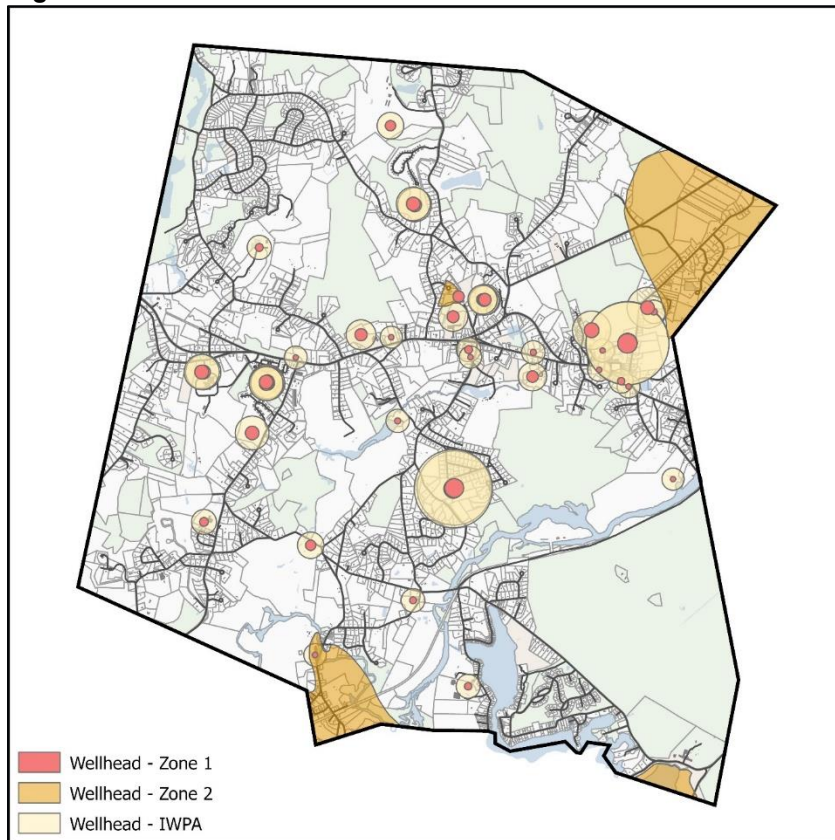
Stow does not have public water and sewer services; the lack of this critical infrastructure presents a major constraint on new development and overall housing density. Dwellings in Stow rely on private wells for water and on-site septic systems for managing wastewater. These systems need adequate distance from each other, resulting in the need for large lots.

Subdivisions and other large housing developments require the installation and maintenance of privately operated Public Water Supply wells and Wastewater Treatment Facilities. The Department of Environmental Protection (DEP) requires that Public Water Supplies have an approved zone of protection in place. These source protection regulations, such as Zone I, Zone II, and/or Interim Wellhead Areas, limit development activities within their radius.

Stow is currently investigating the feasibility of a public water supply to service the Lower Village Business District. This feasibility study is intended to assist the Town in understanding potential well capacity at two sites adjacent to the district and to better understand associated costs and available management options. While not intended for exclusive residential development, connecting Lower Village to a public water supply could encourage developers to utilize allowances for mixed-use development through the current Zoning Bylaw.

There are currently no investigations on public sewer service.

Figure 4.2 – Wellhead Protection Areas



Transportation

Stow residents rely on private vehicles to get to destinations that they need, given its low-density land use pattern. The cost of owning a private vehicle can add additional financial stresses to households. There are opportunities to strengthen transportation links in existing villages and neighborhoods. Zoning changes to the parking regulations could open up more developable areas of a site. Currently, significant space in Stow is needed for the storage of private vehicles. Multifamily housing remains limited as each unit will require parking, as required through the current

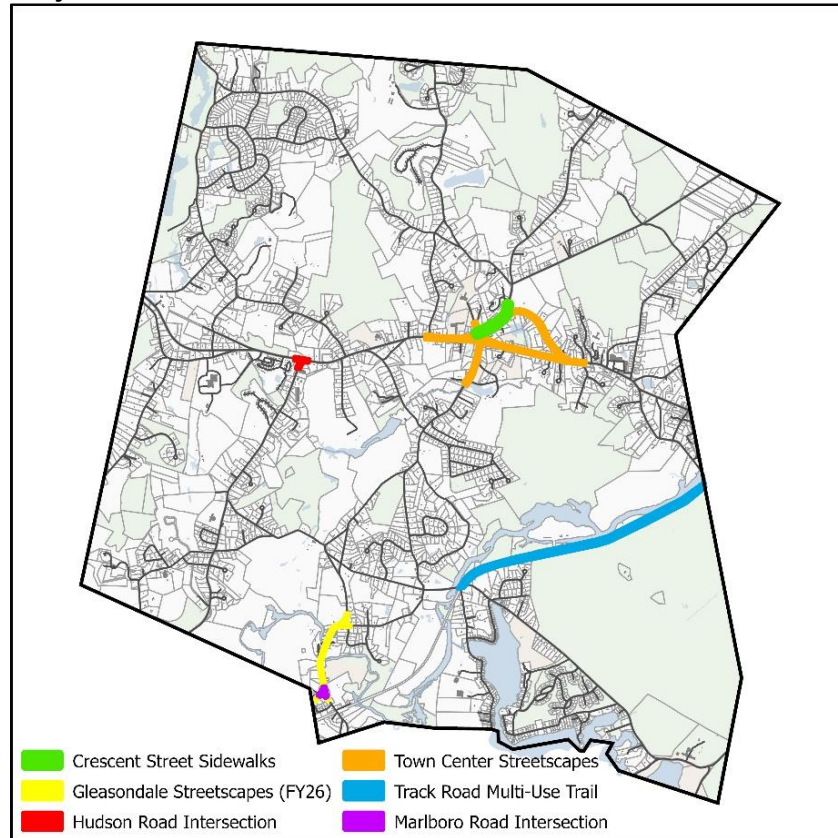
Zoning Bylaws. This can lead to large parking lots around buildings limiting the developable area of a site, or having units structured above a garage, not accommodating to people who may have mobility challenges or pedestrians and cyclists. Single family dwellings are less restricted by private vehicle storage, as a private driveway can be configured with greater flexibility.

The Town has a Complete Streets Prioritization Plan (2018) and corresponding Complete Streets Policy (2016), which requires the Town further a transportation vision by “improving safety and providing alternatives to the single occupancy vehicle, accommodating all road users by creating a roadway network that meets the needs of individuals utilizing a variety of transportation modes, while maintaining the rural and scenic qualities of Stow that data has shown to be important to residents”. To implement this policy, the Town has taken advantage of competitive grants through the Complete Streets Funding Program, which encourages safe and accessible travel options for all modes-walking, biking, transit, and vehicles.

Stow currently is not directly served by a bus route or rail line. However, many residents utilize the South Acton Commuter Rail Station or the Council on Aging’s van service, available to qualifying residents. Planning staff have worked to offset the heavy use of the COA van service through a subsidized livery service as part of a multi-town grant through MassDevelopment.

In 2023, the Montachusett Regional Transit Authority (MART) received funding to provide shuttle services and livery service to Stow and surrounding communities. MART piloted shuttle services to shopping destinations and the South Acton Commuter Rail Station and is anticipated to begin the livery services after the completion of this plan.

Figure 4.3 – Ongoing Transportation Improvement Projects



Schools

Stow is a member of the Nashoba Regional School District and the Minuteman Regional Vocational Technical School District. The quality of schools available to residents is considered high, attracting families to Stow. The Nashoba Regional School District has been approved for the construction of a new Nashoba Regional High School. Stow recently committed to over \$63 million in school improvements. Like many communities across the country, Stow residents have expressed concern that

additional housing will bring in families with children, increasing the amount of spending on education.

Planning & Political Context

The last development constraint or limitation is the finding balance between the desire among residents to limit growth and to provide housing. Public input points to a strong preference by residents to maintain the rural character of Stow while expressing a desire to allow a diversity of housing types not yet found in Stow. Some examples of these viewpoints were articulated in the community engagement as part of this plan:

“I love my single-family home, but it takes up so much space!”

“I wish there was more community around townhouse living. I wish Stow was a bit more embracing of that”

“I don’t want crazy homes popping up everywhere like in [a neighboring town].”

“We’ve conserved a lot. Maybe it’s time to get more people out here”

“I just need the space of a ‘double wide’ [manufactured home].”

“[We should consider] a Stow Acres style development near Acton too”

Zoning Analysis

The Stow Zoning Bylaw, amended through May 2023, serves as the primary tool used for shaping development in Stow. The establishment of Zoning Districts in the Bylaw restricts how properties can be used, what form a building can take, and how big a lot must be. Stow has one Zoning District—the Residential District—that allows the construction of housing. Other districts in Stow are intended to have other uses.

The Residential District has an area of 10.34 square miles²⁹, or 57.4% of the total area of Stow. Parcels in the district must be at least 1.5 acres in size and the only dwelling types allowed are single-family units (or dwellings appearing as single-family dwellings). This regulation effectively prohibits the development of multifamily dwellings and limits opportunities for “upper-case A” Affordable Housing and “lower-case a” affordable housing. The following Zoning Analysis provides opportunities to understand barriers to the creation of Affordable Housing in Stow caused by the Zoning Bylaw.

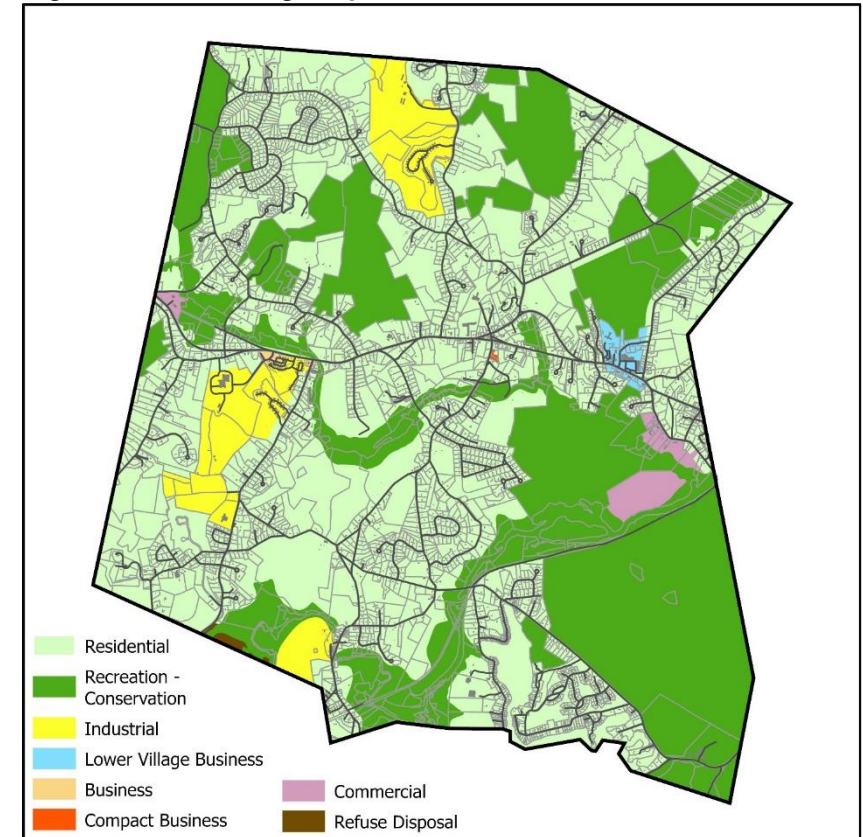
Land Uses

The first part of the Zoning Bylaw regulates how land can be used. Table 4.1 shows an excerpt from the Table of Principal Uses. The table highlights residential land uses that are permitted by right, through a special permitted, and uses that are not allowed.

Uses marked with “Y” mean that the use is permitted by right. Uses marked with a “SPP” mean that the use is allowed through a Special Permit granted by the Planning Board. Uses Marked

with “SPA” mean that the use is allowed through a Special Permit granted by the Zoning Board of Appeals. Uses marked with “N” mean that the use is not allowed.

Figure 4.4 – Zoning Map



²⁹ Includes water bodies and right of ways.

Table 4.1 – Table of Principle Uses Excerpt

Principal Uses	Residential	Business	Lower Village Business	Compact Business	Industrial	Commercial	Recreation Conservation	Refuse Disposal	Site Plan Approval
Single Family DWELLING	Y (4) (11)	N	N	Y SPP(11)	N	N	N	N	(3)
Single Family DWELLING with ACCESSORY APARTMENT	SPP (4) (7) (11)	N	N	SPP (7) (11)	N	N	N	N	(3)
Duplex DWELLINGS	SPP (4) (11)	N	N	N	N	N	N	N	(3)
Multi-Family DWELLING	SPP(4) (11)	N	N	N	N	N	N	N	(3)
Conversion to 2-Family DWELLING	SPA (4)	N	N	N	N	N	N	N	(3)
Combined Residence/ Home Occupation	Y (4)	N	N	Y	N	N	N	N	NR
Boarding House or Rooming House	Y (4)	N	N	Y	N	N	N	N	R
INDEPENDENT ADULT LIVING RESIDENCE	N	SPP (9) (11)	N	N	N	N	N	N	(3)
ACTIVE ADULT NEIGHBORHOOD	Y (10)	N	N	N	SPP (10)	SPP (10)	N	N	(3)
MIXED USE BUILDINGS	N	N	SPP (1)	N	N	N	N	N	(3)

- (1) Uses permitted by right provided that the BUILDING is less than 1,000 square feet GROSS FLOOR AREA, there is only one BUILDING per LOT, all parking spaces are located only in the rear yard, Site Plan Approval is granted, and 50% of the LOT area is open space.
- (3) All uses requiring a Special Permit are subject to Site Plan Approval requirements as part of the special permit process.
- (4) Refer to Section 7.3.3.3 of this Bylaw to determine parking requirements for uses permitted in the Residential District.
- (7) Allowed without special permit in accordance with Section 8.1.2 of this Bylaw.
- (9) The total number of INDEPENDENT ADULT UNITS shall not exceed 6% of the total single family DWELLING UNITS in Stow.
- (10) An Active Adult Neighborhood shall be allowed by Special Permit only on land located in the Active Adult Neighborhood District.
- (11) Provisions of Section 8.9, Inclusion of Affordable Housing, may apply.

Permitted by Right

Stow has a limited number of housing types that are permitted by right. By right development means that the use is allowed if it meets the remaining use and form requirement of the Zoning Bylaw (like lot size and setbacks). A by-right development does not require a public hearing or through the Planning Board or Zoning Board of Appeals; instead, it requires administrative approval through a Building Permit.

Single family dwellings and boarding houses or rooming houses are the only land uses that are permissible by right that are strictly residential. The bylaw allows combined residence/home occupation uses by right in the residential district, but the intention of this is to allow people to work from home, not necessarily for the development of housing units with home offices.

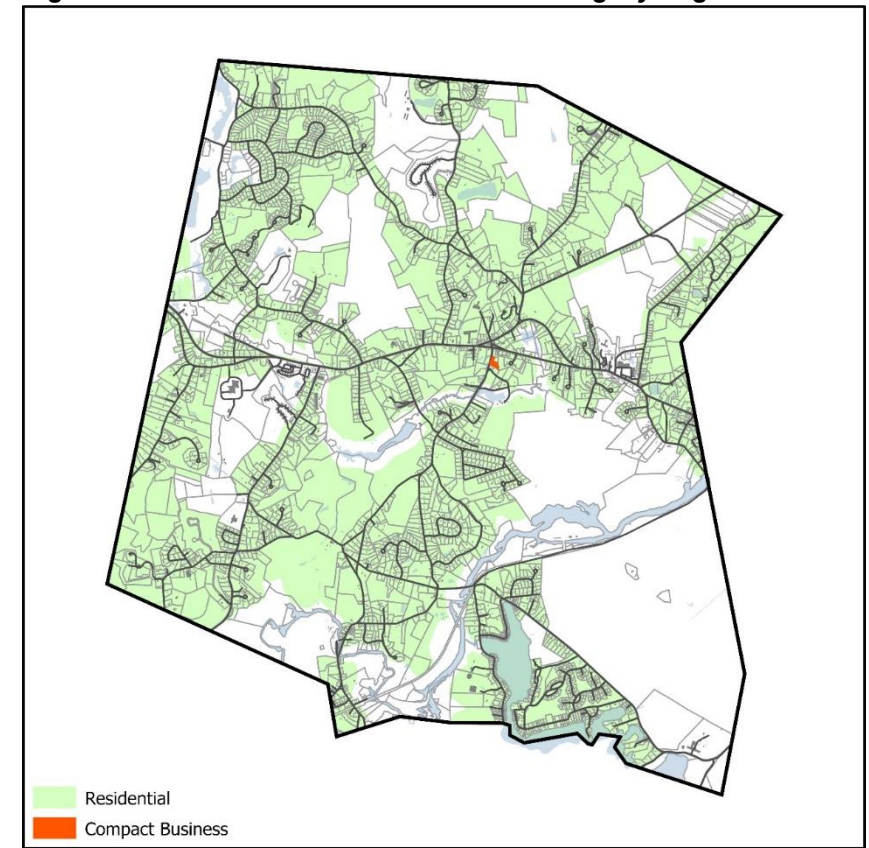
Dwellings permitted by right are ideal for the development of new housing as the process is simpler and quicker, yet only the development of single-family dwellings may use this process in Stow. The production of other forms of housing, which can be naturally affordable, instead face longer and complex processes.

Allowed Through Special Permits

Special Permits are the main zoning tool used to allow residential uses in Stow; any construction of housing that is not a single-family home requires a Special Permit.³¹

In the Residential District, Special Permits may be granted for single family dwellings with an accessory apartment, duplexes, multifamily dwellings, conversion [of a single-family dwelling] to a two-family dwelling, and Active Adult Neighborhoods. The Business District allows for independent adult living

Figure 4.5 – Districts That Allow Housing by Right



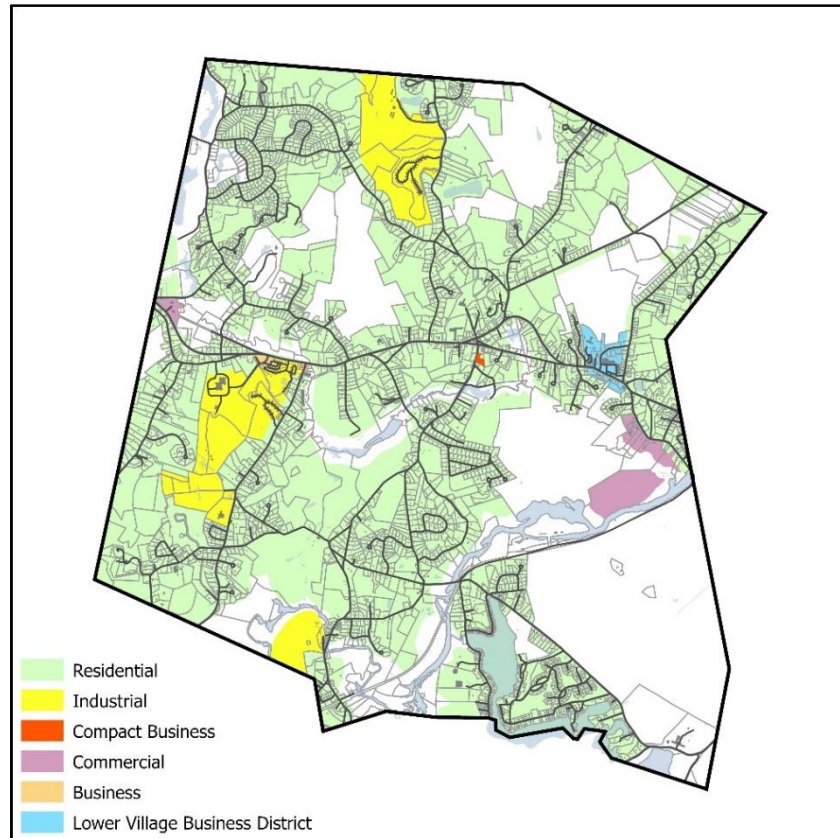
residences by Special Permit. The Compact Business District allows for single family dwellings, and single-family dwellings with accessory apartments. The Industrial and Commercial Districts allow Active Adult Neighborhoods through Special Permit.

Mixed use development is permitted through a Special Permit in the Lower Village Business District. Mixed use buildings in this district can contain dwellings, but must contain a nonresidential use like office, retail, or dining at the ground level. Mixed use

³⁰Special Permits, like by-right development, are issued for an allowed use. Unlike by right development, Special Permits require a Public Hearing from the Planning Board or the Zoning Board of Appeals. After a Special Permit is issued, a Building Permit will need to be obtained.

development may not be appealing to property owners or developers. Stow, like many other communities, has an increase in the number of nonresidential vacancies after the Covid-19 pandemic. Requiring the inclusion of nonresidential uses may limit the economic feasibility of housing development in this area.

Figure 4.6 - Districts That Allow Housing by Special Permit

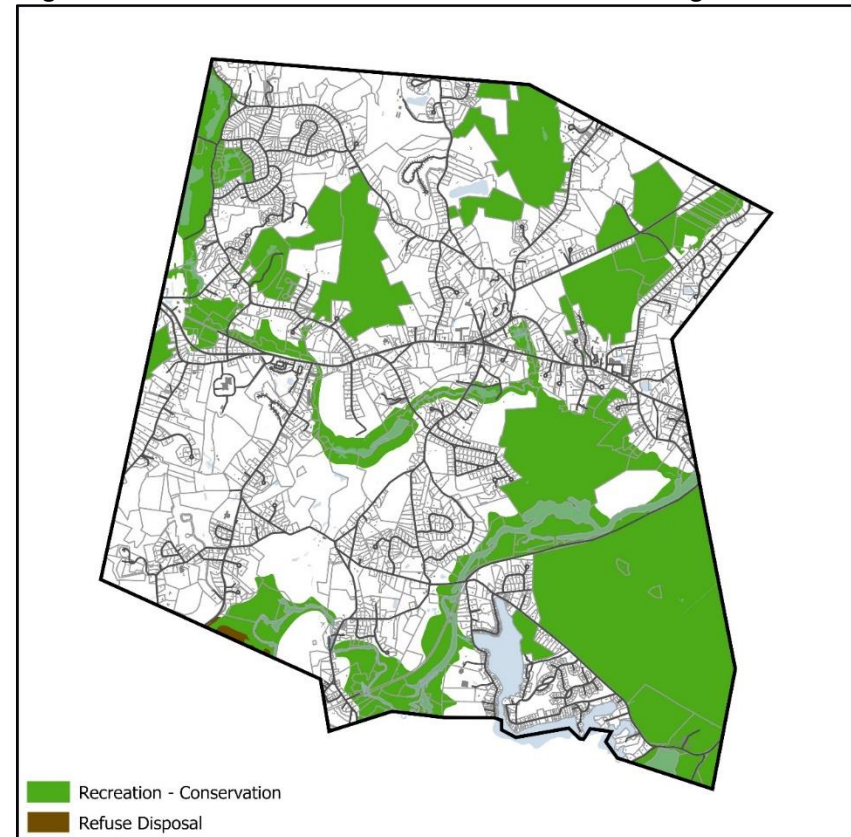


No Housing Permitted

Housing of any kind is not allowed in the Recreation and Conservation District or the Refuse Disposal District. Properties within the Conservation and Recreation District are primarily

properties owned by the Town and Stow Conservation Trust. Wedgewood Pines Country Club also operates within this district. A few properties contain dwellings that are considered a legal non-conforming pre-existing use. Expansion of housing is possible in areas that are not deeded conservation land, such as Wedgewood Pines Country Club, but would require changes to zoning.

Figure 4.7 - Districts That Do Not Allow Housing



The Refuse Disposal District is primarily composed of land that has been used as a landfill for municipal waste for the Town of Hudson. The district only contains one property in Stow. While

development at a former landfill site is possible, the removal of solid waste and extensive environmental remediation would be required. These requirements would be cost prohibitive for most developments, especially Affordable Housing developments.

Lot Requirements

The Zoning Bylaw identifies the minimum lot sizes required for properties within a Zoning District. In Table 4.2, an excerpt from the Table of Dimensional Requirements is presented.

The lot area and frontage requirements in Stow are large. For a lot to be conforming in the residential district, where most residential development is to occur, and the compact business district, it must contain 1.5 acres of land and 200 feet of frontage. Other districts have less rigorous requirements, but still require a considerable amount of land and frontage to be included.

When siting a dwelling, the Zoning Bylaw restricts where the building itself can be placed. Minimum setbacks vary from one district to another; the residential district is the least restricted. Floor area ratio is also regulated in some districts that allow some residential use. The residential district, however, does not regulate this.

The Lower Village Business District does not have dimensional requirements in the Table of Dimensional Requirements in the Zoning Bylaw so that infill development may be constructed to appear more aligned with a traditional New England Village. The purpose is to create a walkable business district.

Building Requirements

Height

The height of a building must not exceed 35 feet tall under the Zoning Bylaw. Exceeding the height maximum is allowed through Special Permit by the Planning Board. This prohibits multifamily buildings that are more than 3 stories tall, a further restriction on the development of housing.

Green Building Policy

The Specialized Energy Code, adopted at 2023 Annual Town Meeting, requires all new construction to be either all-electric construction or at a minimum, developed to accommodate a future retrofit of a carbon neutral energy system. Though not in the Zoning Bylaw, these building requirements may present barriers to conventional housing development. As a result of the State's update of the Stretch Energy Code, communities such as Stow that had already adopted earlier versions of the Stretch Energy Code were automatically included in the new update. Under the updated Stretch Energy Code, developers need to meet an increased energy efficiency standard.

The Specialized Energy Code and the update to the Stretch Energy Code align with the Town's overall climate resilience vision. The policy assists with the operation costs of a dwelling, as while there would be an increased cost for electricity, this is anticipated to be offset by the elimination of the cost of fossil fuels. The Code may be discouraging to developers who are not used to meeting energy efficiency design standards; energy efficient design has historically been viewed as costly. Overcoming concerns on costs, such as education on rebates, could remove this conceived barrier.

Table 4.2 – Table of Dimensional Requirements Excerpt

Zoning District	Minimum LOT Area in sq. ft.	Minimum LOT Frontage in ft.	Minimum FRONT YARD in ft.	Minimum SIDE YARD in ft.	Minimum REAR YARD in ft.	Minimum OPEN SPACE in percent	Maximum FLOOR AREA RATIO
Res	65,340	200 (2)	30	25	40	10%	NR
Bus	40,000	150 (2)	50	None (1)	50 (1)	20%	.30
LVBD	None (6)	None (6)	None (6)	None (6)	None (6)	None (6)	None (6)
Ind	40,000	150 (2)	100	25 (1)	50 (1)	40%	.30
C/B	65,340	200	50	None (1)	40 (1)	30%	.30

NR = Not Regulated

- (1) *If the LOT abuts a residential or recreation-conservation district, whether directly or separated by a public or railroad right-of-way, the side and rear YARDS abutting the residential or recreation-conservation district shall be increased as follows and shall include a 50' landscaped buffer that consists of an opaque screen as defined in Section 7.7.4.1 of the Zoning Bylaw.*

Minimum Side or Rear YARD

Compact Business District - 50 feet; Business District - 50 feet; Commercial District - 50 feet; Industrial District - 100 feet

- (2) *The minimum frontage on Route 117 (Great Road) shall be 200 feet except for LOTs within the Lower Village Business District.*
- (6) *The Lower Village Business District shall be exempt from the provisions of Section 4 and shall be subject to minimum front, side and rear YARD setbacks and other limitations established in Section 3.3.5 of the Zoning Bylaw.*



Chapter V: Current Housing Toolkit



Stow

Housing Production Plan

Chapter V:

Current Housing Toolkit

Despite the development constraints identified in the previous chapter, the Town of Stow, along with other local and regional housing agencies and organizations, utilizes several resources to help advance the creation and preservation of Affordable and affordable housing within the community. Below is a summary of the tools Stow holds to meet local housing needs.

Local Capacity

Planning Staff

The Town of Stow's Planning Department includes three staff positions: a full-time Planning Director, a full-time Land Use Planner/ GIS Administrator, and a part-time Administrative Assistant. The Town does not have dedicated staff responsible for overseeing Affordable Housing issues, though the Planning Department and the Stow Municipal Affordable Housing Trust (SMAHT) are active collaborators.

Stow Municipal Affordable Housing Trust (SMAHT)

The Stow Municipal Affordable Housing Trust (SMAHT) was established in 2005. The purpose of the Trust is to provide for the preservation and creation of Affordable Housing in the Town of Stow for the benefit of low-and moderate-income households. SMAHT is administered by five members, one of whom must be a member of the Select Board. Members are appointed by the Select Board.

During the COVID-19 pandemic, SMAHT and the Community Preservation Committee partnered to utilize Community Preservation Act (CPA) funds to launch the COVID-19 Emergency

Rental Assistance Fund (CERAF) to provide some financial assistance to households whose income was impacted by the Commonwealth's state of emergency. The CERAF provided funds through the end of January 2021. The CPA funds used by this program were later returned and covered by Coronavirus Aid, Relief, and Economic Security (CARES) Act funds.

In 2018, through a partnership between the Community Preservation Commission, the Conservation Commission, and SMAHT, Town Meeting approved the purchase of an approximately 50-acre parcel of land for the dual purpose of conservation and Affordable Housing. Members of SMAHT are currently working with a housing consultant to draft a Request for Proposals (RFP) for the development of 6 Affordable Housing units on an 8-acre portion of the property. Through 2022 and 2024 Town Meeting, a total of \$1,300,000 of CPA funds are approved to further the housing project.

Stow Housing Authority

The Stow Housing Authority was formed in 1982. The purpose of the Housing Authority is to identify and address the need for Affordable Housing in Stow, oversee Stow's Elderly and Family Housing Programs, negotiate with developers for the creation of Affordable Housing units in return for an increase in density, and to receive title to actual housing units, parcels of land, or cash in lieu of units or land from developers. The Authority does not own or oversee any housing units as of the adoption of this plan. There are no updates of note since the 2016 Housing Production Plan.

Stow Elderly Housing Corporation and Stow Community Housing Corporation (SEHC/SCHC)

The Stow Elderly Housing Corporation (SEHC), founded in 1981, is a non-profit organization whose mission is to "provide elderly and handicapped persons of low-income with housing facilities and services specially designed to meet their physical, social, and psychological needs and to promote their health, security,

happiness and usefulness in longer living.” With that mission in mind, the 50-unit Plantation Apartments was built on Johnston Way the following year. In 2024, 38 more units are under construction on a combined campus now known as Elizabeth Brook Apartments.

Recognizing the need for rental housing other than for the elderly and handicapped, the Board of Directors of SEHC founded the Stow Community Housing Corporation (SCHC) in 1987, a non-profit organization created for the purpose of providing Affordable low-income and market-rate housing for individuals and families. Within 3 years, SCHC built 60 units of mixed-income rental housing on Warren Road, known as Pilot Grove Apartments. In 2013, Pilot Grove II was built, providing 30 more units adjacent to the original 60 units on Grove Hill Rd.

The all-volunteer Board of Directors of SEHC/SCHC have gathered vast community support, secured financing, and guided through permitting and constructing of 178 units of Affordable Housing in Stow. SEHC/SCHC, with the help of consultants, is the single largest Affordable Housing developer in Stow.



The second phase of Elizabeth Brook Apartments
Source: MassDevelopment

Assabet Regional Housing Consortium

Stow is a member of the Assabet Regional Housing Consortium of the towns of Hudson, Berlin, Bolton, Boxborough, Devens, Harvard, Lancaster, Littleton, and Stow. Since 2016, the Consortium has retained the services of MetroWest Collaborative Development (MWCD). Planning Staff and SMAHT coordinate with MWCD to preserve existing deed-restricted units by proactive monitoring so that the municipality becomes aware of any violations or pending Affordable Housing issues or resales, provide information to residents to ensure they are aware of opportunities, and to strengthen the lines of communication with the Commonwealth’s subsidizing agencies for local projects. The Consortium meets every other month and plans regional activities such as advocacy events, information sessions, and discussions with local delegates.

Minuteman Advisory Group on Interlocal Coordination (MAGIC)

Through the Metropolitan Area Planning Council (MAPC), Stow is a part of the MAGIC subregion, comprised of 13 communities working collaboratively on issues of regional concern related to Affordable Housing, transportation, the environment, clean energy, open space, economic and community development, and legislative issues. MAPC staff provide leadership on these planning issues to coordinate grant requests, host annual meetings, forums, and trainings, and to provide open forums for member towns to participate in a community of practice.

Community Preservation Committee (CPC)

Stow voters accepted the provisions of the Community Preservation Act (CPA), MGL Ch.44B, in May 2001. Passage of the CPA allows Stow to raise local funds, with the Commonwealth providing matching funds. The fund can be used for projects related to the acquisition and preservation of open space/recreation, the creation and support of

Affordable/community housing, and the acquisition and preservation of historic buildings, landscapes, and documents. Stow's Community Preservation Committee consists of nine members: one member each from the Open Space Committee, Conservation Commission, Finance Committee, Historical Commission, Recreation Commission, Planning Board, Council on Aging, Housing Authority, and Board of Assessors. All projects recommended by the Committee must first be approved by Town Meeting before expenditures can be made from Stow's Community Preservation Fund.

Planning and Zoning Tools

Inclusionary Housing Bylaw

Stow's Inclusion of Affordable Housing Bylaw applies to any development of six or more housing units and requires that at least 10% of the units be deed-restricted Affordable to households with an income that does not exceed 80% of the AMI (moderate income households) or 50% of the AMI (low-income households). Within Active Adult Neighborhoods, this figure is increased to 15%. Further, it is intended these units comply with the Commonwealth's Local Initiative Program (LIP) dwelling units.

The Inclusion of Affordable Housing bylaw allows developers to build the requisite number of units on or off-site, offer a donation of land in fee simple, or provide a fee in lieu of the construction of Affordable Housing to SMAHT.

Accessory Apartment Bylaw

Accessory Apartments may be constructed in the Residential or Compact Business Districts. Detached and attached Accessory Apartments are allowed, provided the existing dwelling or accessory structure was in existence prior to 1991. If the single-family dwelling was constructed after 1991, the Accessory Apartment must be attached to or within the single-family dwelling.

Lower Village Business District Bylaw

The Lower Village Business District was approved at the 2023 Annual Town Meeting. This new zoning district is intended to revitalize Stow's primary business area to become a walkable, vibrant village center. The bylaw allows small scale mixed-use development to provide for increased viability of business uses and to add housing options in Stow. While free-standing residential uses are not allowed, a building may include both retail space and residential uses. This bylaw allows for residents to have businesses, retail and services close by without the need to use a private vehicle.

The Town has invested in complete streets improvements to Lower Village, improving pedestrian and cyclist connections. Additionally, the Town is undergoing a water feasibility study to serve properties within the district.



Concept Plan for Lower Village
Source: Dodson & Flinker, Inc.

Active Adult Neighborhood Bylaw

The Active Adult Neighborhood Overlay District was established in 2002 to provide a diversity of housing specifically designed and targeted to older adult residents who wish to or age in place in a communal setting. The bylaw has been amended to include the ability to develop cottage dwellings, townhomes, and multifamily dwellings, in addition to single family homes. The amendment also includes a 15% affordability requirement to developments, 5% higher than other districts. Dwellings in the overlay district are age targeted, providing opportunities for the growing population of older residents.

The Active Adult Neighborhood Overlay District was used for the following developments:

- Regency at Stow, *Ridgewood Drive & Westview Lane*
- Arbor Glenn, *Arbor Glenn Drive & Heather Lane*
- Cottages at Wandering Pond (under permitting)

Planned Conservation Development

Planned Conservation Developments (PCDs) may be carried out on parcels of ten or more acres by Special Permit through the Planning Board. According to the bylaw, PCDs may include a mix of single-family and multi-family dwelling units, subject to a multi-family cap of 10% of the parcels in the development. In exchange for providing 60% of the land as open space, developers seeking PCD approval are allowed to follow design standards that differ from the requirements for conventional subdivisions, such as a reduced lot size, reduced frontage, and varied setbacks. The most recent amendments to the bylaw were adopted by Town Meeting in 2016. Since that time, all subdivisions permitted in Stow have utilized this bylaw. Examples of PCDs include Brandymeade Circle, Carriage Lane, Heritage Lane, Joanne Drive, Kettle Plain Road, and Wildlife Woods.

Multifamily Housing: Duplexes

Duplex units are allowed within Stow through a Special Permit and must be located within a new subdivision. Conversion of a single-family dwelling into a two-family dwelling is allowed subject to a Special Permit through the Zoning Board of Appeals if the single-family dwelling was constructed prior to the 1980s.

Comprehensive Permit Policy

Adopted by the Select Board in November 2013, the Comprehensive Permit Policy outlines the desired outcomes, minimum performance standards, and tradeoffs that the Town is willing to explore. This policy guideline is intended for the Zoning Board of Appeals to use when reviewing applications for a Comprehensive Permit.

The policy was updated in 2023 to remove a requirement regarding the formation of an advisory committee. However, a more in-depth review has not occurred since 2013. Since that time, the community may have changed perspectives on Affordable Housing, the goals of development in Stow, and the needs of the community. In the policy, modest to large single-family dwellings are pictured as the primary type of housing that is encouraged. This creates restrictions as single-family dwellings may not be economical to build and may not meet the needs of people looking for Affordable Housing, such as an elderly couple who wishes to downsize or a person with a physical disability who does not want a yard to maintain. These sections should be reviewed and amended to reduce any inconsistencies with the current needs and goals of the Town and to provide refreshed guidance to developers to help the town achieve its needs and goals.

Comprehensive Permit Rules and Regulations

The Comprehensive Permit Rules and Regulations were last amended by the Zoning Board of Appeals in December 2022. The amendments improved transparency in the Comprehensive

Permit Process, including the application, hearing, and decision. This improves the understanding of developers and keeps members of the public informed on what to expect. Any application in Stow for a Comprehensive Permit, pursuant to MGL Ch. 40B, will follow these rule and regulations. The amended rules and regulations are currently being implemented for the “Residences at Stow Acres” development.

Comprehensive Plan Update

An update to Stow’s 2010 Master Plan is currently underway, with a final plan anticipated by late spring 2025. The 2010 Master Plan included over a dozen housing recommendations, with the majority of either completed or ongoing. Many of the recommendations in the 2010 Master Plan are echoed in the 2024 HPP Update: maintaining units on the SHI, reviewing zoning bylaws to allow a diversity of housing types, to provide gap financing to leverage Affordable Housing projects and to help residents access housing assistance. The Master Plan’s housing recommendations also pointed to the need for added staff capacity, including items such as engaging a shared housing consultant, contracting with engineering peer reviewers, and conducting community engagement. The Comprehensive Plan update underway will specifically benefit from the 2024 HPP Update’s robust community engagement strategy as well as the review of housing type opportunities and locations.

Historic and Culturally Significant Buildings Bylaw

Property owners of historic and/or culturally significant buildings and structures are allowed greater flexibility with allowed uses through a Special Permit process, so long as the use preserves the historic or cultural character of the site. This can provide for mixed use buildings and other creative housing types. This bylaw includes parcels within the Residential, Business, Lower Village Business, Compact Business, Commercial, and Industrial Districts. The bylaw has been used twice since its adoption in 2007, most recently to permit Nan’s Kitchen and Market.

Funding Resources

Availability of Subsidy Funds

Financial resources to subsidize Affordable Housing preservation and production as well as rental assistance have suffered budget cuts over the years making funding more limited and extremely competitive. Stow, like many other communities, is finding it increasingly difficult to secure necessary funding and must be creative in determining how to finance projects. Community Preservation Act (CPA) funding offers Stow an important resource for Affordable Housing production. CPA funds can be used as critical leverage in securing additional state-funding and represent an efficient use of local funds to create Affordable Housing. The Stow Municipal Affordable Housing Trust (SMAHT) has had success at Town Meeting in requesting CPA funds to be set aside for specific housing projects they have led.



The Gleasondale neighborhood contains several historic and culturally significant buildings.

Source: Gleasondale Historical District Study Committee

Community Preservation Act

Stow has set a 3% tax surcharge for the local Community Preservation Act (CPA) fund. To date, the total revenue provided to the fund is \$16,649,097. Since the 2016 Housing Production Plan, \$6,754,480 has been added to the CPA fund and \$1,990,875 has been spent for the production or preservation of Affordable Housing. A list of the projects can be found in Table 5.1. As of the end of CY2023, the CPA fund has \$2,270,198.

Affordable Housing Trust Fund

SMAHT may issue grants to qualified organizations where the funding will result in the creation of Affordable housing in Stow. Grants may be awarded to organizations with a demonstrated ability to form strong partnerships, create multiple units of Affordable Housing, and leverage grant resources. The Trust has not issued any grants since the 2016 HPP was finalized. The Trust's current funds are in excess of \$459,000.

Table 5.1 - Community Preservation Act Allocations to Affordable Housing Projects Since 2016 HPP

Year	Project	Amount	Status
2017	Development of <u>A</u> ffordable Homes (Habitat for Humanity)	\$150,000	In progress
2017	Affordability Safeguard Program Extension	\$200,000	In progress
2018	Purchase of Kunelius Property for Housing and Open Space	\$215,875	Completed
2020	Red Acre Road (Kunelius Property) Housing Design Funds	\$25,000	Completed
2020	COVID-19 Emergency Rental Assistance Fund	\$300,000	Completed*
2022	Red Acre Road (Kunelius Property) <u>A</u> ffordable Housing Construction	\$1,100,000	In progress
2024	Red Acre Road <u>A</u> ffordable Housing Construction	\$200,000	In progress
Total Allocated:		\$2,190,875	

**Later reimbursed through CARES Act Funds*



Chapter VI: Future Development Opportunities



Stow

Housing Production Plan

Chapter VI:

Future Development Opportunities

The production of housing requires the identification of locations and housing types that meet the goals and objectives of the community. To do this, different analyses and community engagement were used. These include:

1. **Geographic Information Systems (GIS) Analysis.** This analysis is a computer-based approach that reviews attributes about parcels in Stow. The output of the analysis provides a map identifying parcels that may provide opportunities for housing development and parcels that have development limitations.
2. **Planning Analysis.** Unlike the GIS Analysis, the Planning Analysis was conducted using local knowledge, preferences, and past planning initiatives. The analysis was not conducted on a parcel-by-parcel basis and instead uses generalized areas to identify where development is preferred.
3. **Housing Type Opportunities.** As part of this Plan's community engagement, housing features and types that participants prefer were discussed. This section includes a description of six types of housing that are either underutilized or not permitted in Stow which participants indicated they would support.

4. **Potential Opportunity Sites.** This final stage synthesizes results from the above analyses to identify locations the town would support Affordable Housing development and offers housing types to consider at each location.

This opportunities analysis is a town-wide evaluation of property characteristics that may indicate an opportunity for housing development.

GIS Analysis

The GIS Analysis is a computer-based approach to begin the process of identifying suitable locations for housing development. Through a stepwise process, all parcels in Stow were narrowed down to identify only those without clear development restrictions. At the start of the analysis, all parcels in the Town were considered. During the course of the analysis, parcels with attributes unsuitable for housing development were removed. The narrowed down approach allows for specific parcels to be highlighted.

Phase A: Where Can Development Happen?

The first phase of the GIS analysis determines where development in Stow can happen. To begin, all parcels are added to the map. Parcels without development rights and those with zoning restrictions are removed from the analysis in Steps 1 through 5.

Step 1 – Identifying Parcels without Development Restrictions

Like many communities across the Commonwealth, Stow has many parcels of deeded conservation land. These parcels are permanently protected, restricting any further development. The State and Federal government, Stow Conservation Commission, and non-profit organizations own these properties.

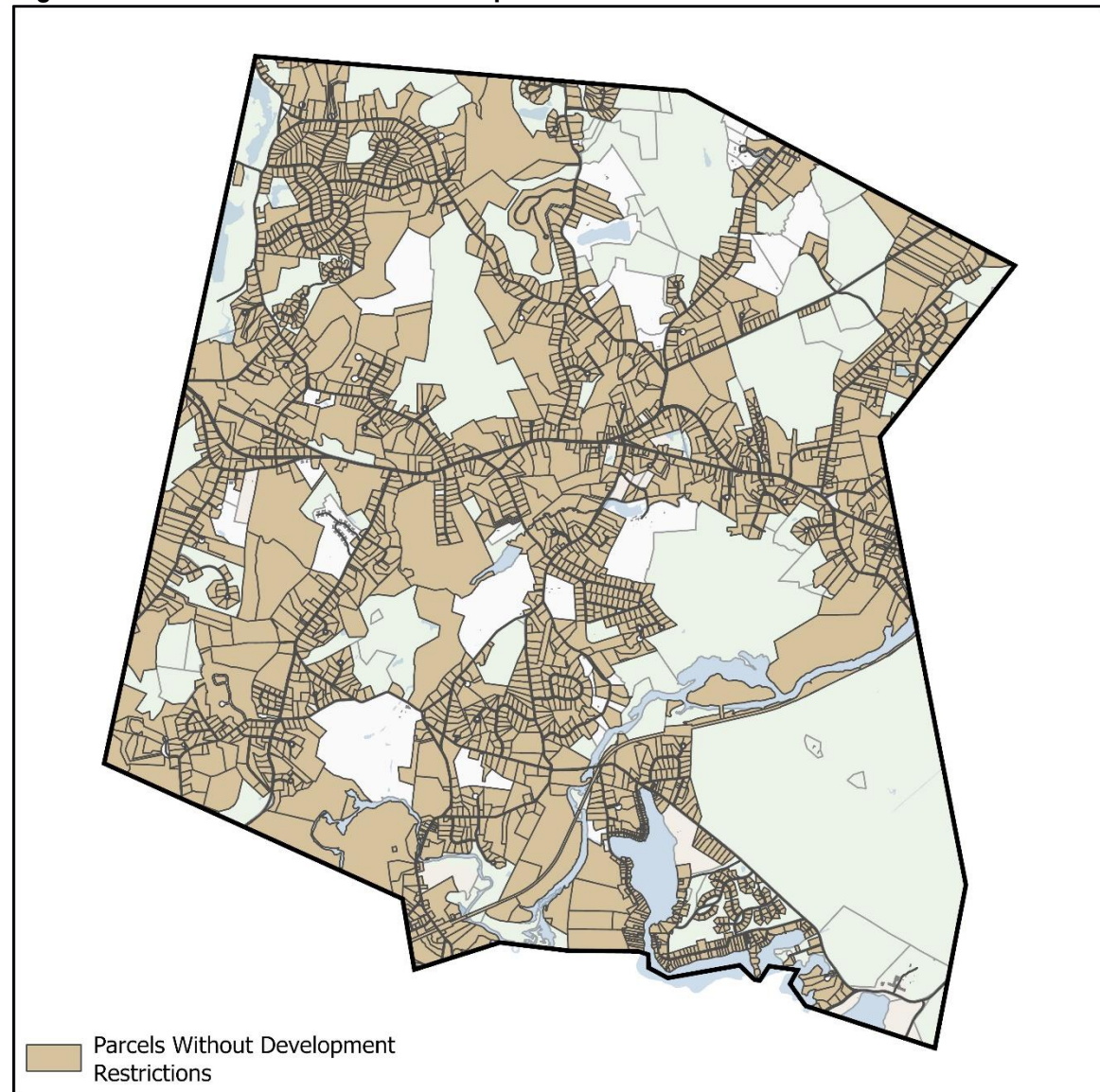
In addition to properties that are deeded conservation land, some properties in Stow have deeded conservation or agricultural restrictions that limit future development. These properties often have some development on them, such as housing, though the future use of the land cannot be expanded.

Under Article 97, parcels owned by the Recreation Commission cannot be developed without replication of open space elsewhere in Stow. These parcels, for the intent of this Plan are removed.

Land currently used as a cemetery is not considered developable in this analysis

In Figure 6.1, parcels with development right (excluding land with conservation, recreation, and agriculture restrictions, or in cemetery use) are shown.

Figure 6.1 – Parcels without Development Restrictions



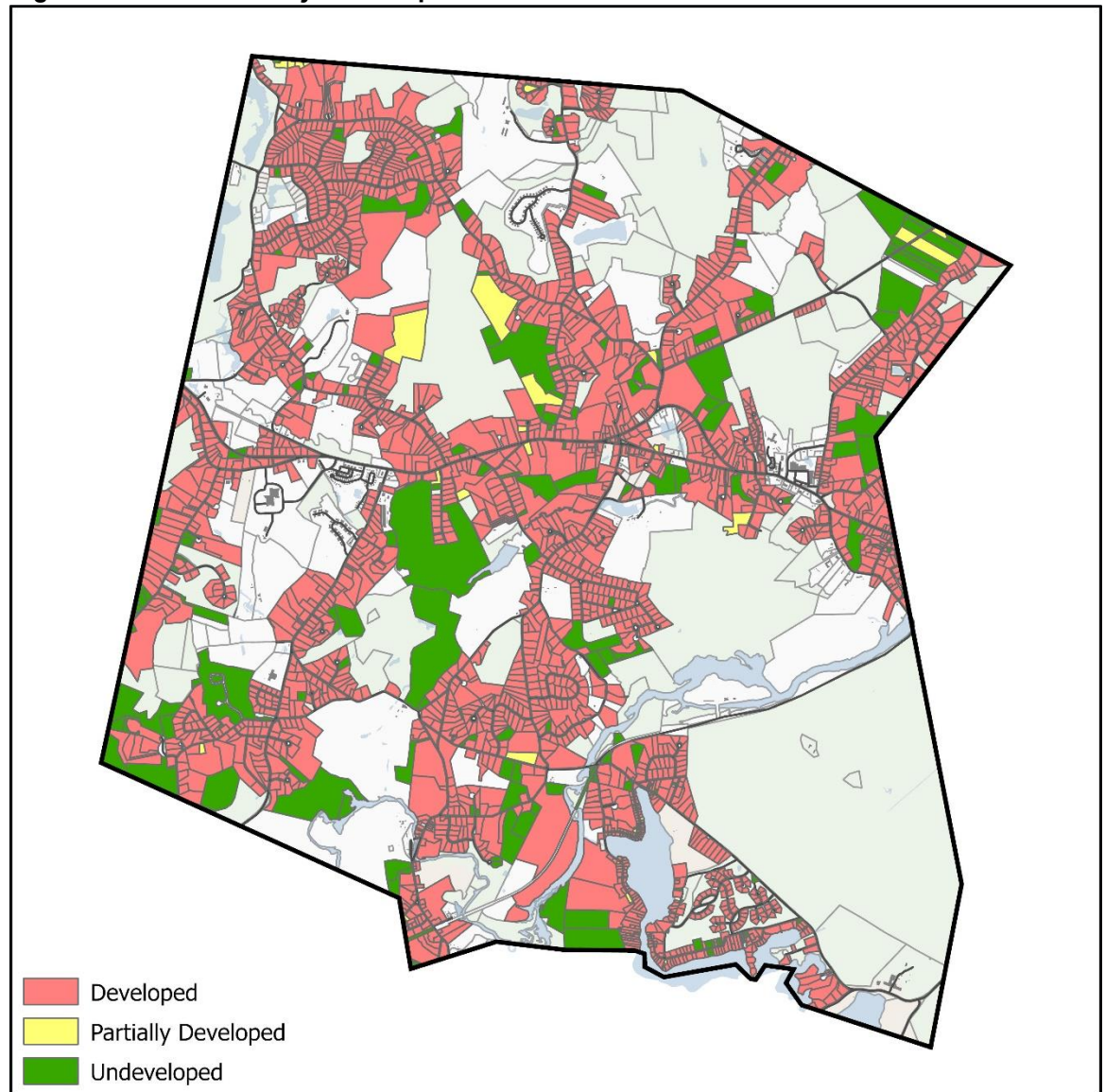
Step 2 – Parcel Development Status

In this step, only parcels that are located within the Residential District are considered. The purpose of this zoning district is to establish land for housing. The other zoning districts in Stow do not have allowances for freestanding nonresidential uses; because of this, parcels in other districts will not be considered at this phase of the opportunities analysis.

Parcels within the Residential District are further identified by the following development statuses:

- **Developed.** Parcels that contain a building (i.e., a dwelling) as identified by the Stow Assessors' database.
- **Partially Developed.** Parcels that do not contain a building but have some other structure (such as a barn or gazebo) as identified by the Stow Assessors' database.
- **Undeveloped.** Parcels that do not contain any buildings or structures (i.e., vacant) as identified by the Stow Assessors' database.

Figure 6.2 - Parcels by Development Status



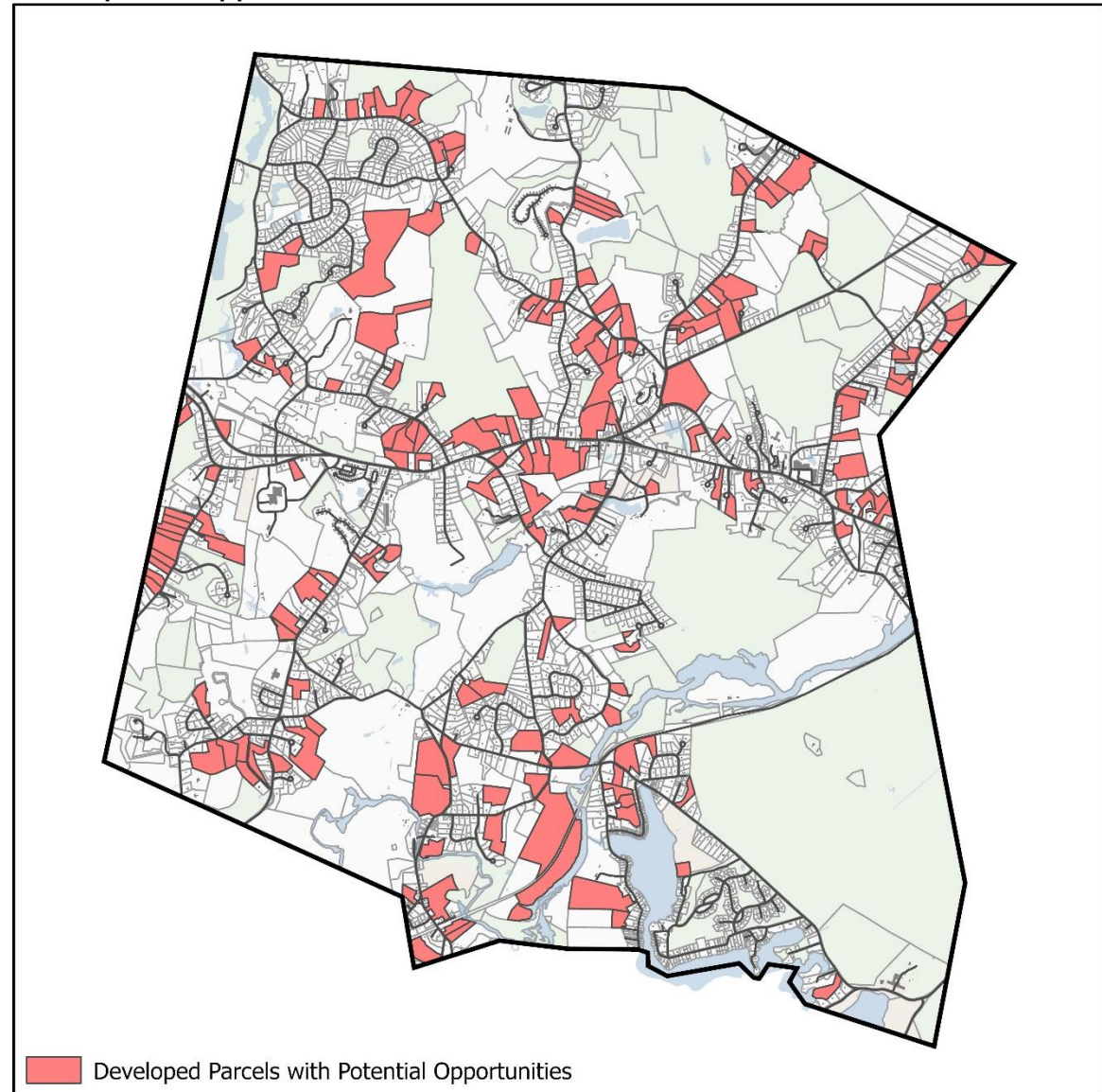
Step 3 – Refining Developed Properties

Several developed parcels offer opportunities for redevelopment or further development. To find these, attributes that typically restrict further development are removed from the analysis. These attributes include:

- Hammerhead Lots
- Common Drives
- Planned Conservation Developments

In addition to these attributes, the size of each parcel is reviewed for zoning compliance. Parcels including more than three acres (twice the minimum lot size) were seen as opportunities. Parcels with less than three acres were not marked as opportunities. In Figure 6.3, the results of this analysis are shown. From this step in the analysis, there are 170 parcels, making up 1,247 acres.

Figure 6.3 – Developed Parcels with Potential Redevelopment or Further Development Opportunities

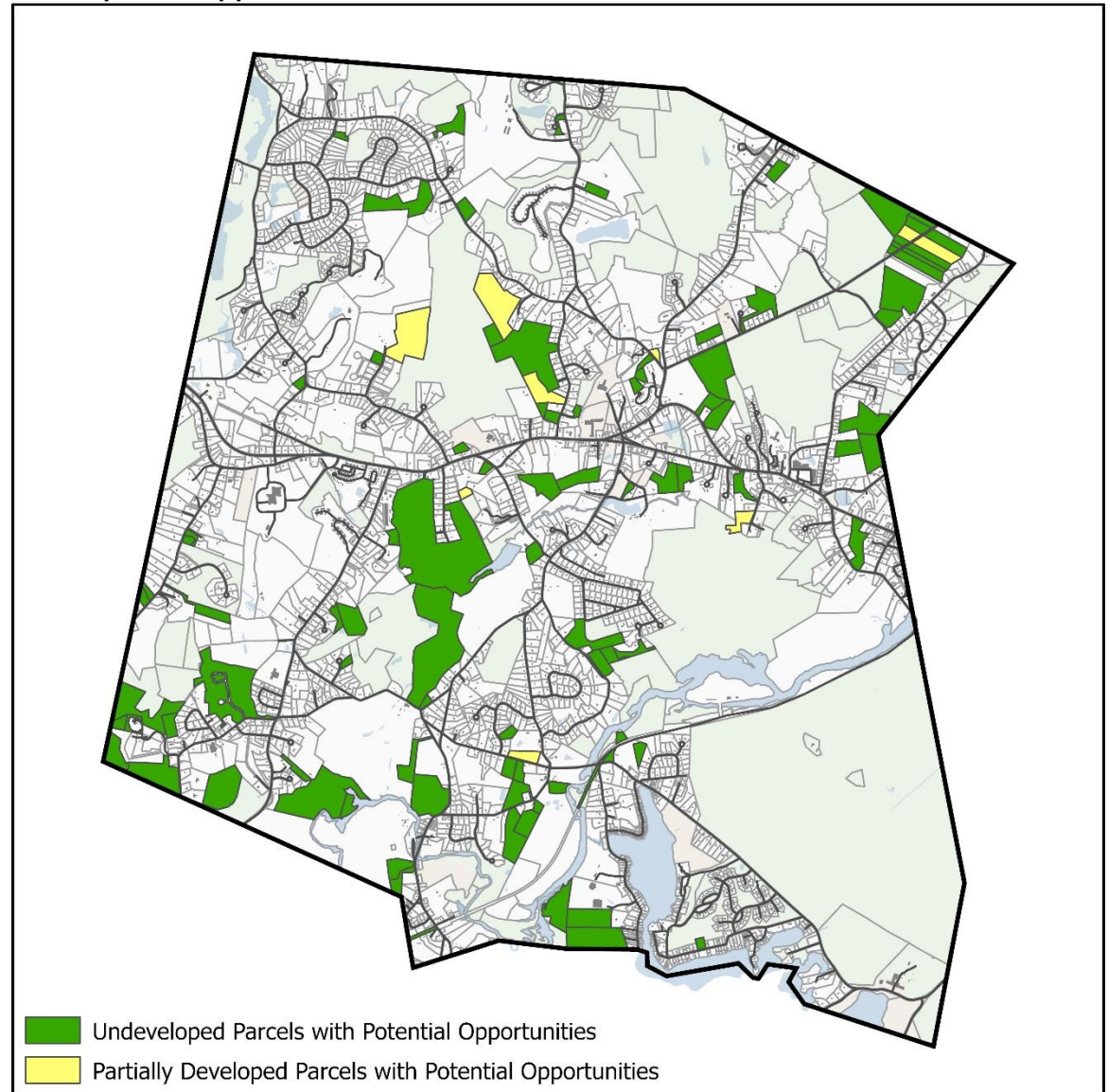


Step 4 – Refining Partially Developed and Undeveloped Properties

Parcels without any buildings or that are completely vacant present a clear opportunity for the development of housing. In this step, partially developed and undeveloped properties are refined. In the analysis parcels that are less than 1.5 acres (not considered a buildable lot under the Stow Zoning Bylaw) and “backyard parcels” (when a property has a house in a neighboring town, and a backyard in Stow) were removed as they are not considered opportunities for development.

In Figure 6.4, parcels that are partially developed or undeveloped are shown. From this step in the analysis, there are 100 parcels, making up 1,040.8 acres.

Figure 6.4 – Undeveloped and Partially Developed Parcels with Potential Development Opportunities



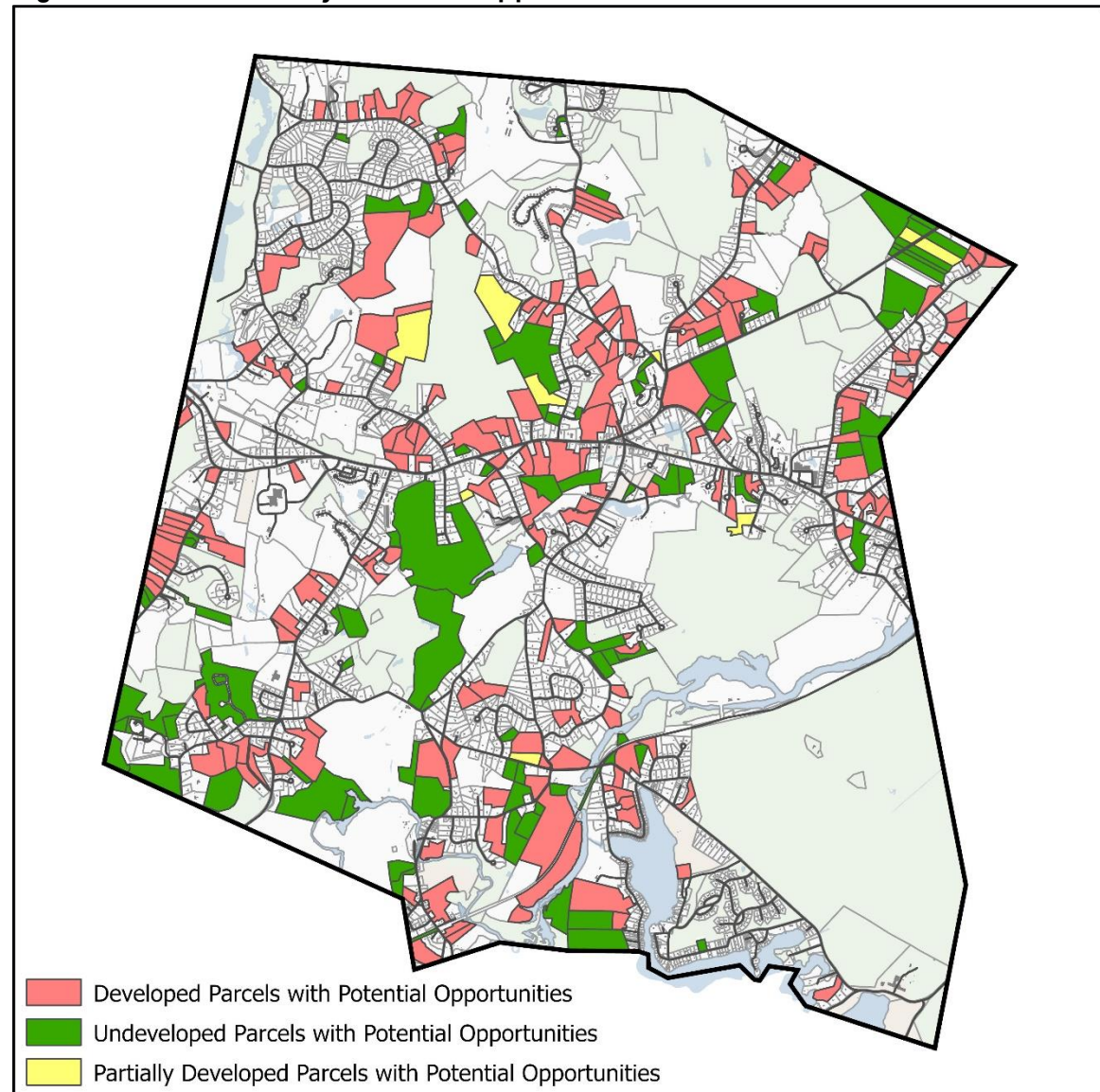
Step 5 – Preliminary Potential Development Opportunities

The parcels identified in Steps 3 and 4 are combined into one map to show the locations of parcels that are opportunities for housing development under current zoning. The results are shown in Figure 6.5, and further refined in Phases B and C of the GIS analysis below.

Please note that the above map is the output of Phase A of the GIS suitability analysis and therefore there are a few caveats to keep in mind while reviewing:

- Industrial and Commercial zoned parcels within the Active Adult Neighborhood District were excluded from this phase of the analysis
- Mixed-use development within the Lower Village Business District was excluded from this phase of the analysis, as the district does not allow for freestanding residential uses
- Parcels owned by the Town of Stow were included in the analysis, however they are not proposed for future housing development in Step 4, potential opportunity sites.

Figure 6.5 – Preliminary Potential Opportunities



Phase B: What Limits Development?

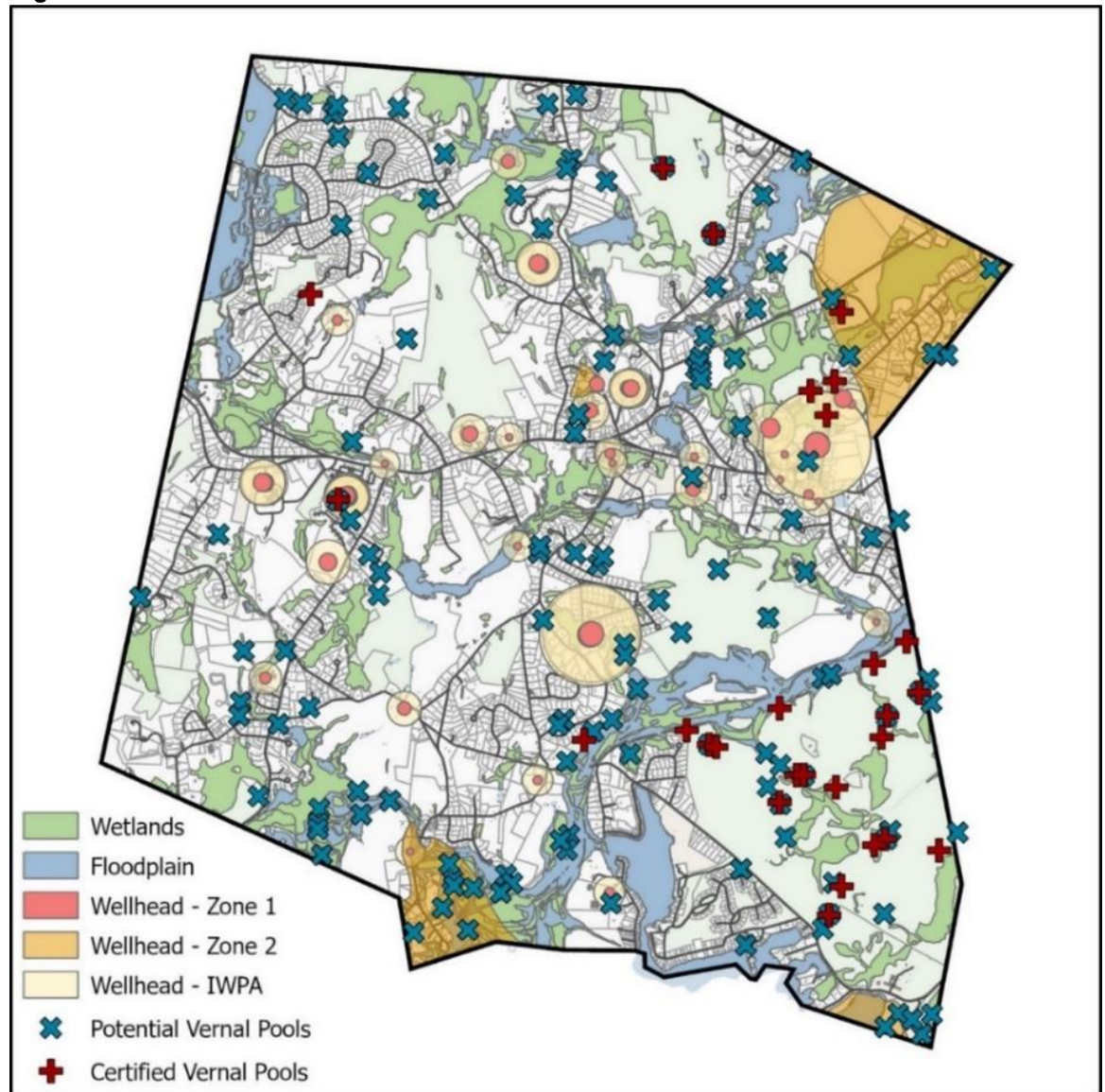
While the preliminary development opportunity map, shown as Figure 6.5, presents dozens of opportunities for development, it does not include all factors that limit development. In this phase of the GIS analysis, environmental limitations and policy restrictions are located. By identifying parcels that have the fewest limitations and restrictions, potential sites for housing development are revealed.

It should be noted that these are just limitations—they do not fully prevent development and should not be considered strict protection against development. The inclusion of these limitations is intended to provide consistency with other Town plans and regulations.

Step 6 –Environmental Limitations

Resource areas, such as marshes and swamps, streams, vernal pools, and floodplains, limit where development can occur. While not preventing development in its entirety, disturbance of valuable environmental resources can pollute water, put dwellings at risk for flooding, and disrupt wildlife corridors. In this phase, the following environmental limitations are considered: wetlands, floodplains, wellhead zone, vernal pools.

Figure 6.6 – Environmental Limitations



Step 7 –Policy Restrictions

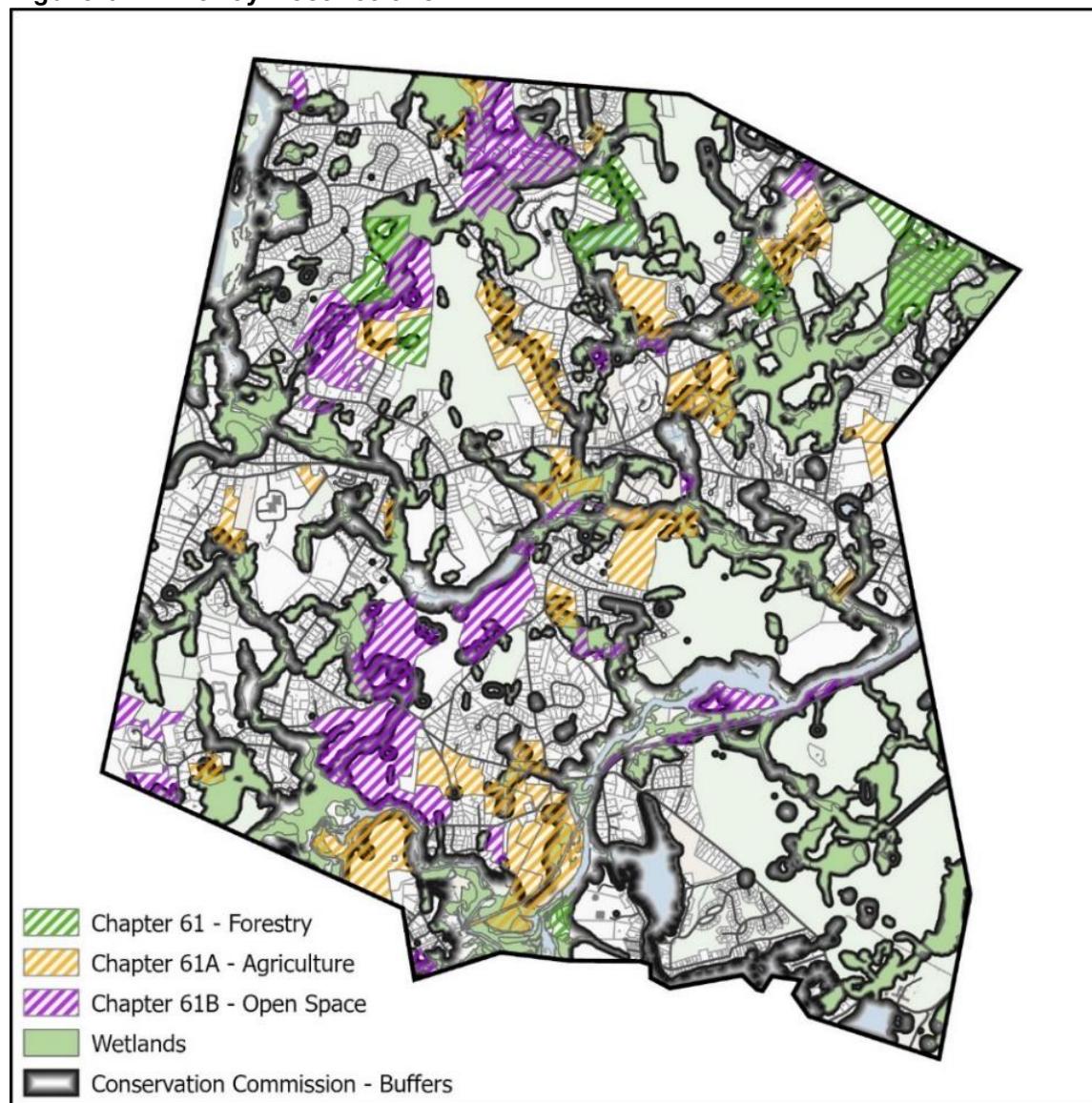
In addition to environmental limitations, several parcels have policy restrictions.

Chapter 61, Chapter 61A and Chapter 61B. Parcels enrolled in the chapter land program receive property tax relief under the condition that the land is continually used for agriculture, forestry, or open space. For development to occur on the parcel in the program, the owner would need to opt to sell the land or remove it from the chapter program. In these cases, the Town would be offered the Right of First Refusal to consider purchasing the property for development or conservation purposes.

Conservation Commission buffer zones. The Conservation Commission requires a 35 foot ‘do not disturb’ buffer around resource areas, in accordance with the Stow Wetlands Bylaw. All areas within 100 feet of a resource area require a Notice of Intent from the Commission.

The Conservation Commission prefers little new development within 35 to 100 feet of a resource area; if there is new development, the Commission asks for mitigation measures to be taken. Further, the Massachusetts Wetlands Protection Act limits new development within 200 feet of rivers.

Figure 6.7 – Policy Restrictions



Step 8 – Current Developments Permitted for Construction

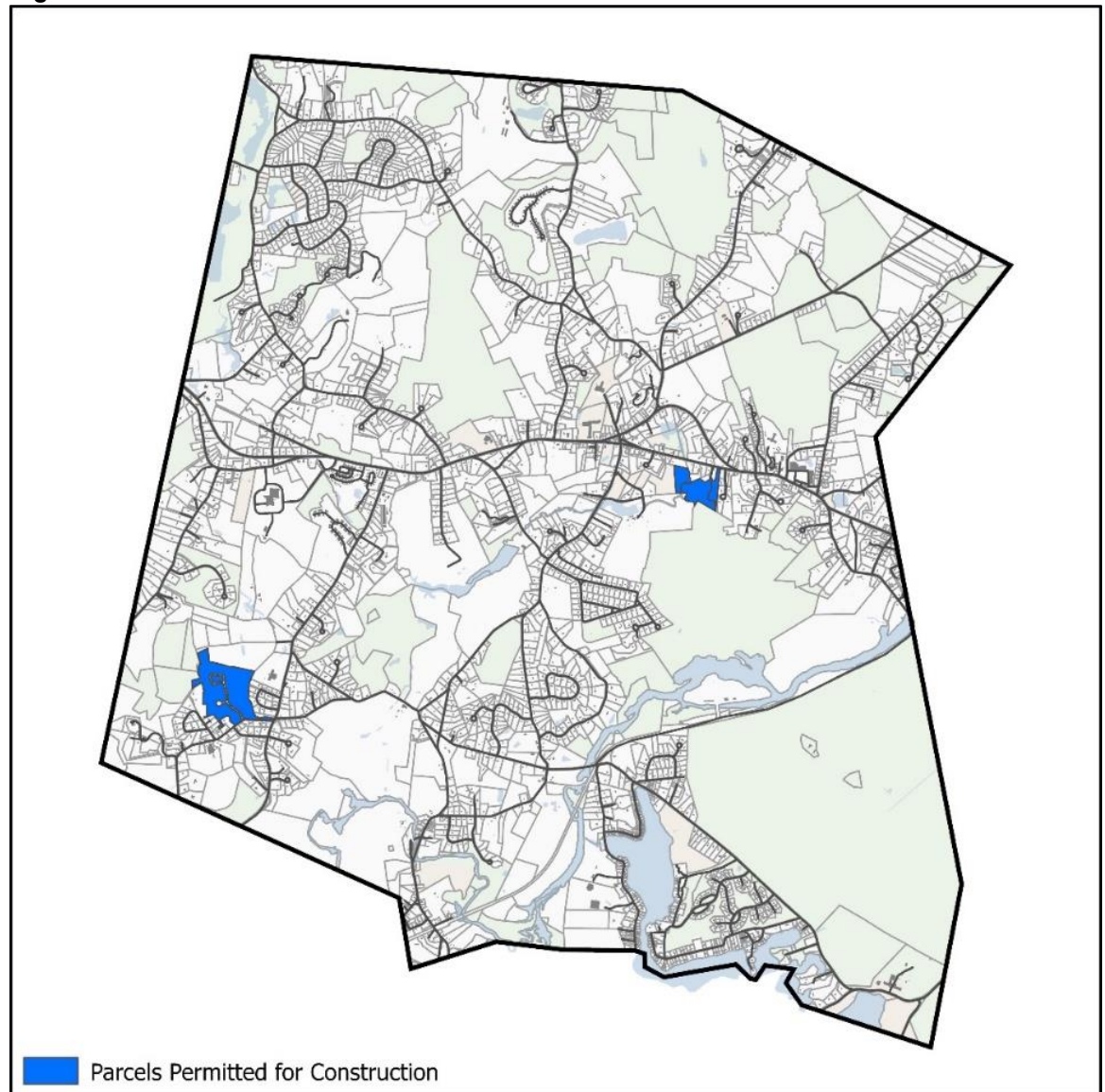
There are 4 parcels that have permits to construct additional housing. These parcels are part of the following projects:

Elizabeth Brook Apartments. After 13 years of modifications and litigation, Elizabeth Brook Apartments began construction in December 2023. This project includes the addition of 37 new age restricted Affordable apartments, 1 renovated single-family dwelling, and 50 renovated age restricted Affordable apartment units (formerly known as Plantation Apartments).

Hemenway Farm. This large parcel in Southwest Stow is permitted for the construction of a 28 unit development, of which 3 are deeded Affordable. The project will include the subdivision of the large parcel into individually owned lots. Environmental remediation of the site is complete, and the developer has filed a new wetland delineation with the Conservation Commission. Once delineated, the developer is anticipated to file a modification to the existing Planned Conservation Development Special Permit with the Planning Board.

The parcels with permits to construct housing are shown in Figure 6.8.

Figure 6.8 – Parcels Permitted for Construction

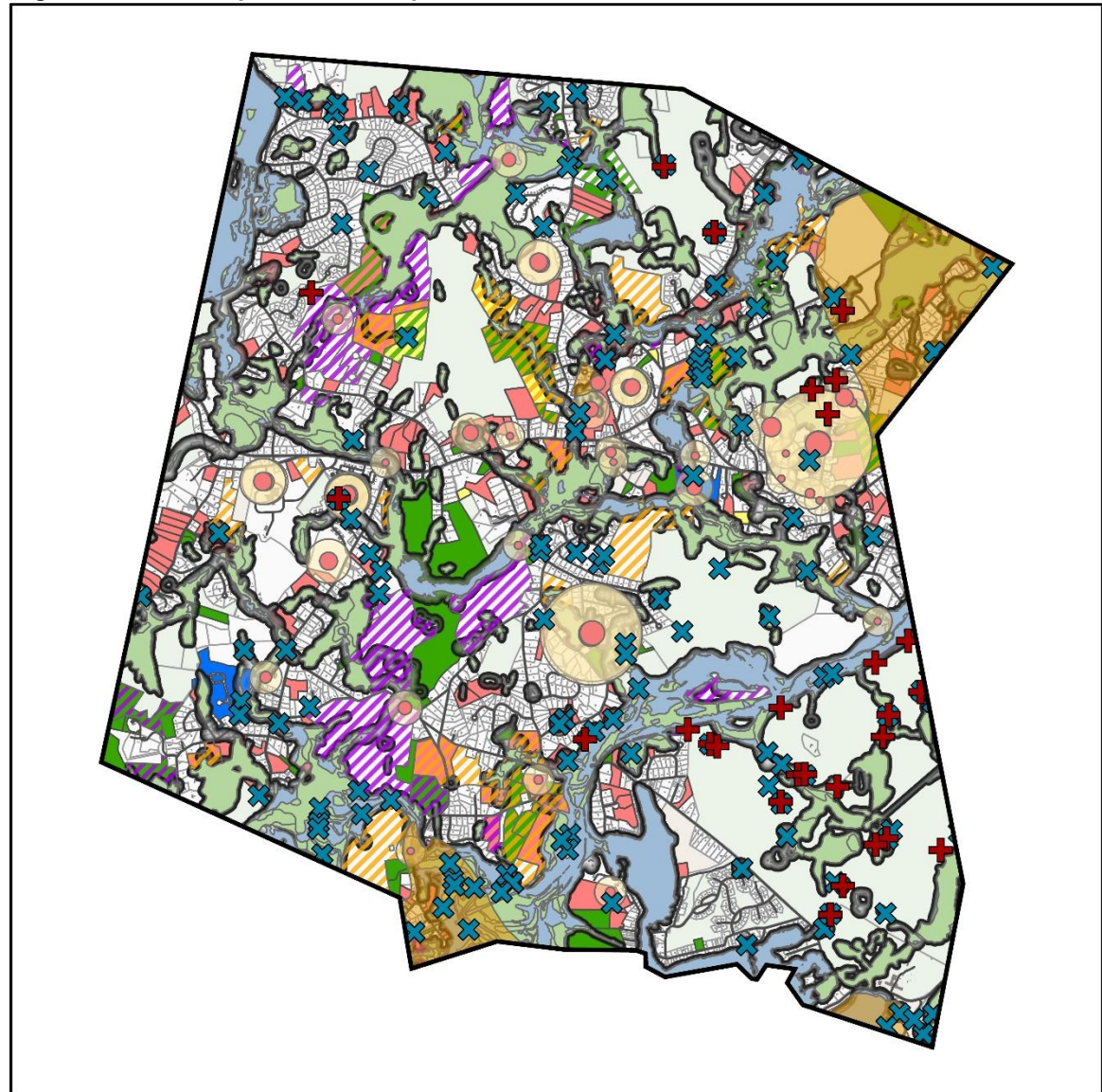


Phase D: Putting It All Together

The previous three phases (A, B, and C) were each conducted independently of one another. In this phase of the analysis, all three phases are brought together into one figure, understanding that some labeled items are firm constraints and others offer softer limitations. Areas that come through as bright green indicate they are subject to the fewest constraints and limitations.



Figure 6.9 – Compiled GIS Map



Planning Analysis

The second analysis used is a Planning Analysis to identify areas of Stow where the community would prefer to see development and areas that are consistent with other land use plans produced by the Town. The Planning Analysis, unlike the computer-based GIS analysis, takes a human centered approach utilizing local knowledge that would not be reflected through GIS as it does not account for local preferences, knowledge, or previous planning work. To fill in this gap, the Planning Analysis was conducted using a generalized area approach to land in Stow instead of a parcel-by-parcel approach.

The Planning Analysis is composed of two phases:

- A. Opportunities identified by the community.
- B. Opportunities identified by plan and policies.

Phase A - Opportunities identified by the Community

During the Focus Groups, residents were asked to help identify potential areas for development. Each resident was given a descriptive street map of Stow, see Figure 6.10, and were given the following instructions:

Please indicate on the maps using pens and sticky notes your response to the prompts below:

- (1) *Where would you like to see more housing in Stow? What types of housing would you like to see there?*
- (2) *What areas in Stow do you think would not be suitable for housing and why?*

This activity included 12 participants. A sample map of the activity is shown in Figure 6.11.

Figure 6.10 – Blank Map

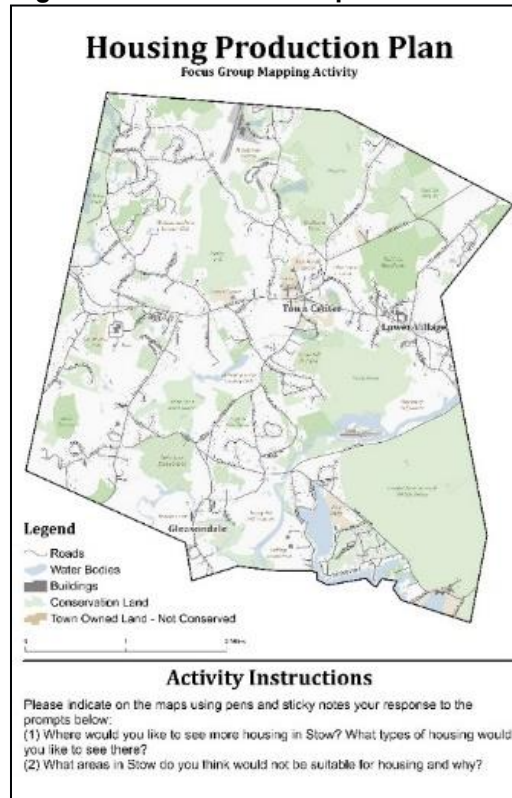
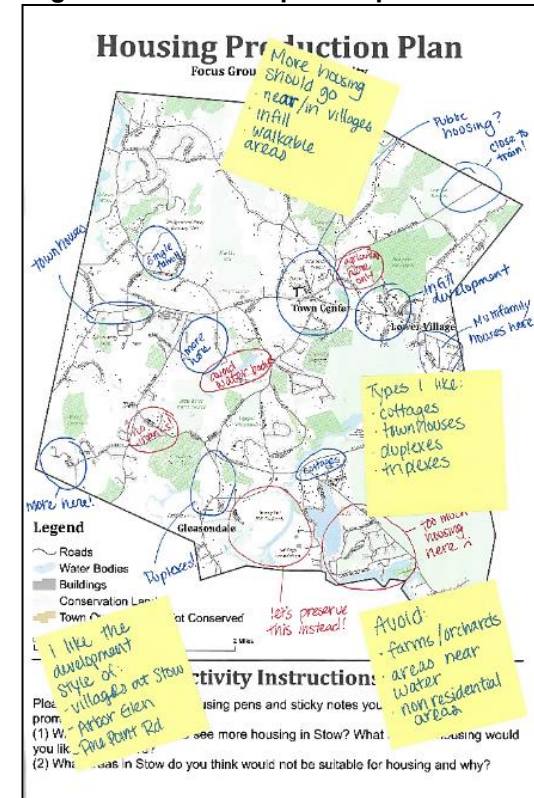


Figure 6.11 – Sample Map



At the completion of the activity, each participants' map was scanned and digitized in GIS. The results were compiled into two maps displaying the area of favored development, and areas where development is not favored. Figures 6.12 and 6.13 show the results from the focus groups.

Figure 6.12 – Areas Favored for Housing Based on Focus Groups

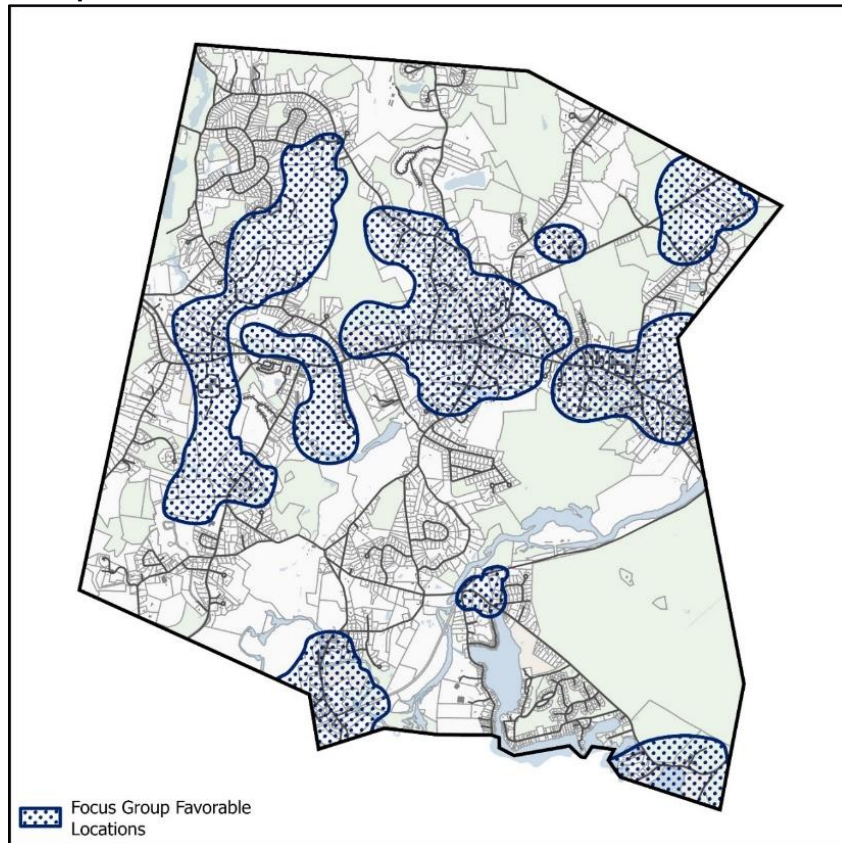
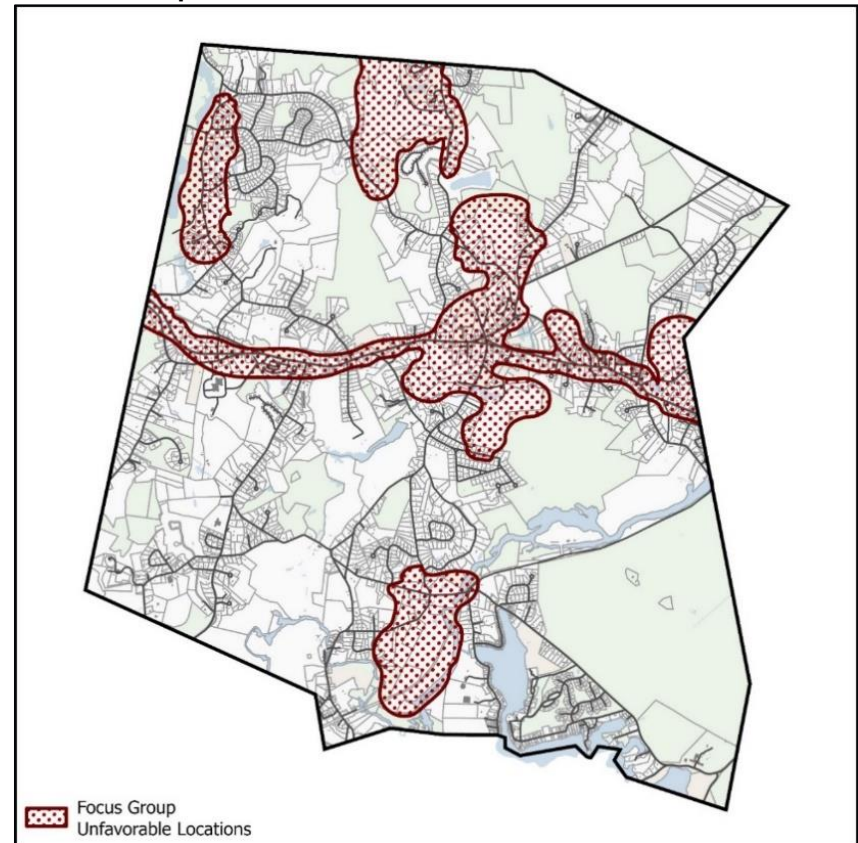


Figure 6.13 – Areas Not Favored for Housing Based on Focus Groups



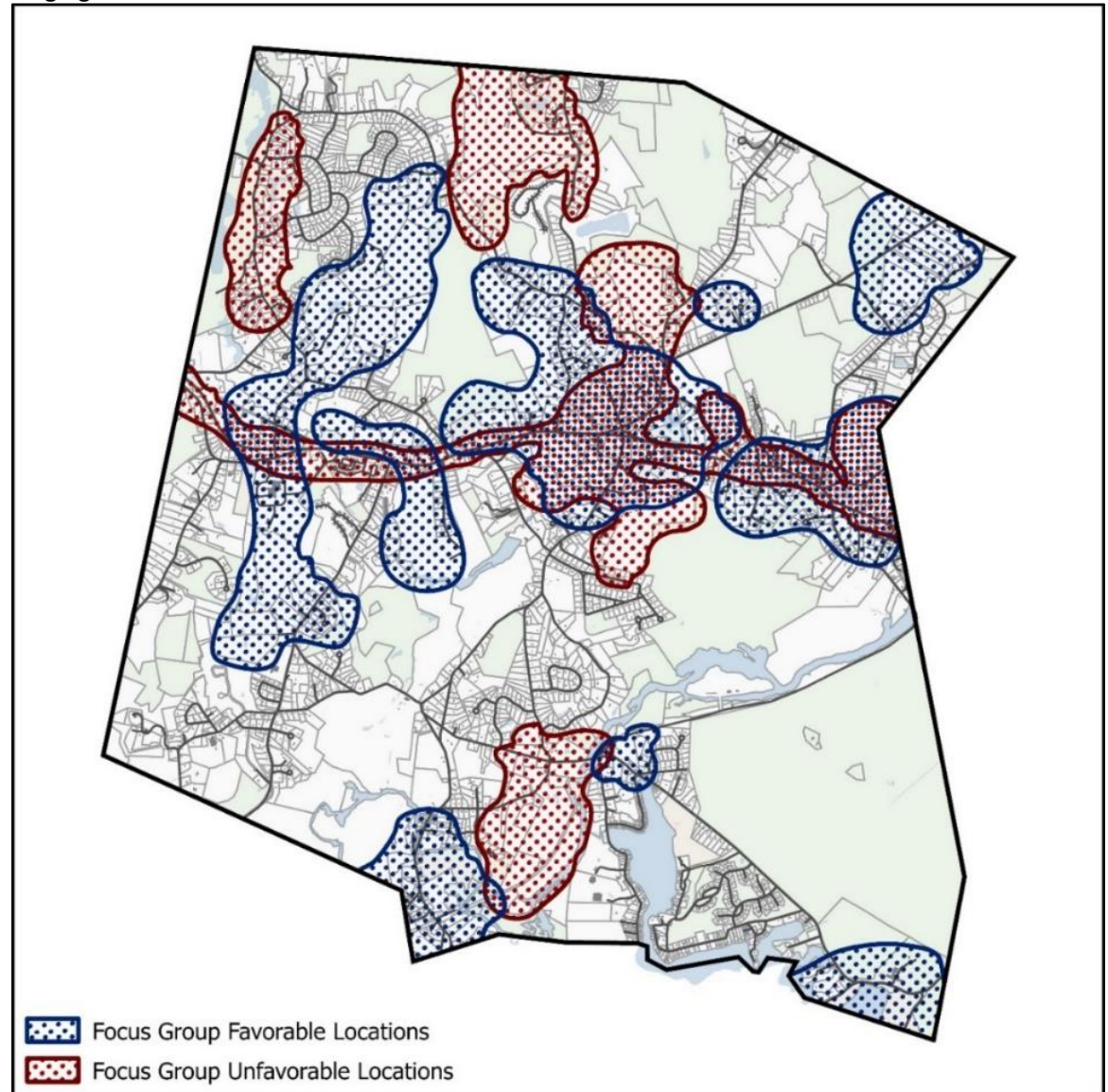
During the focus group discussions, participants explained why they selected the areas where they would favor housing. Some noted that filling in gaps within existing would be ideal as there is infrastructure existing there and increasing housing to create or further density could assist in meeting both the Town's housing and conservation goals. Others noted that undeveloped areas could be developed into traditional neighborhoods. Almost all participants emphasized the connection of housing to transportation from wanting future housing to be in walkable neighborhoods, to wanting connections to rail trails, to wanting easy access to the South Acton MBTA Commuter Rail station.

Participants in the focus groups discussed where development is unfavored. For most, the areas they identified were based on non-housing related concerns. One participant, for example, found that traffic in Town Center and Great Road has been increasing; putting more concentrated housing there was assumed to only make the traffic worse in the future. Another participant noted avoiding areas near apple orchards, for the traffic caused by apple picking season would not be ideal for future residents. While the areas are large in Figure 6.13, the participants may be amenable to siting additional housing within the unfavorable locations if negative impacts can be mitigated.

The results from Figures 6.12 and 6.13 were compiled and show in Figure 6.14.

Areas of favored development and unfavored development overlap in several areas, such as Town center, Lower Village, and Great Road. As mentioned previously, the areas of unfavored development are not generally unfavored because there is an opposition to housing, rather the unfavored area are caused by the concern of impacts to infrastructure. If these concerns are mitigated, the outlooks of residents may change.

Figure 6.14 – Areas Favored and Unfavored for Housing Based on Community Engagement



Phase B - Opportunities Identified by Plans and Policies

In addition to this Housing Production Plan, several other plans and policies have been adopted by the Town regarding the future use of land. While not always focused on housing, these plans provide guidance as to where future housing may be suitable, where future housing may be unsuitable, and where land should be conserved.

Stow Master Plan Update, 2010

The 2010 update to the Stow Master Plan provides a generalized insight for the future of housing development. The plan is primarily focused on the form, type, and zoning of housing; however, there are five notable references to future locations of housing. These include:

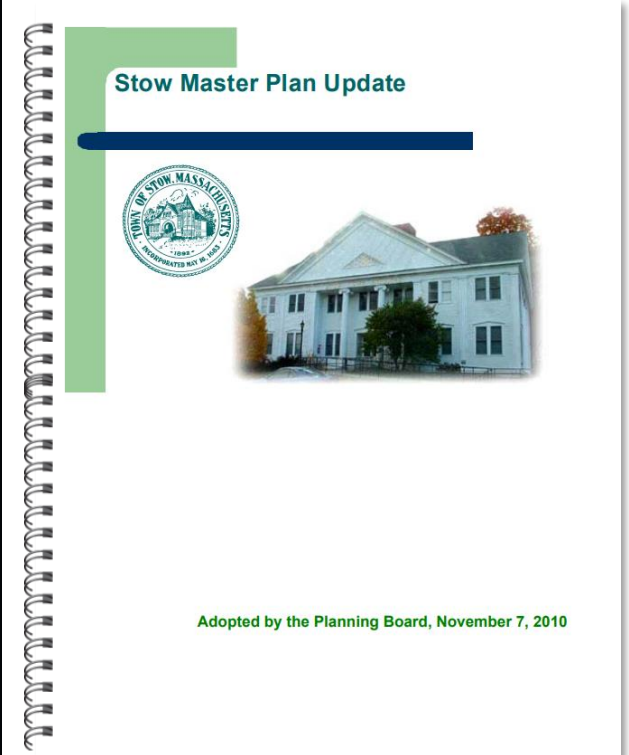
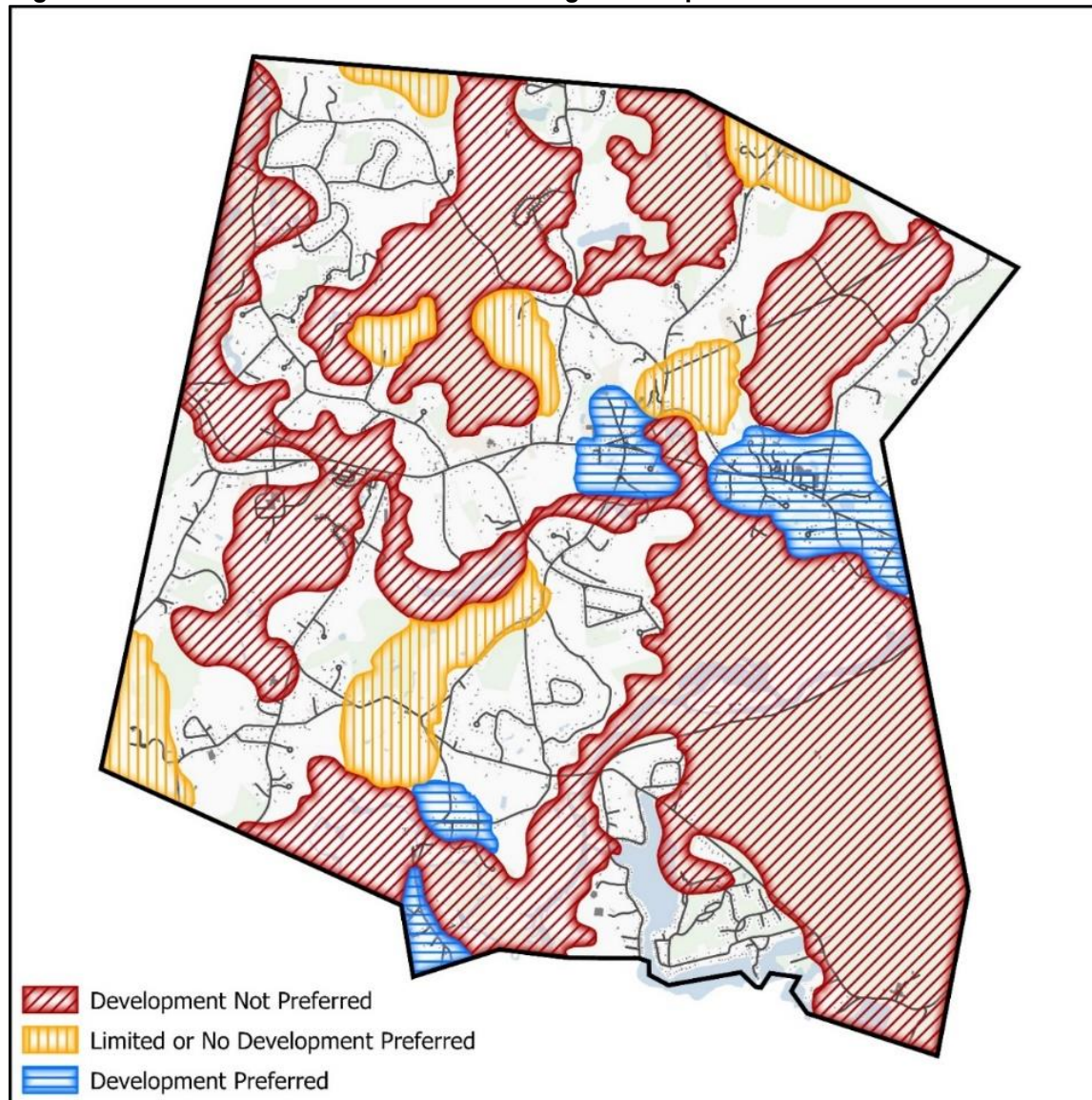
1. **Avoid Nonresidential Land.** Since a small portion of Town is devoted to nonresidential land uses (like business, commerce, and industry), avoiding these areas is preferred. Some parcels with the base zoning of “Industrial” have the Active Adult Neighborhood Overlay District which provides residential uses to a nonresidential district; this further minimizes the nonresidential areas of Town.
2. **Use Public Land “Not Essential for Government Purposes.”** While “not essential” is ambiguous, this location recommendation states that the Town could use some of its property for housing. This could include subdividing a large property or the adaptive reuse of an existing (but no longer needed) structure.
3. **Workforce Housing.** Not tied to any specific area in Stow, the Master Plan calls for the development of workforce housing, specifically for municipal employees and teachers (and other school employees). Other members of the workforce, such as those employed by a

local business, are also referenced. For locations, areas around schools, municipal facilities, and business districts are prioritized.

4. **“Parcels at Risk for Residential Development.”** Large parcels in Stow were identified as “at risk for residential development” in fear of an exponential population growth and losing the characteristics that make Stow the town that it is. While concerning for the production of housing, this reference could indicate that the town would like to see incremental and infill development as opposed to large scale projects.
5. **Village Centers and the Mill.** The three villages within Stow (Lower Village, Town Center, and Gleasondale) were identified as locations where additional housing can be placed, primarily through infill development or adaptive reuse. In Gleasondale specifically, residents of Stow indicated concerns about the future of the historic Gleasondale Mill. The Master Plan called for studying the future use of the mill. The Gleasondale Mill Revitalization Plan in 2014 advances the recommendation in the Master Plan, calling for a mix of residential and business uses in the Mill.

The Master Plan is currently being updated with an anticipated completion by Summer 2025. Due to this, the referenced location considerations are reflected in this analysis phase as general.

Figure 6.15 – Preferred Areas for Housing Development based on 2010 Master Plan Update



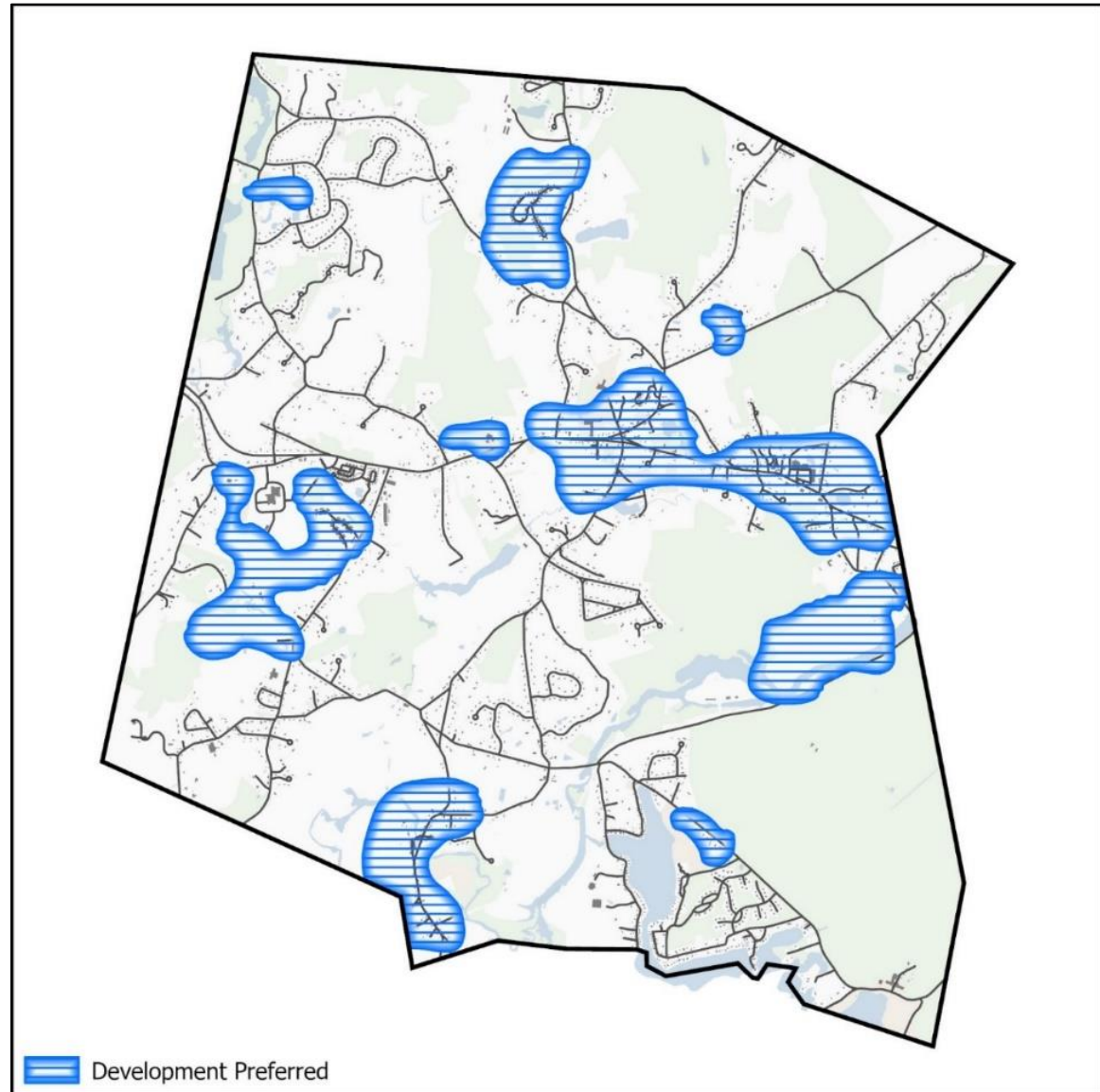
Housing Production Plan, 2016

The previous Housing Production Plan (2016) did not identify specific priority locations for the development of housing. Instead, the plan spoke generally about the locations of where additional housing may be located. These locations include:

- Mixed Use Around Village Centers
- Municipal Properties
- Within the Active Adult Neighborhood Overlay District

While the previous plan is being replaced with this plan, the 2016 plan can be used as generalized guidance based on previous community input.

Figure 6.16 – Preferred Areas for Housing Development based on 2016 Housing Production Plan



Comprehensive Permit Policy Update, 2013

The Select Board's Comprehensive Permit Policy provides developers with guidelines regarding the Town's vision for development utilizing a Comprehensive Permit. The policy has sections that list locations that are favorable and those that are unfavorable.

Favorable Locations

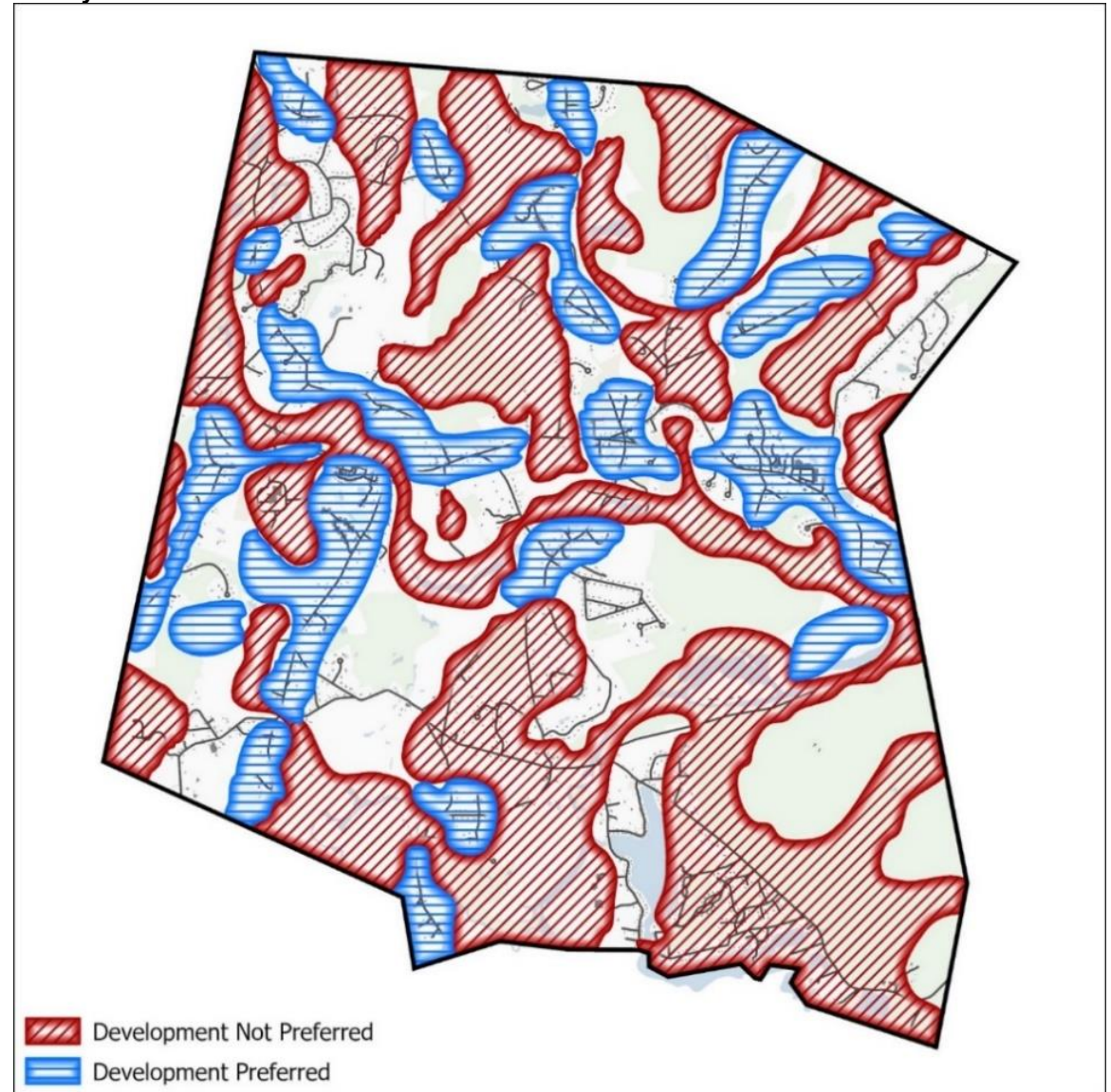
- Residential Or Mixed-Use Districts (Lower Village Business District)
- Parcels Within the Active Adult Overlay District
- Near Established Villages and Neighborhoods
- Near Access to Main Roadways (Great Road, Hudson Road, Gleasondale Road)

Unfavorable Locations

- Nonresidential Zones (Business, Commercial, Industrial, etc.)
- Floodplains
- Riverfront Areas
- Unprotected Parcels with Agricultural Significance
- Within Water Protection Districts

In Figure 6.17, the locations that are favorable, and those that are not, are shown.

Figure 6.17 – Areas for Housing Development based on Comprehensive Permit Policy



Open Space and Recreation Plan, 2024

The 2024 update to the Stow Open Space and Recreation Plan (OSRP) focuses on protecting land from future development. In the plan, ten key factors are used to identify priority parcels. These factors include:

Conservation and Agriculture Factors

1. **Agriculture Significance.** These parcels are suitable for food production.
2. **Linking Protected Land.** Parcels with this significance are between conservation areas.
3. **Groundwater Significance.** These parcels protect the groundwater to ensure residents have access to clean drinking water.
4. **Habitat significance.** A parcel with habitat significance has features that benefit wildlife and local flora.

Social Factors

5. **Scenic Views.** When a parcel with this factor offers a view of an open space, farm, or orchard.
6. **Small Town nature significance.** Residents take pride in the rural character of Stow; parcels exhibiting this character are desired to be preserved.
7. **Cultural significance.** These parcels have cultural resources that residents wish to protect.
8. **Recreational significance.** These parcels present opportunities for active and passive recreation facilities.

Equity Factors

9. **Underserved Quadrant.** Residents in Southwest Stow have fewer conservation and recreation areas than the rest of Town. Adding conservation and recreation land to this area is a priority.

10. **Climate Resilience.** Some parcels offer features that help Stow remain resilient to climate change.

In the OSRP, there is an understanding that not every parcel listed can be protected for conservation or recreation. However, some parcels exhibit several of these characteristics. Development on these parcels would not be consistent with the OSRP.

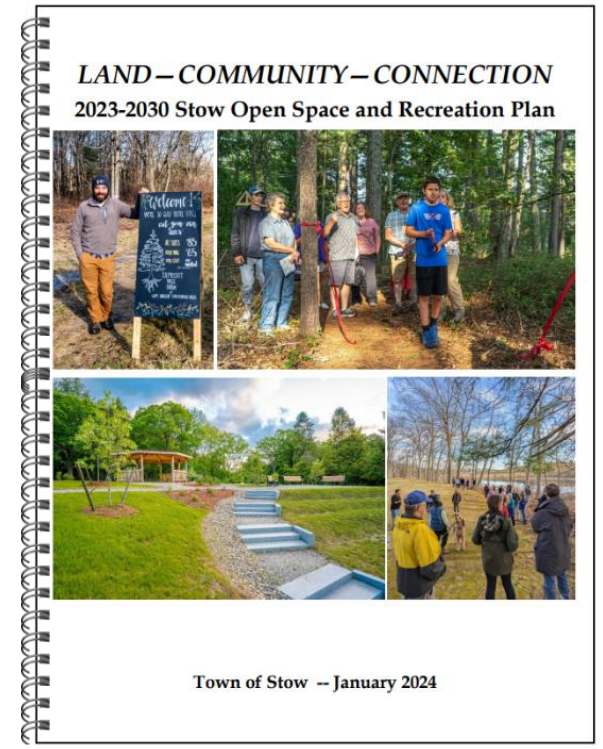
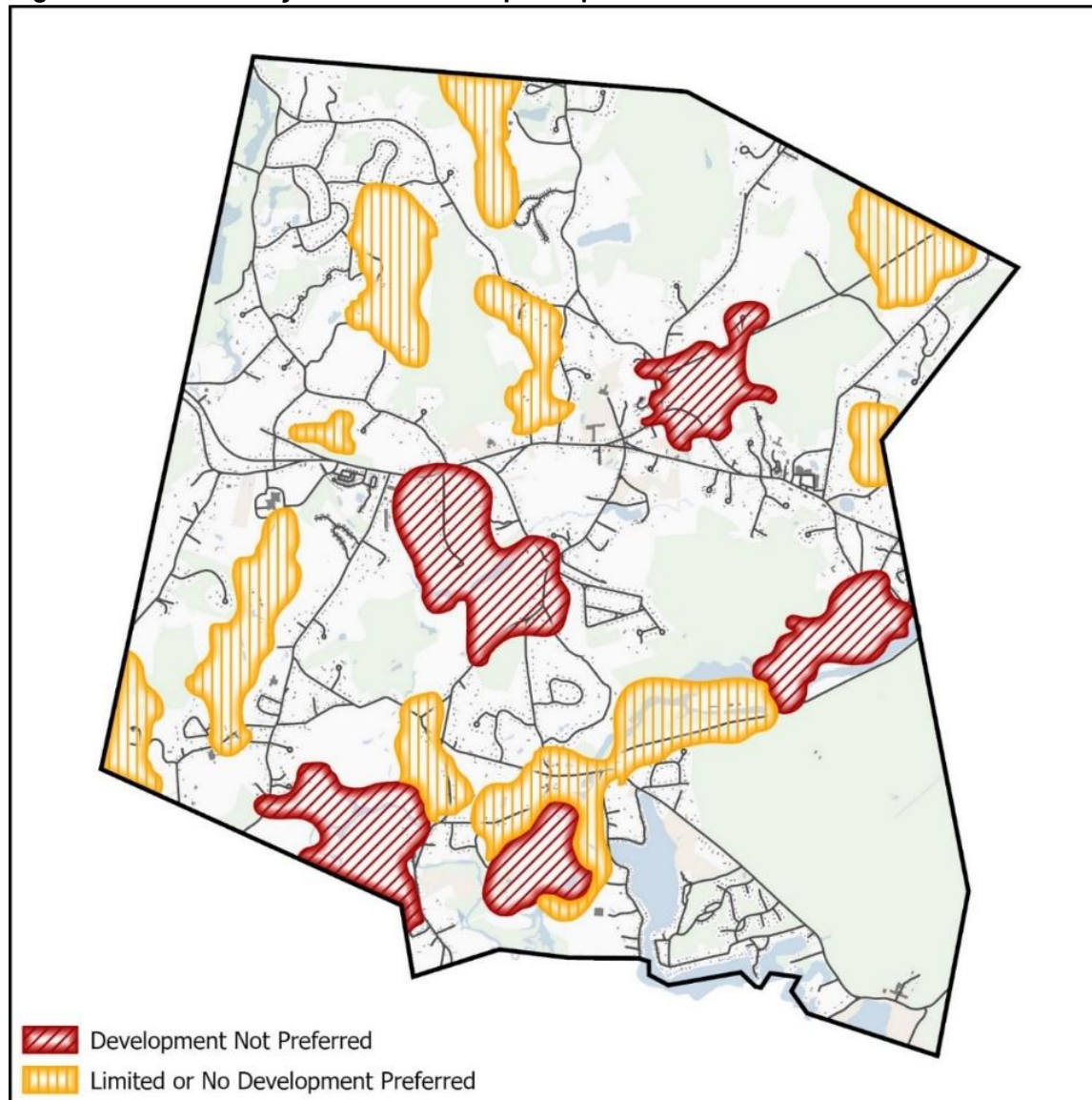
For parcels with few to none of the above factors may indicate suitability for housing development. Using strategic zoning methods, such as the Planned Conservation Development bylaw, can offer a means of balancing development with protection of priority areas.



A nest may not be suitable for housing people, but it can be for other Stow residents, like this Bald Eagle!

Source: Stow Conservation Commission

Figure 6.18 – Priority Areas of the Open Space and Recreation Plan

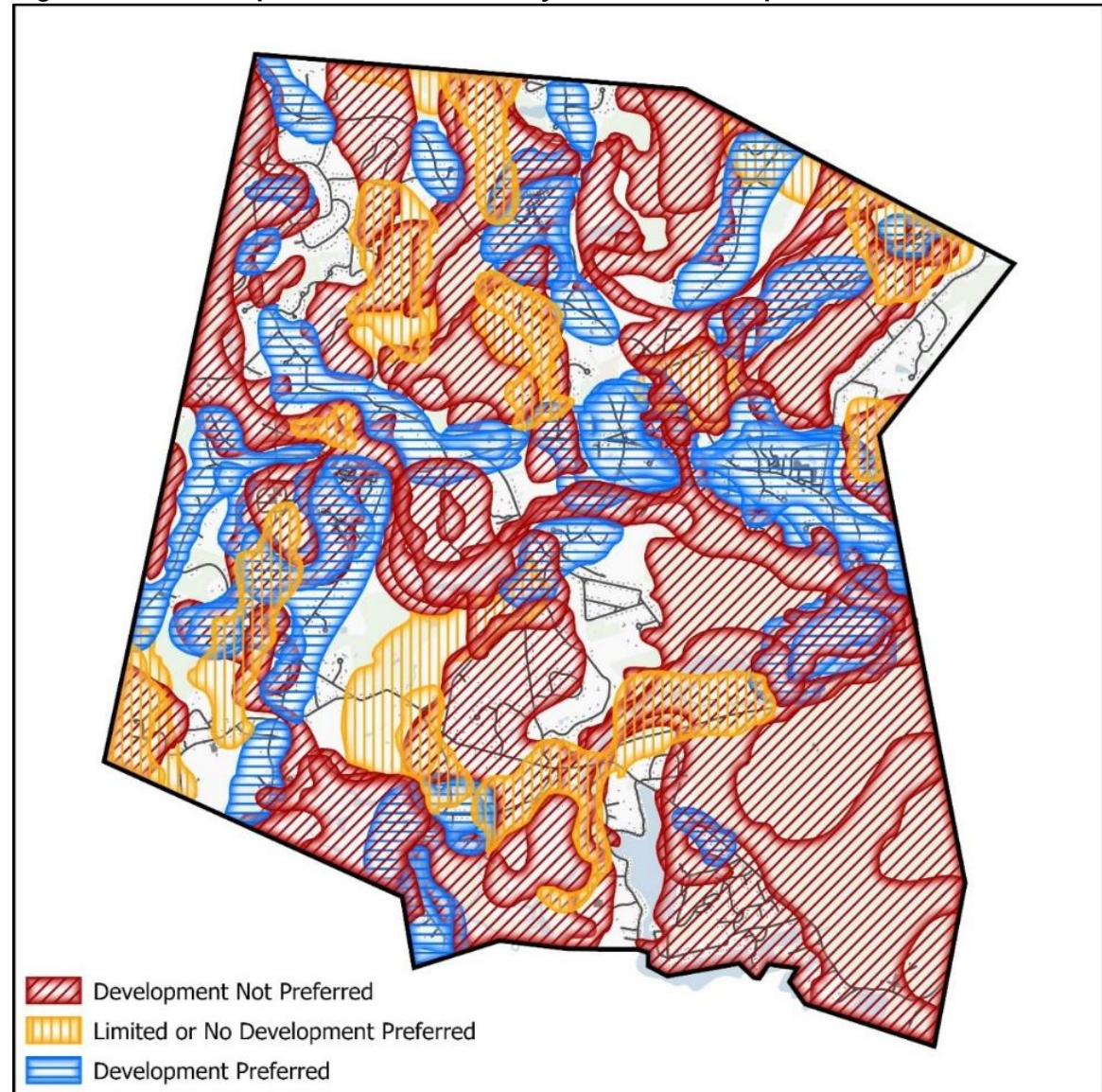


Plans and Policies Combined

To understand where areas of opportunity are and where development is not preferred, all the maps in Planning Analysis Phase B were compiled.

The purpose of this map is to show where Stow's existing plans and policies may be in conflict or in alignment. Areas of overlap may indicate where multiple plans support housing, or where it may be more difficult to achieve consensus in pursuing the construction of Affordable Housing.

Figure 6.19 – Compiled Plans and Policy Preference Map



Housing Type Opportunities

After considering the location opportunities for new housing, opportunities of housing type were considered. Based on the input of the community, there are five types of housing that can meet the housing needs, goals, and vision of the Town.

Cottages and Bungalows

Cottages and bungalows offer the familiarity of single-family dwellings at a smaller scale. These types of dwellings have a floor area between 1,000 and 1,500 square feet and can support one to two bedrooms comfortably. Cottages can be single or multiple levels and can be adapted architecturally to meet local design preferences. Bungalows are a type of cottage that is single level and follows the craftsman (or arts and crafts) architecture style. In some cases, some cottages and bungalows can reach 1,800 square feet and contain three bedrooms; this larger floor area remains smaller than the typical size of single-family dwellings in Stow.

Cottage and bungalows are often planned within a “cottage cluster” or “bungalow court” development. These developments have cottages and bungalows centered around a common green or pathway, creating space for informal community gathering and interacting. In addition, a cottage cluster or bungalow court can include conservation land as part of the development, meeting both housing and conservation goals.

Cottages and bungalows can meet the needs of a variety of households, including:

- **Singles and Couples.** For households with one or two occupants, the typical single-family dwelling in Stow may be too large. Cottages and Bungalows can provide the opportunity for homeownership without the extensive space and expensive upkeep of a single-family home. Stow is projected to have an increase in the number of

single occupant housing; cottages and bungalows may meet this growing household type.

- **Small Families.** For small families, single family dwellings offered in Stow may be too large. Adding smaller units for smaller families can provide housing need gaps that do not exist in the current market.
- **Seniors.** Bungalows may be a suitable housing type for seniors. Single level living can allow seniors to age in the homes without fear of having to navigate stairs. The smaller footprint of these units requires less upkeep and maintenance.



Example of a bungalow proposed at “The Residences at Stow Acres” development.

Source: MCO & Associates

Accessory Apartments

Also referred to as accessory dwelling units or in-law apartments, accessory apartments are a versatile housing option that can be implemented across Stow. An accessory apartment is a secondary housing unit that is found on the same property as a primary dwelling, such as a single-family house. Accessory apartments may be attached to the primary dwelling (part of the same structure) or detached from the primary dwelling. An accessory apartment is smaller in area than the primary dwelling on a property, typically less than 50% of the size of the primary dwelling. These units can range from being a studio to a one-bedroom dwelling.

Accessory Apartments can take several forms, including:

- **Attached Accessory Apartment.** This form of an accessory apartment is within the same structure as a primary dwelling unit. An attached accessory apartment will often be to the side or rear of an existing dwelling, appearing as if there is only one unit on a property.
- **Attic Conversion Accessory Apartment.** For dwellings that have a large and unused attic, an accessory apartment can be placed there to provide an additional unit. Modifications to the primary dwelling, like dormers, can provide additional living space to these units.
- **Basement Conversion Accessory Apartment.** Instead of being at the top of a primary dwelling, basements can be converted into an accessory apartment.
- **Garage Conversion Accessory Apartment.** Garages can be converted into modest accessory apartments. A two-car garage, roughly 500 square feet in area, can accommodate a studio or one-bedroom accessory apartment, suitable for a single resident or a couple.
- **Above Garage Accessory Apartment.** For garages that just have a roof above them, an accessory apartment

could be added on top to create additional living space. Like a Garage Conversion accessory apartment, these units can be modest in size and accommodate a studio style or one bedroom unit.

- **Detached Accessory Apartment.** Unlike the previous type of accessory apartments, the detached accessory apartment does not connect to or use an existing structure on a property. Detached accessory apartments can be placed anywhere on a site but are often found to the rear or side of an existing dwelling. They often take the form of a cottage or bungalow.

Accessory apartments can meet housing needs for a variety of household types, such as:

- **Multigenerational Households.** Families often rely on different generations for help. For example, grandparents may provide childcare, and seniors may receive care from their adult children. Accessory apartments can allow for multiple generations to live together, while still offering privacy and separation when needed.
- **Aging in Place.** Seniors who want to remain in Stow may not have their needs met in the dwelling that they currently live in. By constructing an accessory apartment on their property, seniors can remain in Stow in a unit that meets their needs, while the primary dwelling can meet the needs of a new household, such as the adult children of the seniors.
- **Young Adults.** Accessory apartments can allow for young adults to learn about their housing needs. After living with family, young adults may not know what their housing needs are. Living in an accessory apartment can allow young adults to experience living independently and understand what they would like in a future dwelling (such as level of maintenance).

Duplexes and Triplexes

Duplexes contain two dwelling units within one building; triplexes contain three units within one building. Duplexes and triplexes both have a single owner of the building (if units are owned independently, they are considered a twin house, townhouse, or condominium). Because of common ownership of all units, duplexes and triplexes can provide rental opportunities.

Each unit in a duplex or triplex are approximately the same size. Units may be arranged linearly (sharing a common wall) or vertically (stacked on top of one another). The units may have a common entry with a vestibule to each unit, or separate entries. Duplexes and triplexes can take a variety of forms. For instance, a duplex with a common entry may appear to look like a single-family dwelling. Triplexes, arranged vertically, are common in Massachusetts, colloquially referred to as “triple-deckers.” Because of the versatility of the housing type, duplexes and triplexes can match the character of existing neighborhoods, while providing additional housing units.

Duplexes and Triplexes can meet the needs of several types of households, such as:

- **Families with Children.** The flexibility of duplexes and triplexes in form can provide adequate housing for families with children. A unit may have three to four bedrooms, giving space for a family to grow without having to live in a single-family dwelling.
- **Renters.** Instead of renting an apartment in a complex, renters may enjoy the neighborhood feel of living in a duplex or triplex unit. This could provide a new opportunity for someone who is looking to move to Stow (without requiring them to commit to buying a dwelling) or a current resident who is looking for an alternative type of housing.

- **Local Investment.** Investing in the development of a duplex or triplex can allow for residents to become landlords. The resident may occupy one unit and rent out the other unit or units. This keeps the money local instead of sending it to a large apartment developing corporation across the country.

Micro-Housing Units

The purpose of micro-housing units is to provide adults with intellectual and developmental disabilities (I/DD) a path toward independent living. Typically managed through a non-profit to provide staffing such as a day mentor and overnight “safe neighbor,” this type of housing creates an opportunity for residents to practice independent living skills in a safe environment. The micro-housing unit model consists of a cluster of 3-4 modified one-bedroom apartments and a full one bedroom apartment, with unit size around 400-600 square feet and the total size of the cluster at 2,000-2,400 square feet. Micro-housing units are clustered around a central social space and kitchen area.

Affordability is a key component of this model, as residents will have limited income due to their disability. In addition to providing housing for adults with I/DD, the safe neighbor housing could accommodate a family. This model has also been used for other populations, such as those with acquired brain injuries and those who were previously unhoused. Successful micro-housing unit models include more than one cluster of apartments to offer a larger supportive community.

Townhouses

Also known as a rowhouse, a townhouse is a type of dwelling with characteristics of both single-family dwellings and multifamily dwellings.

- **No side yard setbacks.** Townhouses are constructed in a linear pattern. They can be described as single-family dwellings that are connected to each other, or a multifamily dwelling where units are arranged in a line. Because they are connected to one another, units do not have side yards. This forms the appearance of a building.
- **Separate ownership.** Townhouse units are sold independently from one another, like a single-family dwelling. This provides opportunity for homeownership.
- **Land Ownership.** When purchasing a townhouse, the land in front, behind and beneath the dwelling is sold with it. When the units are on land that is under common ownership, this is considered a condominium.

Townhouses are flexible in what they offer. However, most townhouses have two or more levels with bedrooms beginning on the second floor. The area and number of bedrooms can vary, adapting to the needs of the community. Townhouses can be uniform in their exterior appearance or have differing architectural details and front yard setbacks to provide a sense of individuality. Townhouses can meet the needs of several types of households, such as:

- **First Time Homeowners.** If not an Affordable unit, townhouses can be an affordable option for people entering the real estate market. The flexibility of the housing type can accommodate families, couples looking to start a family, or couples.
- **Residents with a Disability.** Some residents with a disability may not have the ability to live independently, requiring them to live with family or a caregiver. Having a

multi-level housing option can blend some privacy within the unit while not being completely separate.



Townhouses are common in Massachusetts and can be sized to fit the scale of each community.

Source: Nearmap, 2023

Neighborhood Scale Multifamily Dwellings

Multifamily housing has both support and opposition in Stow. The supporters acknowledge that multifamily housing will provide a diversity of housing to meet the diversity of housing needs. Those in opposition fear that the form of the buildings is inconsistent with the character of Stow today. However, neighborhood scale multifamily dwellings can alleviate hesitation while providing a needed housing type.

Neighborhood scale multifamily is not a defined housing type. Instead, this type is based on fitting in with the character of the existing neighborhood in terms of its form, siting, and density.

- **Architecture and Form.** Neighborhoods in Stow often follow the New England vernacular architecture style. Multifamily buildings can be adapted to meet this style by designing a building to have elements of symmetry, clapboard or shingle siding, rectangular windows with muntins, and high-pitched gable roofs. Multifamily buildings should not exceed one story higher than the surrounding buildings.
- **Siting.** Buildings should be placed on the site so that they have a setback like that of surrounding buildings. If a building is larger than surrounding buildings (linearly or vertically), a further setback may create an appropriate neighborhood scale.
- **Screening and Landscaping.** A neighborhood scale multifamily building would have parking and dumpsters screened from street view, eliminating the appearance of a building surrounded by asphalt. Landscaping, such as creating a front green and tree plantings, create an inviting space that can be enjoyed by the future residents.
- **Density and Intensity.** The density of the site can vary depending on the neighborhood context. In a mixed use

or largely vacant area, more units per acre may be appropriate. In areas that are predominately single family, three to four units may work best.

Neighborhood scale multifamily buildings can range in the size and number of bedrooms in each unit. These types of buildings should have a mix of size and number of bedrooms to meet the needs of multiple populations. This type of housing can also provide rental opportunities.



Multifamily dwellings have been part of Stow's landscape for decades. This neighborhood scale multifamily dwelling has an appearance of a single family dwelling, allowing it to blend in with the existing neighborhood.

Source: Stow Planning Department Archives

Mixed Use Buildings

As the name suggests, a mixed-use development has more than one use within a building. The typical mixed-use building will contain more than one floor, with business and commercial uses at the lower levels, and residential uses on the upper levels. For example, a mixed-use building may contain a café, a store, and an office on the first floor, and residential units on the second and third floor. The composition of each mixed-use building can vary based on the community it is within.

Mixed-used buildings can meet the needs of several types of households, such as:

- **Local Business Owners.** Local businesses owners may invest in creating mixed use buildings to host their business and create additional housing units. The housing units created can be occupied by the business owner or serve as workforce housing for the business owner's employees. This can not only help create affordable housing but reduce transportation costs for the occupants.
- **Assisted Living Communities.** Seniors who require assistance may feel socially isolated when living in traditional assisted living communities. An assisted living facility may be located above businesses, allowing the residents there to have connection to the community around them. For example, a resident of the building may have a family member visiting; the resident and the visitor may go to a restaurant within the building, allowing for social connection within close proximity.
- **Renters.** Mixed-use developments can create additional rental units in Stow. For people who are looking for a rental unit near amenities, a mixed-use building may be good fit, especially for those who are looking to become less car dependent.



Example of a mixed-use building containing a residence and a restaurant.

Source: Nan's Kitchen and Market

Housing Development Opportunities: Location and Type

This final stage of the analysis synthesizes results to identify locations the town would support housing development and offers housing types to consider at each location.

Proposed and Anticipated Sites for Housing Development and Housing Types

The following projects indicate housing developments that are currently under the permitting process or are anticipated to be filed shortly. These projects will help Stow achieve the minimum 10% SHI threshold.

Cottages at Wandering Pond

Location: Off Athens Street, Assessor's Map R2 Parcels 1A, 3, 4, 5, 6, 18, 19, 20-7

Size: 119 acres

Opportunity: New development

Comments: This housing development proposes 140 new dwelling units within the Active Adult Neighborhood Overlay District. The project includes single family dwellings, cottages, and duplexes. 14 units are proposed to be deeded Affordable, and 7 units are proposed to be for moderate income households.

Residences at Stow Acres

Location: Off Randall Road, Assessor's Map R-11 Parcel 25G-2

Size: 69.15 acres

Opportunity: New development

Comments: After three years of collaboration between the owner of Stow Acres Country Club, the Town of Stow, the Stow Conservation Trust, and a private developer, a plan for 189 new units through a Comprehensive Permit is proposed on the former North Course. The application proposes 31 ownership and 15 rental units for qualified Affordable housing purchases and renters. 96 units are anticipated to be eligible for inclusion on the

Town's SHI. Proposed housing types include single family homes, rental cottages, and a multifamily rental apartment building.

Bird Meadow Lane

Location: Off Red Acre Road, Assessor's Map R-30 Parcel 36

Size: 7.71 acres

Opportunity: New development

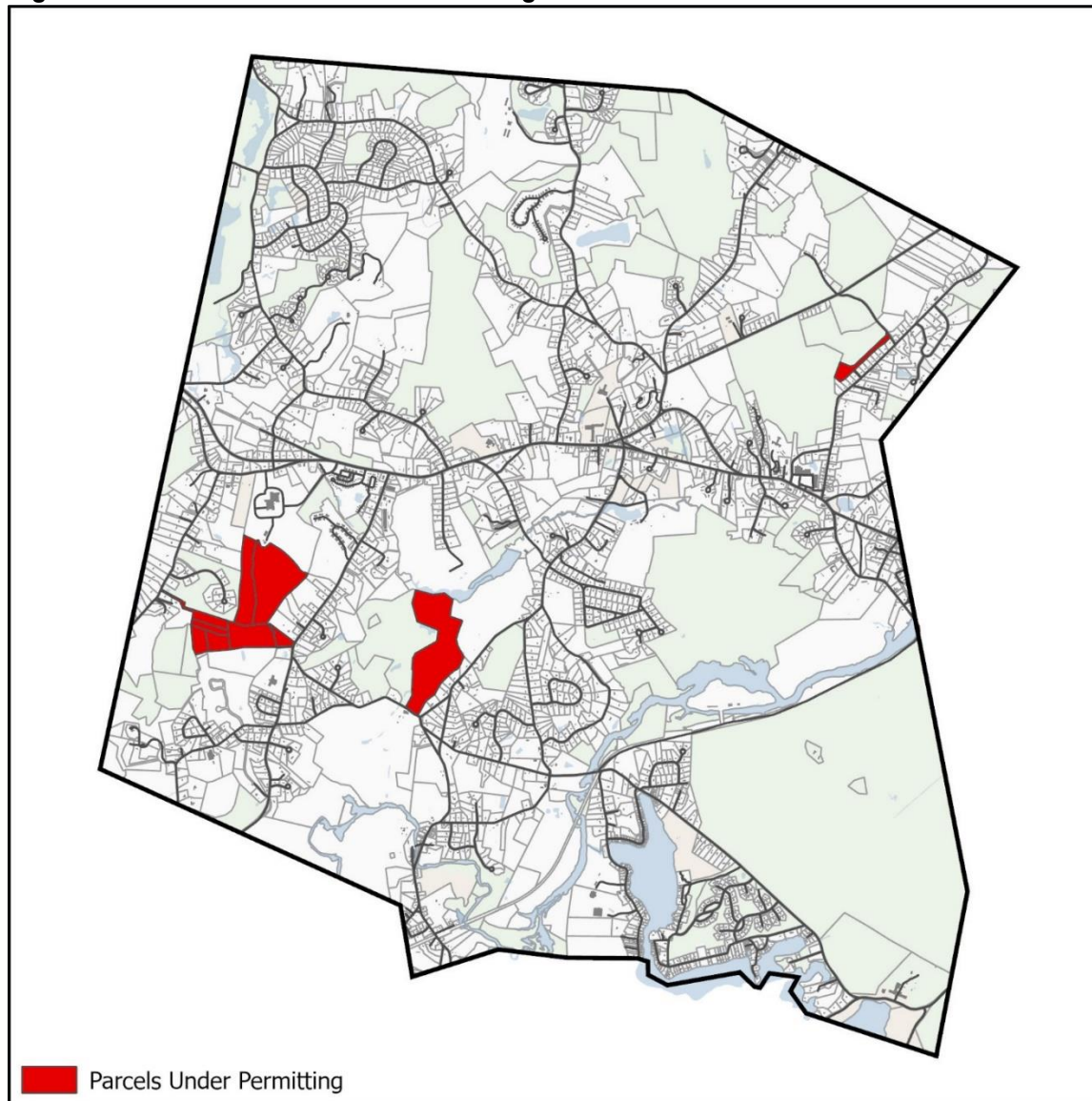
Comments: Bird Meadow Lane, formerly known as the Kunelius property, is anticipated to provide 6 new Affordable cottage style dwellings on town-owned land off Red Acre Road. The Stow Municipal Affordable Housing Trust (SMAHT) is leading this project and intends to issue a Request for Proposals (RFP) in 2024 for the development of this property.



Sample Dwelling at the Cottages at Wandering Pond

Source: Habitech

Figure 6.20 – Parcels Under Permitting



Stanski And McNary, Inc.
Engineering - Planning - Surveying
1000 Main Street
Acton, MA 01720

Application for Active Adult Neighborhood Special Permit
Under the Stow Zoning Bylaw and the Stow Planning Board Rules and Regulations for Active Adult Neighborhood

for

The Cottages at Wandering Pond
Athens Street
Map R02 Parcels: 1A,3,4,5,18,19,20-7
Stow, MA 01775

Applicant: The Cottages at Wandering Pond Realty Trust
148 Park Street
North Reading, MA 01864

Date: June 30, 2022

The Residences at Stow Acres



Application for Comprehensive Permit
Stow Zoning Board of Appeals
Stow, Massachusetts
December 8, 2023

Submitted by:



206 Ayer Road - Suite 5
Haverd, Massachusetts 01451
978-456-8388
www.mcoassociates.com

Potential Sites for Housing Development and Housing Types for Consideration

Privately owned parcels are the primary opportunity for the development of housing. In this section, potential parcels are identified for future consideration of housing. These parcels may have development constraints or limitations. In addition, these parcels may contain an area where only limited development is preferred. Despite this, creative planning can create housing while minimizing negative impacts on the environment, policy, and preferences of the town.

Lower Village Business District

The following parcels within the Lower Village Business District provide the opportunity for infill development to include small-scale mixed-use development. Examples of parcels include:

- R-30, 13A: 13.19 acres
- R-29, 83 and 85A: 4.58 acres
- R-29, 86 and 87: 2.31 acres
- R-29, 90: 0.95 acres
- R-29, 92A: 1.88 acres

Areas within proximity to the Lower Village Business District

The following locations within reasonable walking distance to Stow's primary business district provide opportunities for housing within proximity to goods and services via existing or future sidewalk connections:

Parcels along Great Road (between Lower Village and the Maynard Town Line) and along the length of White Pond Road.

Housing types to consider include duplexes, triplexes, cottages, and bungalows.

Examples of parcels include:

- R-29, 5A: 4.6 acres
- R-29, 5: 2.30 acres

Parcels along Pompositticut Street and the southern portion of Red Acre Road

Housing types to consider include multifamily housing, duplexes, triplexes, cottages, and bungalows.

Examples of parcels include:

- R-30, 72: 2 acres
- R-30, 67: 10 acres
- R-30, 59: 6.5 acres

Areas within proximity to South Acton Commuter Rail Station

The following locations within reasonable walking distance to the South Acton Commuter Rail Station provide opportunities for housing within proximity to transportation and trail networks. Housing types to consider at these locations include new development such as neighborhood scale multifamily housing, duplexes, triplexes, cottages, and bungalows. Example of parcels include:

- R-31, 3: 5 acres
- R-31, 4: 3.37 acres
- R-31, 6: 20 acres
- R-31, 8: 8 acres
- R-31, 9: 14 acres

Gleasondale Village

The following locations offer housing opportunities in Gleasondale Village:

- U-8, 4: 4.54 acres
In alignment with the 2014 Gleasondale Village Revitalization Plan, the adaptive reuse of the Gleasondale Mill offers housing opportunities in addition to the preservation of a historic structure. Housing types to consider at this location include multifamily apartments.
- U-8, 3 and 3-2: 10.8 acres
Housing types to consider at this location include townhouses, neighborhood scale multifamily housing, cottages, and bungalows.

Gates Lane Parcel

R-10, 25B-1: 124 acres

Understanding that this parcel has numerous development limitations, the development of a small scale Planned Conservation Development could offer a favorable balance between housing and open space needs. Housing types to consider at this location include clustered cottage dwellings and bungalows.

Town Owned Parcels

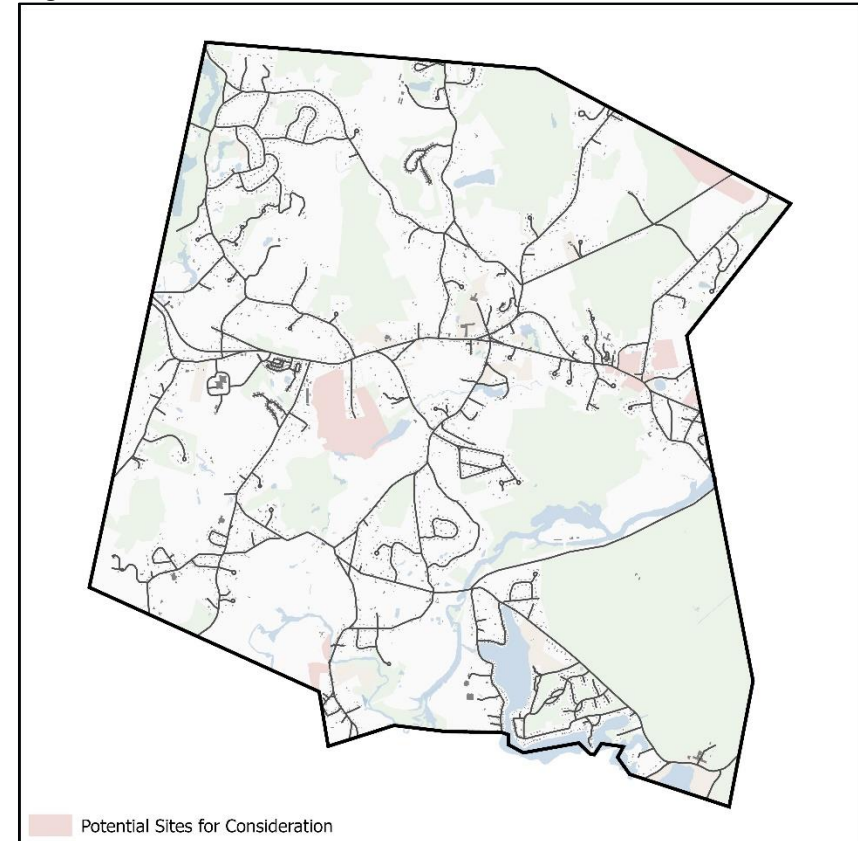
Parcels owned by the Town were considered generally during the planning process of this plan. Specific parcels for development of housing, however, were not identified.

Independent of this plan, the Town is considering the reuse of vacant town-owned buildings, starting with the future use of the historic Town Hall. Other vacant buildings for additional future studies include the former fire station and the former Highway Department barn. During the studies of these vacant buildings,

Affordable Housing will be considered as a possible future use, whether that be adaptive reuse or new construction.

The town also owns several vacant parcels, some of which are not held under a use restriction. Future studies on these can evaluate whether housing is the best use for those sites.

Figure 6.21 – Potential Sites for Consideration



An aerial photograph showing a suburban landscape. A large, dense green wooded area occupies the center-left. To the right, a residential development with many houses is visible, surrounded by trees. In the top left, there's a grassy field and a road. The overall scene is a mix of nature and human development.

Chapter VII: Recommendations



Stow

Housing Production Plan

Chapter VII:

Recommendations

To address Stow's housing needs and overcome the barriers to development identified in this plan, it is critical to identify a series of strategies that will help guide planning, policy, and funding decisions over the next five years. Stow's housing production goals, as detailed in Chapter III, include the following:



Goal 1: Increase the supply of “Upper-Case A” Affordable Housing

Objective 1.1. Identify privately and publicly owned parcels suitable for the development of Affordable Housing.

Objective 1.2. Remove policy, regulation, and zoning barriers to the creation of Affordable Housing.

Objective 1.3. Preserve the existing Affordable Units on the Subsidized housing Inventory.



Goal 2: Diversify types of housing available in the community, especially smaller homes that promote the preservation of naturally occurring affordable housing.

Objective 2.1. Revise the Zoning Bylaw to allow for the development of additional housing types not found in Stow that would be consistent with the character and needs of the Town.

Objective 2.2. Encourage the development of cottage dwellings, accessory dwelling units, and bungalows that have a small floor area compared to typical single-family homes.

Objective 2.3. Investigate infrastructure upgrades and installations that could foster the development of housing at a higher density.

Objective 2.4. Review mechanisms for incentivizing the preservation of existing naturally occurring affordable housing.



Goal 3: Utilize creative zoning and incentives to locate new development in suitable areas of Town.

Objective 3.1. Amend the Zoning Bylaw to allow for the construction of dwellings currently not found in Stow, but that would be consistent with the Town's needs, goals, and vision.

Objective 3.2. Integrate “Affordable” and “affordable” housing development with other Commonwealth level laws to foster sustainable development and achieve multiple goals.

Objective 3.3. Ensure alignment between housing development and existing Town plans, such as the Open Space and Recreation Plan or Complete Streets Prioritization Plan.

Objective 3.4 Direct development to areas of Town with existing municipal services and amenities.



Goal 4: Clarify and simplify municipal processes for residents to make alterations to existing homes to preserve naturally occurring affordable housing and to encourage aging in place.

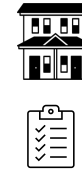
Objective 4.1. Educate residents and landlords about existing services and financing opportunities offered by the Town, Commonwealth, utility providers and other mission-driven enterprises that are available.

Objective 4.2. Improve the channel of communication between the Town and residents and landowners prior to the permitting process.

Objective 4.3. Improve the processes for residents to modify their homes to allow them to age in place, including accessibility and energy efficiency modifications.

The strategies and action steps outlined in this chapter were developed by integrating information from the housing needs assessment, the analysis of local development constraints and limitations, and feedback collected through the community engagement process.

Zoning Strategies



Strategy A: Review the Zoning Bylaws to Consider Allowing By-Right and Conditional Zoning for Certain Types of Housing

Housing in Stow is primarily developed through the Subdivision Approval process or through Special Permits, resulting in a lengthy application and public hearing process that may be onerous for an applicant. By shifting specific housing types to either a by-right allowance or through conditional zoning, the Town can encourage the production of small-scale housing types.

Action Steps:

1. Review permitting processes for:

Duplex Units. Currently, the creation of a new duplex unit is allowed through Special Permit only if it is located in a proposed subdivision. Single family homes in existence prior to 1980s may be converted to duplexes through a Special Permit through the Zoning Board of Appeals. Allowing conversion and creation of duplexes by-right removes permitting barriers to developing this type of housing, would allow the preservation of historic homes, and would provide a more affordable housing option.

Accessory Apartments. For existing single-family homeowners, adding an accessory apartment is a confusing process with conditions that provide significant barriers to construction. Accessory apartments can allow for residents to

age in place, increase the number of rental units available, and provide a more affordable housing option.

2. **Research conditional zoning for housing development in Massachusetts.** Conditional zoning sets conditions and standards for development within the Zoning Bylaw, rather than through a Special Permit process. For example, triplexes, having three dwelling units within a structure, are a typical housing type in Massachusetts that could meet the goals of Stow. Conditional zoning gives the Town control over the expectation for the new structure (like design and siting) but provides a simplified process for a property owner considering development.

Table 7.1 – Strategy A Priority, Lead and Goals

#	Action Steps	Priority	Lead Entity	Goals			
				1	2	3	4
1	Review permitting processes	Medium	Planning Board & Department	X	X	X	X
2	Research conditional zoning	Medium	Planning Board & Department		X	X	



Strategy B: Review and update the Zoning Bylaws to encourage the creation of diverse housing opportunities

The Zoning Bylaw is the primary tool used to regulate the use of land in Stow. Amendments to the Zoning Bylaw will have direct impact on the ability of landowners to develop housing on their property. There are several sections within the Zoning Bylaw that regulate the development of housing.

Action Steps

1. **Review Mixed Use Allowances in the Lower Village Business District.** Mixed use developments can achieve housing goals and other goals identified in adopted plans in the Town by creating walkable neighborhoods, reducing transportation costs to residents, and giving local businesses people to support them. The Planning Board could consider discussions with developers to see whether this bylaw could be improved to make mixed use development more feasible in the Lower Village Business District.

Consideration of inclusion of mixed-use development in other districts. Potential areas include the Compact Business District in Town Center, and additional Business District parcels around the intersection of Great Road and Hudson Road.

2. **Consider Density Bonuses for Developments with Affordable Units.** Conditions in the Zoning Bylaw could allow for additional units to be built on a site if there are a specified percentage of units that are Affordable.

3. **Consider an update to the Inclusionary Housing bylaw.** Research other Town's inclusionary bylaws and review with developers whether the percentage of Affordable Housing required in Stow can be raised while still providing economically feasible housing projects.
4. **Consider zoning amendments to allow supportive housing and/or accessible housing for residents living with disabilities.** Engage with housing developers and social workers to better understand the housing needs of this population. Work with providers of supportive services, such as Minute Man Arc, to review how to integrate these needs into available housing options. Review the town-wide Zoning bylaws to consider what changes may be needed.
5. **Modify the allowances of the Accessory Apartments Bylaw.** The Accessory Apartment Bylaw could be amended to provide flexibility. Potential revisions could include allowing an increase in the size of units, encouraging detached units, and removing administrative barriers.
6. **Review the Site Plan Approval Process.** The purpose of reviewing this process is to ensure that Site Plan Approval is not burdensome for Applicants. The review could include surveying other Town's processes and the consideration of whether this could be made an administrative review process overseen by staff rather than the Planning Board.
7. **Explore additional zoning tools, such as:**

40Y District. M.G.L. Chapter 40Y is a law used by communities to create a "starter home" zoning district. The law aims to reduce barriers to building naturally occurring affordable homes. Chapter 40Y defines a starter home as a single-family home with a living area of no more than 1,850

square feet. Residents with adult children have expressed concern that the housing market in Stow does not meet the needs of young adults who do not need large single-family dwellings that dominate the local market. By investigating the feasibility of utilizing the 40Y tool, the Town could meet this emerging need.

40R District. M.G.L. Chapter 40R is a law used by communities to create zoning districts for Smart Growth, or dense residential and mixed-use development. Smart Growth zoning is a contemporary planning tool that could be used for fostering sustainable development of housing in Stow. The flexibility and funding opportunities available through the Smart Growth program could allow for the easier development of Affordable Housing. Under 40R, at least 20 percent of the units in a Chapter 40R development must be Affordable to low or moderate income households.

Affordable Housing Overlay District. Research communities' use of Affordable Housing Overlays, which provides incentives in exchange for the construction of all Affordable Housing development. Incentives could include increased density, fewer dimensional constraints, and a streamlined permitting process.

Table 7.2 - Strategy B Priority, Lead and Goals

#	Action Steps	Priority	Lead Entity	Goals			
				1	2	3	4
1	Review Mixed Use in LVBD	High	Planning Board & Department	X	X	X	
2	Consider Density Bonuses	Medium	Planning Board & Department	X			
3	Consider update to Inclusionary Housing Bylaw	Medium	Planning Board & Department, SMAHT	X			
4	Consider Zoning to allow supportive housing	Medium	Planning Board & Department	X			
5	Modify Accessory Apartment Bylaw	Medium	Planning Board & Department	X	X	X	
6	Review Site Plan Approval Process	Medium	Planning Board & Department				X
7	Explore additional zoning tools	Medium	Planning Board & Department	X			



Strategy C: Compliance with M.G.L. Chapter 40A Section 3A (a.k.a. “MBTA Communities”)

The Commonwealth’s Executive Office of Housing and Livable Communities (HLC) released final guidelines for M.G.L. Ch. 40A Section 3A, which requires the creation of a zoning district allowing by-right multifamily housing near transit stations. This is strictly a zoning requirement; Stow would not be responsible for building multifamily housing units. Stow is considered an “adjacent small town” based on the number of total housing units in town and proximity to the commuter rail station in South Acton. With this classification, the minimum unit threshold for Stow is 139 units and the Town has flexibility to locate this zoning district where it determines is most suitable. The district would need to allow for a minimum gross density of 15 dwelling units per acre. This legislation is aimed at providing “missing middle” housing types in proximity to goods and services, of which the desire has been seen in the public survey and focus groups for this HPP process.

Action Steps

1. **The Town will review and understand compliance requirements.** Under the adjacent small town classification, Stow must demonstrate by December 31, 2025 that compliant zoning has been adopted by Town Meeting. Stow received interim compliance by submitting a simple action plan to HLC by January 31, 2023, providing an overview of how the Town plans to pursue compliance.
2. Consider **establishing an advisory committee or working group** to advise Town staff during the planning process.

3. **Explore technical assistance opportunities** with Massachusetts Housing Partnership (MHP), Metropolitan Area Planning Council (MAPC), and/or other entities to work toward 3A compliance.
4. **The Town will undergo a planning and public process to envision and draft compliant zoning.** The Town will need to investigate how to make this legislation fit the needs and vision of the community. Possible areas for consideration include parcels within proximity of the Lower Village Business District or along South Acton Road.

Table 7.3 - Strategy C Priority, Lead and Goals

#	Action Steps	Priority	Lead Entity	Goals			
				1	2	3	4
1	Review Compliance Requirements	High	Planning Board & Department	X	X	X	
2	Consider establishing an Advisory Committee or Working Group	High	Planning Board & Department	X	X	X	
3	Explore Technical Assistance Opportunities	High	Planning Board & Department	X	X	X	
4	Undergo a Planning and Public Process	High	Planning Board & Department	X	X	X	

Development Strategies



Strategy D: Identify Sites for Future Affordable Housing Development

Utilizing the Development Opportunity Analysis within this Housing Production Plan, the Town can identify sites most suited for Affordable Housing development and ensure alignment with relevant Town plans in existence.

Action Steps

1. **Consideration of Proactive Comprehensive Permits.** The Town has experienced success with collaborating with a developer for the project “The Residences at Stow Acres.” Instead of waiting for a Comprehensive Permit application to be received, the Town and developer collaborated to create a vision that meet the goals of the Town while allowing the developer to have a buildable product. The Town and developer could utilize the LIP process to facilitate Affordable Housing development in opportunity areas.
2. **Identify Parcels Suitable for Multifamily Development.** Using the results from the development opportunity analysis, the Town should initiate conversations with landowners whose parcels have been identified. These conversations can provide the owners with information on what is possible, such as rental opportunities, and begin a collaboration for successful development.
3. **Reassess Use of Vacant or Underutilized Town Buildings.** The Town conducted a study in 2017 on the usage of

municipally owned properties, offering a helpful starting point for this work. If needed, the Town could consider whether the study needs to be updated. If applicable, further investigations can commence for the suitability of repurposing vacant or underutilized properties into housing. Benefits of utilizing municipal properties include the ability for the Town to have greater authority over the look and feel of any homes developed and better leverage for Affordable Housing projects because these types of projects specifically limit land acquisition costs, a noted barrier to development.

4. **Encourage development near existing services and amenities.** Services and amenities include Schools, Randall Library, the Council on Aging, Town Hall, Lower Village Business District, areas serviced by pedestrian and bicycle infrastructure, areas in proximity to the South Acton Commuter Rail Station, and areas in proximity to businesses. Opportunities include adaptive reuse of historic or culturally significant buildings or structures within the Residential District, Business District, Lower Village Business District, Compact Business District, Commercial District, and Industrial District. An example of the successful use of this bylaw is the 2021 conversion of the former Stowaway Inn to a mixed use facility comprising of Nan’s Kitchen and Market and a 3 bedroom dwelling unit.

Areas for Considerations:

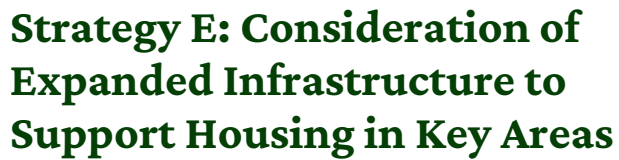
1. Lower Village – Several vacant properties could be transformed into multifamily dwellings with retail, dining, and service offered at the ground level.
2. Town Center – Several town owned parcels that are underutilized or vacant.

3. Gleasondale – Potential for mixed use development at the Gleasondale Mill in alignment with the Gleasondale Village Revitalization Plan.
4. Large Undeveloped Parcels – Discussions with property owners about the development of housing.

Potential locations in Stow are further described in Chapter VI, Future Development Opportunities.

Table 7.4 - Strategy D Priority, Lead and Goals

#	Action Steps	Priority	Lead Entity	Goals			
				1	2	3	4
1	Consider Proactive Comprehensive Permits	Medium	Planning Board & Department, SMAHT	X		X	
2	Identify Parcels Suitable for Multifamily Development	High	Planning Board & Department	X	X		
3	Assess Town Buildings Suitable for Disposition	Medium	Planning Board & Department, SMAHT, Select Board	X			
4	Encourage Development Near Existing Services and Amenities	High	Planning Board & Department	X	X	X	



Types of Infrastructure to Consider

Wastewater Systems. Disposal of wastewater, if improperly managed, can harm the health of the community. Septic systems often take up space, require setbacks from buildings, and routine maintenance from homeowners to ensure that the system is not polluting their well water. Sewer systems take up less space than

Active Transportation Connections. In the engagement for this plan, residents indicated active transportation options, like walking and biking, are important amenities that go beyond their dwelling. Coordination of active transportation projects through the Complete Streets Prioritization Plan and adding housing where there are existing amenities can meet the needs of residents and provide a complete planning approach.



Action Steps

1. Lower Village Infrastructure

- Completion of Lower Village Public Water Supply Feasibility Study
 - Explore options for either a public-private partnership or privately operated public water supply in Lower Village
 - Continue Stow's participation in the Massachusetts Water Resources Authority Master Plan discussions
2. **Achieve Housing Choice Designation.** This action step is intended to unlock capital grants in order to further the Town's

goals related to infrastructure improvements. The Commonwealth's Housing Choice Program offers a 5-year designation to communities that have produced a significant number of housing units in the previous five years and that have adopted or established Best Practices that encourage housing production. Communities with the Housing Choice Designation are eligible for the Housing Choice Grant Program, which currently may provide up to \$500,000 in funding for capital projects. In addition, Housing Choice Communities receive preferential treatment for many state grants, including the State Revolving Fund for Water and Sewer Infrastructure, MassWorks, Complete Streets, and MassDOT Capital Projects, among others.



Strategy F: Expedite Energy and Accessibility Renovation Permitting

The Town should assist residents with needed renovations in order to aid in aging in place, lowering homeownership costs, and align with the Town's sustainability goals. This is intended to shorten the Town's timelines for response, while applicants would remain responsible for providing complete filings and timely responses to peer review comments.

Action Steps

- 1. Research Financing Opportunities and Share Resources on a Public Information Hub.** Paying for energy or accessibility upgrades can be burdensome on homeowners. The Town could add an information hub on its website that direct residents to financing opportunities that are available to make upgrades attainable.
- 2. Consider Provision of an Expedited Timeline to Respond.** If a housing project proposes a carbon neutral design that requires approval from a Special Permit Granting Authority, the timeline for rendering a decision could be shortened. This could incentivize developers to incorporate an energy efficient design under the understanding that the project will get an expedited review.
- 3. Utilize a Proactive Approach to Accessibility Design.** The Zoning Bylaw could proactively encourage the use of accessible design principles for new residential development. The Active Adult Neighborhood Overlay District incorporates these principles already. When dwellings are designed for accessibility, all people can benefit.

Table 7.5 - Strategy E Priority, Lead and Goals

#	Action Steps	Priority	Lead Entity	Goals			
				1	2	3	4
1	Lower Village Infrastructure	High	Planning Board & Department, Board of Health, Town Administrator, Select Board	X	X	X	
2	Achieve Housing Choice Designation	Medium	Planning Board & Department	X			

Table 7.6 - Strategy F Priority, Lead and Goals

	Action Steps	Priority	Lead Entity	Goals			
				1	2	3	4
1	Research Financing Opportunities	Medium	SMAHT, Green Advisory Committee		X		
2	Consider Expedited Timeline	Medium	Planning Board & Department, ZBA			X	X
3	Utilize Proactive Approach to Accessibility Design	Low	Planning Board & Department		X		X



*Fresh apples from a local Stow farm
Source: K. Sferra*

Municipal Processes and Capacity Building Strategies



Strategy G: Align Board Rules & Regulations and Policies with Affordable Housing Goals

Rules, regulations, and policies are used to support the implementation of the Zoning Bylaw. Reviewing and amending these documents is needed to ensure that they reflect current visions and goals of the Town.

Action Steps

1. Review Planning Board Rules and Regulations:

Review Special Permit Rules and Regulations. The Planning Board's Special Permit Rules and Regulations were last updated in 2021. Routine review of the Rules and Regulations will help identify areas where there are conflicts and allow for the Special Permit process to be made easier.

Review Subdivision Rules and Regulations. The Planning Board's Subdivision Rules and Regulations were last updated in 2021. The Town may consider reviewing the subdivision rule and regulations in comparison to other context communities. The comparison will allow the Town to understand what requirements are expected in Stow, other communities only, and both Stow and other communities. This will also allow Stow to consider adopting best practices used elsewhere.

2. **Review Comprehensive Permit Policy.** The Comprehensive Permit Policy, adopted in 2013, can be updated to reflect favorable uses of Comprehensive Permits. The Policy received one minor amendment in 2023 but has not had any substantive review or amendments since its adoption. As the Policy is intended for developers to know what the Town would be supportive of, an update to this policy will be needed to reflect the current needs of the Town. For example, the Policy could state that rental developments are looked at favorably.

3. **Engage with the Development Community.** The Town may consider engaging with developers to understand their perspective and whether there are portions of existing Rules & Regulations or Policies that create barriers for development.

Table 7.7 - Strategy G Priority, Lead and Goals

	Action Steps	Priority	Lead Entity	Goals			
				1	2	3	4
1	Review Planning Board Rules & Regulations	Medium	Planning Board & Department	X		X	X
2	Review Comprehensive Permit Policy	Medium	ZBA, Select Board, Planning Department	X	X	X	
3	Engage with Development Community	High	Planning Board & Department	X	X	X	X



Strategy H: Develop Resources for Renters, Homeowners, and Property Owners

Communication improvements between the Town and prospective applicants can clarify the permitting process and remove barriers to the application process.

Action Steps

1. **Creation of a Permitting Information Hub.** For residents and developers, getting information on permitting can be confusing. However, creating an information hub on the Town's website could direct residents and developers to the right information easily. The information hub could present the information in plain language, provide links to necessary rules and regulations, and direct people to the right board, committee, or department. Includes consideration of providing a flow chart of typical permitting processes.
2. **Streamline Processes with Boards, Commissions and Staff.** Each board, commission, and department operates differently. Creating a process for applicants who need to appear before multiple boards and commissions will ensure that the most effective use of time and resources are used. This could include providing up front information to applicants, synchronizing the processes, sharing resources (like a peer reviewer), and creating an improved administrative system.
3. **Conduct Homeowner, Renter and Landlord Information Sessions.** Events could periodically be held in Stow to provide homeowners, renters and landlords with information on permitting processes, services offered, tenants' rights,

opportunities for making improvements to their dwellings. These sessions could be to targeted groups, could cover specific topics, and be used to foster relationships between the Town and its residents.

Table 7.8 - Strategy H Priority, Lead and Goals

	Action Steps	Priority	Lead Entity	Goals			
				1	2	3	4
1	Creation of Permitting Information Hub	Low	Planning Department		X		X
2	Streamline Processes with Boards, Commissions, Staff	Medium	Planning Department, Permitting Boards		X		X
3	Homeowner, Renter, and Landlord Information Sessions	Medium	Planning Department, SMAHT		X		X



Strategy I: Preserve Existing Lower-case “a” and Upper-case “A” Affordable Housing

Preserving Stow’s existing SHI housing units is critical to maintaining Affordable Housing opportunities in the community. Through its participation in the MAGIC Regional Housing Services Office, Stow now has a catalog of the recorded legal documents for all its SHI units. This catalog is helpful in monitoring Affordable units and developing preservation strategies for units with affordability restrictions that expire.

Action Steps

1. **Maintain participation in the Assabet Regional Housing Consortium** to receive continued assistance to preserve existing deed-restricted units through proactive monitoring.
2. **Coordinate review of units on the SHI that include affordability expiration dates.** The listed affordability expiration dates for units at Elizabeth Brook Apartments needs to be revised on the SHI to indicate these are deed restricted in perpetuity. Stow’s SHI also includes an expiration date of 2034 for units at Faxon Farm.
3. **Continue timely responses to Affordable Housing resales.** Effective communication between the Planning Department, SMAHT, EOHLC, and the Assabet Regional Housing Consortium’s housing consultant will ensure fewer delays in the resale process and allow the Town to exercise its right of first refusal if desired. Further, Community Preservation Act funds could be used for the preservation of existing Affordable Housing units that are at risk of loss due to foreclosure.

4. **Consider a local or regional Naturally-Occurring Affordable Housing (NOAH) Impact Fund.** Naturally-occurring lower-case “a” affordable housing is unsubsidized housing that is affordable due to its size or age. Types of lower-case “a” affordable housing include smaller apartment buildings, duplexes, accessory apartments, manufactured housing, and older housing stock. NOAH Impact Funds can finance the acquisition and preservation of naturally-occurring affordable housing units at risk of redevelopment with the goal of preserving long-term affordability. A NOAH Impact Fund can be privately financed, often through a social impact investment company, or publicly financed at the town or state level. This work could be paired with a Community Land Trust to purchase properties and implement deed-restrictions to maintain long-term affordability.
5. **Create and maintain an inventory of lower-case “a” affordable housing.** An inventory of naturally-occurring affordable housing could help SMAHT and the Town to be more proactive in protecting and maintaining lower-case “a” affordable housing by understanding the local supply of this type of housing more clearly.

Table 7.9 - Strategy I Priority, Lead and Goals

	Action Steps	Priority	Lead Entity	Goals			
				1	2	3	4
1	Maintain Participation in the Assabet Regional Housing Consortium	High	Planning Board, SMAHT	X			
2	Coordinate Review of SHI Affordability Expiration Dates	High	Planning Board & Department, SMAHT	X			
3	Continue Timely Responses to Affordable Housing Resales	High	Planning Department, SMAHT	X			
4	Consider a Local or Regional NOAH Impact Fund	Medium	SMAHT, Stow Housing Authority, Regional Partners		X		
5.	Create and Maintain an Inventory of Lower-Case “a” affordable housing	Medium	SMAHT, Assessors, Planning Department		X		

Community Education and Engagement Strategies



Strategy J: Build Local Awareness of Affordable and Fair Housing Needs

Action cannot happen if the community, staff, boards, and committees are not aware of fair housing policy and the housing needs of Stow. Building awareness will build support in achieving these objectives.

Action Steps

1. **Appoint Affordable Housing Advocates to Town Boards and Committees.** To achieve the housing action items, the Town will need strong leadership to support the goals of the community.
2. **Provide Town Staff and Boards Training Opportunities.** Education of Staff and Boards is critical for the success of creating Affordable Housing. These opportunities can provide best practices that could be implemented in Stow and ensure that all decision makers are aware of value and benefits of Affordable Housing.
3. **Affirmatively Further Fair Housing.** As is true with Town Staff and Boards, education and training can benefit landlords, property managers, and renters on their rights and responsibilities.

4. **Ongoing Community Engagement on Affordable Housing Needs and Opportunities.** The Town can develop clear messaging tools to gather support for projects in the permitting phase. The tools can also be developed to advocate at Town Meeting for funding of housing assistance programs and Affordable Housing projects.

Table 7.10- Strategy J Priority, Lead and Goals

	Action Steps	Priority	Lead Entity	Goals			
				1	2	3	4
1	Appoint <u>A</u> ffordable Housing Advocates to Town Boards & Committees	Medium	Select Board			X	
2	Provide Town Staff and Boards Training Opportunities	Medium	Town Administrator, Planning Department			X	X
3	Affirmatively Further Fair Housing	Medium	SMAHT, Stow Housing Authority	X	X	X	X
4	Ongoing Community Engagement on <u>A</u> ffordable Housing Needs and Opportunities	High	Planning Board & Department, SMAHT, Stow Housing Authority	X	X	X	X



Strategy K: Boost Participation in Available Assistance Programs and Provide Additional Opportunities

The Town should work to clearly advertise existing assistance programs and review additional opportunities to further support residents. Consider the development of new housing support programs to provide funds and practical assistance to renters and first-time homebuyers.

Action Steps

- 1. Increase Awareness of Existing Housing Programs.** Programs for housing assistance are currently available for Stow residents. The Town may consider compiling a list of the existing programs, assessing their usage, and increasing the awareness of the program (especially underutilized ones).
- 2. Review Options for Providing Emergency Housing Needs.** The Town should consider investigating the ability to allocate Town funds (or work with a non-profit organization) to provide rental assistance to help very low and extremely low income households with emergency housing needs.
- 3. Investigate Creating a First-Time Homebuyers Assistance Program.** Community Preservation Act (CPA) funds and/or SMAHT funds can be used to leverage existing state funding for down payment assistance (and other financial tools) to stimulate first-time homeownership. These programs can be designed in a variety of ways. A housing support program

could also include technical assistance such as providing or directing residents toward financial planning advice.

- 4. Implement a Senior Housing Assistance Program.** SMAHT can offer assistance to seniors and other income-eligible households to help pay for utilities and rent. Seniors will be able to utilize this assistance to finance home modifications to allow them to safely age in place.
- 5. Support the Local Option Transfer Fee.** This policy is designed to mitigate speculative real estate development or “flipping” by allowing municipalities to charge an additional fee for real estate transactions above a certain threshold. In addition to discouraging flipping, it also generates additional revenue to support the creation and maintenance of Affordable Housing.
- 6. Research the ability to reduce property taxes for deed-restricted Affordable homes.** The Town should review how Affordable homes are valued for property taxes and research whether the annual property taxes can be adjusted

Table 7.11 - Strategy K Priority, Lead and Goals

	Action Steps	Priority	Lead Entity	Goals			
				1	2	3	4
1	Increase Awareness of Existing Housing Programs	High	SMAHT, Stow Housing Authority, Planning Department		X		X
2	Review Options for Providing Emergency Housing Needs	Medium	SMAHT, Stow Housing Authority, Town Social Worker, Planning Department		X		X
3	Investigate Creating a First-Time Homebuyers Assistance Program	Medium	SMAHT, Stow Housing Authority, Planning Department		X		X
4	Implement a Senior Housing Assistance Program	Medium	SMAHT, Stow Housing Authority, COA		X		X
5	Support the Local Option Transfer Fee	Low	SMAHT, Stow Housing Authority, Assessors		X		X
6	Research Ability to Reduce Property Taxes for Affordable Homes	Low	SMAHT				X



*The Whitney Homestead
Source: Stow Planning Department Archives*

Table 7.12: Consistency with Goals

Strategy	Objective 1.1	Objective 1.2	Objective 1.3	Objective 2.1	Objective 2.2	Objective 2.3	Objective 2.4	Objective 3.1	Objective 3.2	Objective 3.3	Objective 3.4	Objective 4.1	Objective 4.2	Objective 4.3
Strategy A. Review the Zoning Bylaws to Consider Allowing By-Right and Conditional Zoning for Certain Types of Housing		X			X		X	X			X		X	X
Strategy B. Review and Update Zoning Bylaws to encourage the creation of diverse housing opportunities		X		X	X			X	X		X		X	X
Strategy C. Compliance with MBTA Communities	X	X		X	X			X	X	X	X			
Strategy D. Identify Sites for <u>A</u> ffordable Housing Development	X	X								X	X		X	
Strategy E. Consideration of Expanded Infrastructure to Support Housing	X	X				X			X	X	X			
Strategy F. Expedite Energy and Accessibility Renovation Permitting		X					X		X			X	X	X
Strategy G. Align Board Rules & Regulations and Policies with <u>A</u> ffordable Housing Goals		X								X			X	
Strategy H. Develop Resources for Renters, Homeowners, and Property Owners		X					X					X	X	X
Strategy I. Preserve Existing Lower-case “a” and Upper-case “A” <u>A</u> ffordable Housing			X				X							
Strategy J. Build Local Awareness of <u>A</u> ffordable Housing and Fair Housing Needs		X					X					X	X	
Strategy K. Boost Participation in Available Assistance Programs and Provide Additional Opportunities							X					X	X	X

Table 7.13: Prioritized Strategies and Responsibilities

	Strategies and Action Steps	Priority	Lead Entity	Goal 1	Goal 2	Goal 3	Goal 4
A	Review the Zoning Bylaws to Consider Allowing By-Right and Conditional Zoning for Certain Types of Housing						
1	Review permitting processes	Medium	Planning Board, Planning Department	X	X	X	X
2	Research conditional zoning	Medium	Planning Board, Planning Department		X	X	
B	Review and Update Zoning Bylaws to encourage the creation of diverse housing opportunities						
1	Review Mixed Use Allowances in LVBD	High	Planning Board, Planning Department	X	X	X	
2	Consider Density Bonuses	Medium	Planning Board, Planning Department	X			
3	Consider update to Inclusionary Housing Bylaw	Medium	Planning Board, SMAHT, Planning Department	X			
4	Consider Zoning to allow supportive housing	Medium	Planning Board, Planning Department	X			
5	Modify Accessory Apartment Bylaw	Medium	Planning Board, Planning Department	X	X	X	
6	Review Site Plan Approval Process	Medium	Planning Board, Planning Department				X
7	Explore additional zoning tools	Medium	Planning Board, Planning Department	X			
C	Compliance with MBTA Communities						
1	Review and understand compliance requirements	High	Planning Board, Planning Department	X	X	X	
2	Consider establishing an advisory committee or working group	High	Planning Board, Planning Department	X	X	X	
3	Explore technical assistance opportunities	High	Planning Board, Planning Department	X	X	X	

	Strategies and Action Steps	Priority	Lead Entity	Goal 1	Goal 2	Goal 3	Goal 4
4	Undergo a planning and public process	High	Planning Board, Planning Department	X	X	X	
D	Identify Sites for Affordable Housing Development						
1	Consider Proactive Comprehensive Permits	Medium	Planning Board, SMAHT, Planning Department	X		X	
2	Identify Parcels Suitable for Multifamily Development	High	Planning Board, Planning Department	X	X		
3	Assess Town Buildings Suitable for Disposition	Medium	Planning Board, SMAHT, Select Board, Planning Department	X			
4	Encourage Development near existing services and amenities	High	Planning Board, Planning Department	X	X	X	
E	Consideration of Expanded Infrastructure to Support Housing						
1	Lower Village Infrastructure	High	Planning Board, Board of Health, Town Administrator, Select Board, Planning Department	X	X	X	
2	Achieve Housing Choice Designation	Medium	Planning Board, Planning Department	X			
F	Expedite Energy and Accessibility Renovation Permitting						
1	Research Financing Opportunities	Medium	SMAHT, Green Advisory Committee		X		
2	Consider Expedited Timeline	Medium	Planning Board, Zoning Board of Appeals, Planning Department			X	X

	Strategies and Action Steps	Priority	Lead Entity	Goal 1	Goal 2	Goal 3	Goal 4
3	Utilize Proactive Approach to Accessibility Design	Low	Planning Board, Planning Department		X		X
G	Align Board Rules & Regulations and Policies with Affordable Housing Goals						
1	Review Planning Board Rules and Regulations	Medium	Planning Board, Planning Department	X	X		X
2	Review Comprehensive Permit Policy	Medium	Zoning Board of Appeals, Select Board, Planning Department	X	X	X	
3	Engage with Development Community	High	Planning Board, Planning Department	X	X	X	X
H	Develop Resources for Prospective Applicants						
1	Creation of Permitting Information Hub	Low	Planning Department				X
2	Streamline Processes with Boards, Commissions, Staff	Medium	Permitting Boards, Planning Department				X
3	Homeowner, Renter, and Landlord Information Sessions	Medium	Planning Department, SMAHT				X
I	Preserve Existing Lower-case “a” and Upper-case “A” Affordable Housing						
1	Maintain Participation in the Assabet Regional Housing Consortium	High	Planning Board, SMAHT	X			
2	Coordinate review of SHI <u>A</u> ffordability expiration dates	High	Planning Board, Planning Department, SMAHT	X			
3	Continue timely responses to <u>A</u> ffordable housing resales	High	Planning Department, SMAHT	X			
4	Consider a Local or Regional NOAH Impact Fund	Medium	SMAHT, Stow Housing Authority, Regional Partners		X		

	Strategies and Action Steps	Priority	Lead Entity	Goal 1	Goal 2	Goal 3	Goal 4
5	Create and Maintain an Inventory of Lower-Case “a” affordable housing	Medium	SMAHT, Assessors, Planning Department		X		
J	Build Local Awareness of <u>A</u>ffordable Housing and Fair Housing Needs						
1	Appoint <u>A</u> ffordable Housing Advocates to Town Boards and Committees	Medium	Select Board			X	
2	Provide Town Staff and Boards Training Opportunities	Medium	Town Administrator, Planning Department			X	X
J	Build Local Awareness of <u>A</u>ffordable Housing and Fair Housing Needs						
3	Affirmatively Further Fair Housing	Medium	SMAHT, Stow Housing Authority	X	X	X	X
4	Ongoing Community Engagement on <u>A</u> ffordable Housing Needs and Opportunities	High	Planning Department, Planning Board, SMAHT, Stow Housing Authority	X	X	X	X
K	Boost Participation in Available Assistance Programs and Provide Additional Opportunities						
1	Increase Awareness of Existing Housing Programs	High	SMAHT, Stow Housing Authority, Planning Department		X		X
2	Review Options for Providing Emergency Housing Needs	Medium	SMAHT, Stow Housing Authority, Town Social Worker, Planning Department		X		X
3	Investigate Creating a First-Time Homebuyers Assistance Program	Medium	SMAHT, Stow Housing Authority, Planning Department		X		X
4	Implement a Senior Housing Assistance Program	Medium	SMAHT, Stow Housing Authority, COA		X		X

	Strategies and Action Steps	Priority	Lead Entity	Goal 1	Goal 2	Goal 3	Goal 4
5	Support the Local Option Transfer Fee	Low	SMAHT, Stow Housing Authority, Assessors		X		X
6	Research Ability to Reduce Property Taxes for <u>Affordable</u> Homes	Medium	SMAHT				X



Chapter VIII: Affordable Housing Production Targets



Housing Production Plan

Chapter VIII:

Affordable Housing Production Targets

While the Town is on track to exceed the 10% SHI threshold required by M.G.L. Chapter 40B, the development of “Upper-case A” Affordable Housing in Town remains a priority. The Town should take care to continue the development of Affordable Housing units and include Affordable Housing units in future developments to remain above the 10% SHI threshold and better meet residents’ Affordable Housing needs.

Table 8.1 identifies the number of additional units needed to reach the 10% threshold. Stow must produce 106 Affordable Housing units.

Table 8.1 – Current and Target Housing Production

	Current	Target
SHI 2023	179	285
Total Year-Round Housing Units	2,743	2,849
% SHI	6.53%	10.00%

Anticipated and Permitted Developments

As stated in Chapter VI: Future Development Opportunities, Stow has three projects that will include eligible units to its SHI. These developments include:

- The Residences at Stow Acres (96 eligible units)
- The Cottages at Wandering Pond (14 eligible units)
- Bird Meadow Lane (6 eligible units)

In addition to the new developments, the second phase of Elizabeth Brook Apartments (formerly known as Plantation Apartments) will add 37 new units. These units have been submitted to EOHLC for addition to Stow’s SHI, but are currently not reflected. The developments will provide the Town with 153 units. Once added to the SHI, Stow will have an SHI just under 12%.

Annual Production Targets

While an addition of 153 units will not occur within a year, Stow should set targets for the production of Affordable Housing units. In table 8.2, two scenarios are presented: first, an increase of 0.5% of Affordable Housing units; and second an increase of 1.0% of Affordable Housing units. To meet the 10% goal within 5 years, Stow must increase its number of Affordable Housing units by 1.0% each year.

To achieve “safe harbor”, or the ability for the Town to reject or revise a Comprehensive Permit application, through the certification of this Housing Production Plan, Stow would need to meet the targets described in Table 8.2. At least a 0.5% increase in Stow’s SHI in one calendar year would result in a one-year safe harbor, and at least a 1% increase in Stow’s SHI in one calendar year would result in a 2-year safe harbor.

Table 8.2 – Annual Increase of SHI-Eligible Units

	2024	2025		2026		2027		2028		2029	
% Increase in SHI-eligible units annually	--	0.50%	1%	0.50%	1%	0.50%	1%	0.50%	1%	0.50%	1%
Subsidized Housing Units (rounded) Added	179	192	206	206	234	220	262	234	290	248	318
Annual Increase	--	13	27	14	28	14	28	14	28	14	28
Total Year-Round Housing Units (Denominator)	2,743	2,756	2,770	2,770	2,798	2,784	2,826	2,798	2,854	2,812	2,882
%SHI	6.53%	6.97%	7.44%	7.44%	8.36%	7.90%	9.27%	8.36%	10.16%	8.82%	11.03%

An aerial photograph showing a lush green landscape. On the left, there is a dense forest. To the right, a golf course is visible with several green fairways, sand traps, and a winding water feature. Scattered throughout the forested area are several houses and buildings, some with swimming pools. A road or path winds through the middle of the image.

Appendices



Stow

Housing Production Plan

Appendix A: Context Community Selection Methodology

The Stow Housing Production Plan will include a comprehensive set of data to better understand the town's demographics, housing stock, and housing affordability. The HPP will utilize "context communities" to establish a reference point for analyzing certain key findings and trends. Findings that are consistent or differ from those observed in Stow may reveal its unique challenges or strengths.

Method

To choose context communities for the HPP, MAPC takes the following steps:

1. Generate an initial list of potential context communities using MAPC's housing sub-market and community type data.
2. Pull key data indicators on communities identified in step (1). See below for indicators.
3. For each indicator, establish a range of values that count as similar to Stow's value for that indicator. For example, Stow's population in 2020 (from the 2020 Decennial Census) is 7,174. Communities with population five percent above (7,532) and below (6,815) that number are considered "similar."
4. Assign a value ("point") to each indicator based on whether the value falls within the range established in step (3) to denote whether a community is similar or dissimilar to Stow.
5. For each community, sum the number of "points" to create a "similarity" score.
6. Choose which communities will be context communities based on their similarity score and other relevant

qualitative and political factors (i.e., if the reference community (say, Lynn) abuts the ocean, communities with coastline will be considered more alike to the reference community than an inland municipality (this is an example of "weighting" the similarity scores)).

Indicators and Similarity Scores

Key Indicators:

1. Total Population (Census Bureau Redistricting Data, 2020)
2. Percent Increase in Population, 2010–2020 (US Census, 2010; Census Bureau Redistricting Data, 2020)
3. Average household size (ACS, 2017–2021 5-year estimates)
4. Percent of population that is non-Latinx White (Census Bureau Redistricting Data, 2020)
5. Percent of homes that are owner-occupied (ACS, 2017–2021 5-year estimates)
6. Change in school enrollment (Massachusetts Department of Education (DESE), 2010 – 2020).
7. Percent of population with a disability (ACS, 2017–2021 5-year estimates)
8. Median household income (ACS, 2017–2021 5-year estimates)
9. Total households eligible for Affordable Housing (ACS, 2017–2021 5-year estimates)
10. Percent of housing on the state Subsidized Housing Inventory (SHI) (DHCD, 2020)
11. Median home sale price (Warren Group, 2021)

12. Change in median home sale price, 2010 - 2021 (Warren Group, 2021 and 2010)
13. Median rent (ACS 5-year estimates, 2017-2021)
14. Median condominium for-sale price (Warren Group, 2021)
15. Percent of housing stock that's detached single family buildings (ACS, 2017–2021 5-year estimates)

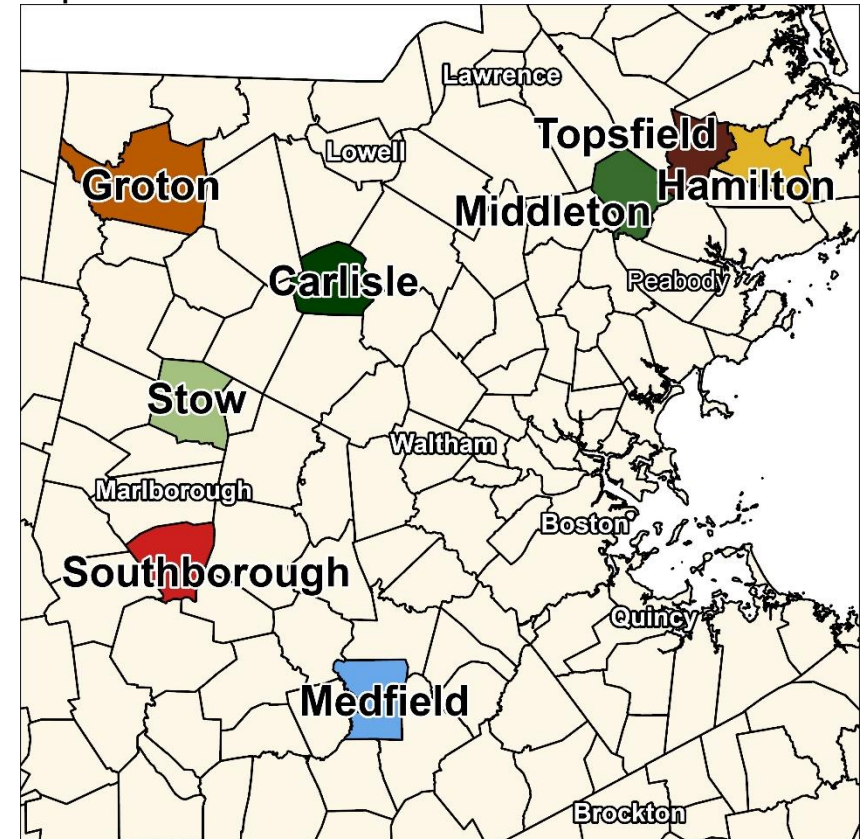
Recommended Context Communities

MAPC reviewed the potential context communities, the values for each indicator, and the similarity scores. Communities with the top five similarity scores (noted in parenthesis) have been recommended as context communities:

- Southborough (10)
- Hamilton (8)
- Middleton (7)
- Topsfield (7)
- Medfield (7)

Stow's planning staff also identified communities with built environments which they wish to emulate. Those were Carlisle and Groton.

Map of Context Communities



Appendix B: MAPC Socioeconomic Projections

14 August 2023

Introduction

In May 2023, the Massachusetts Department of Transportation (MassDOT), the University of Massachusetts Donohue Institute (UMDI), and the Metropolitan Area Planning Council (MAPC) completed new population, household, and employment projections out to 2050 to support regional transportation modelling, project planning, and design. Population and industry projections at the regional level were created by UMDI, while household and labor force projections were developed by MAPC, under contract by MassDOT. MAPC then allocated households and jobs to census blocks across the state using a land use model called UrbanSim. The resulting products paint a highly detailed picture of likely demographic change, industry shifts, and land development over the coming thirty years if current trends continue. MAPC will furnish Stow with a comprehensive version of the Socioeconomic Projections methodology (including UMDI's Population and Employment Projections Methodology) as soon as they are finalized and made available.

In support of Stow's Housing Production Plan (HPP), we demonstrate the projected trends in household formation over the next several decades. This memo provides analysis and a narrative about the data which takes into account potential factors outside of our consideration and limitations of the modelling process.

Stow's local land use regulations and resulting patterns of development shape the trends extended in this projection. The Town's Zoning holds most land for residential use, primarily supporting low-density, single-family development, and allowing multiple dwellings only by Special Permit with few exceptions for

Accessory Dwelling Units (ADUs). Because the Town does not have municipal water and sewer infrastructure, parcels are limited in their capacity to support denser development. Additionally, because the Town does not have direct access to public transit and there are limited opportunities for commercial or business development in Town, most households require cars for access to jobs and daily goods and services. Auto-centric streets and high parking requirements further impact the type of development seen in Stow.

Importantly, these projections show just one possibility for the future of Stow. The choices made by the Town about land use, and particularly around housing, will have a significant impact on the future of the Town in ways that cannot be fully captured by these projections. The HPP process presents an opportunity to support the projected changes in the community, but also the potential to reshape the narrative presented by these projections.

Data - Stow

Overall, Stow is projected to see, in percentage terms, steady growth in household formation and population over the forecast horizon. Much of that growth in households is, however, expected to come from an increase in people living alone. Many of these households consist of people aging in place and, as a factor of time, coming to live alone.

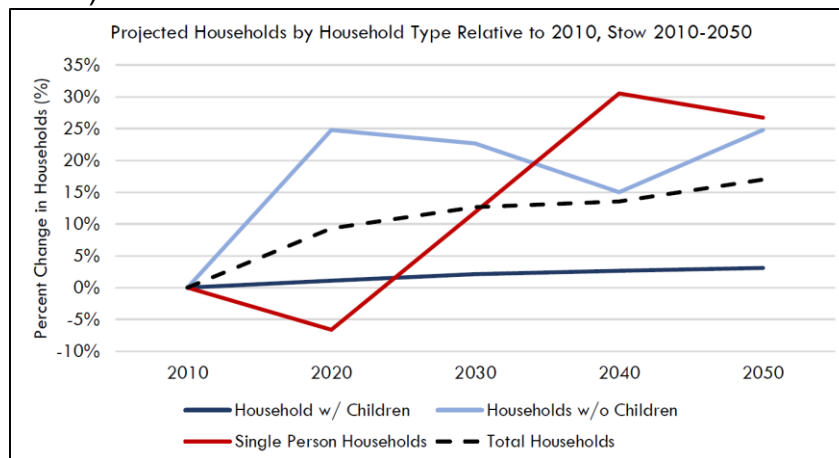
Population

On net, the population in households is projected to grow by 11 percent between 2010 and 2050. Those people will form new households and, therefore, require the number of housing units in the municipality to expand to accommodate. That growth is

primarily coming from an increase in older individuals; The 65+ population is projected to nearly double by the end of the forecast period which relates to the types of housing the population will demand in the future. An older population without the ability to downsize or move to assisted living facilities will most likely age in place.

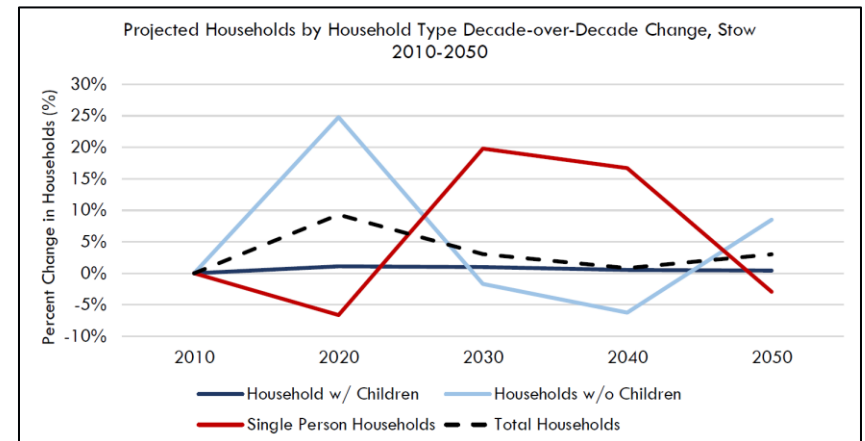
Households

Household change is directly related to the aforementioned demographic change. Between 2010 and 2050, the total number of households in Stow is projected to grow by 17 percent (2,400 to 2,800). Most of that growth is made up by the increase in single person households, 27 percent (498 to 631) and 2+ adult, no children households, 25 percent (993 to 1,239). Households with children are projected to grow modestly, 3 percent by 2050 (906 to 934).

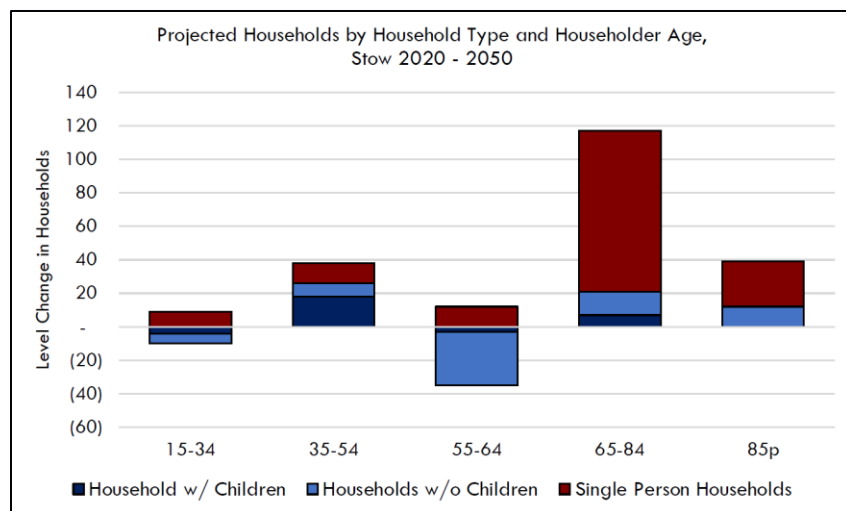


That growth isn't projected to be evenly distributed across the projection timeframe, though. Most 2+ adult, no children households are expected to have formed in 2020, growing by 25 percent while single person households declined by 7 percent. That trend is reversed in the forecast years. Decade-over-decade

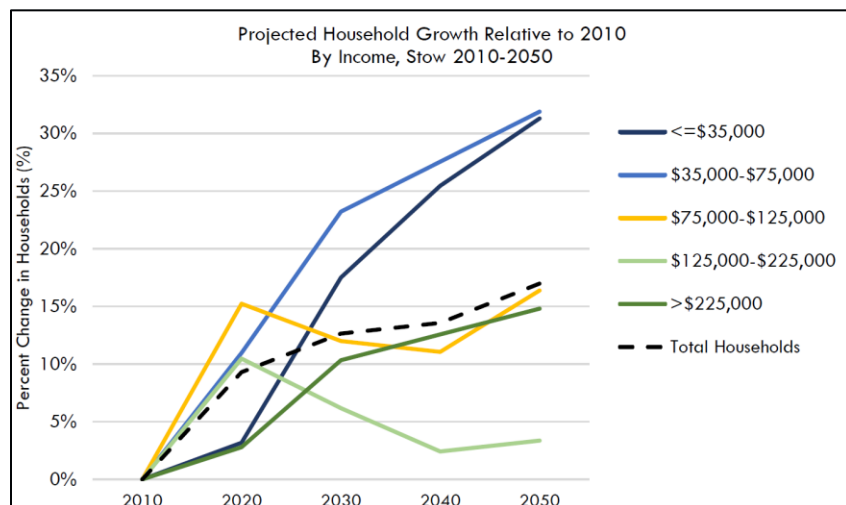
growth in households with children is consistent across the forecast horizon.



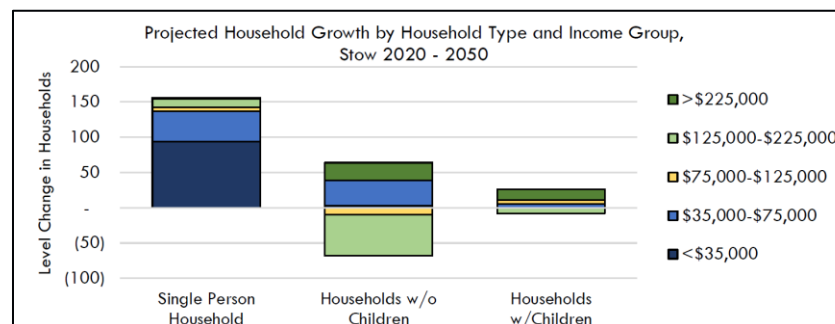
Part of the change in household type is influenced by the fact that householders, on net, are projected to be getting older in Stow. Relative to 2010, the number of householders between 65 and 84 and over the age of 85 are projected to grow by 55 percent and 82 percent, respectively. This is consistent with the population changes we expect to see. Despite the middle age groups maintaining a consistent population, the increase in the number of people older than 65 is driving a large swath of the growth of households. As you can see in the subsequent figure, the majority of the growth in "Single Householders" is driven by older individuals. This is not necessarily an exogenous influx of older homeowners, more likely these are existing householders aging in place who experienced a change in household composition (children moving out, divorces, widowed, etc.).



As for the income of future households, those earning less than \$75,000 (in 2013 dollars) are projected to grow the fastest, 32 percent (770 to 1,010), while those earning between \$125,000 and \$225,000 are projected to grow the slowest, 3 percent (745 to 770).



By household type and income, between 2020 and 2050, the majority of the growth in single householders will be made up of individuals making less than \$75,000. As noted earlier, as the population ages, more of these householders will be older folks who are likely receiving income from retirement benefits. The small amount of growth in households with children is driven primarily by households earning greater than \$225,000. As shown earlier, most of the growth in 2+ adult, no children households was generated between 2010 and 2020. The formation of 2+ adult, no children households in the subsequent decades is projected to be negligible.

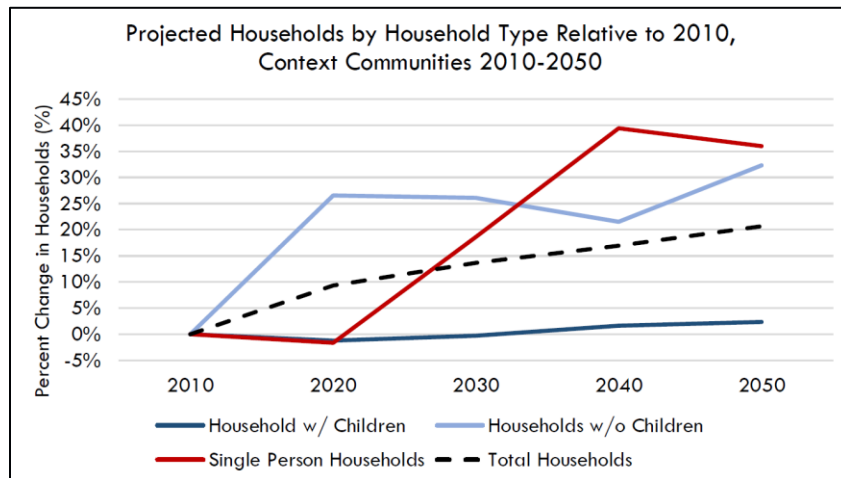


Data – Context Communities

It's important to put the changes happening in Stow into a regional context to see how the town differs from its municipal peers. To show this comparison, I consider municipalities like Stow within the MAPC region that fit within our "context communities" framework: Southborough, Holliston, Hamilton, Middleton, Topsfield, and Medfield. Additionally, I analyze communities which Stow identified as places they endeavor to emulate, such as Concord.

Compared to its neighbors and the MAPC region, the number of households in Stow is growing slowly. Households in MAPC, as a whole, and in Stow's peer municipalities are projected to grow by 21 and 22 percent, respectively, between 2010 and 2050 (19,900

to 24,100 in Stow's context communities and 1,240,000 to 1,510,000 across the MAPC region). Patterns of household growth, though, are similar. Most of the growth is projected to be driven by people living alone and in 2+ adult, no children households, increasing by 36 percent and 32 percent, respectively. The pace of that growth is similar too; like Stow, 2+ adult, no children households are projected to be the bulk of household formation in 2020 with single person households projected to form in 2030 and 2040.

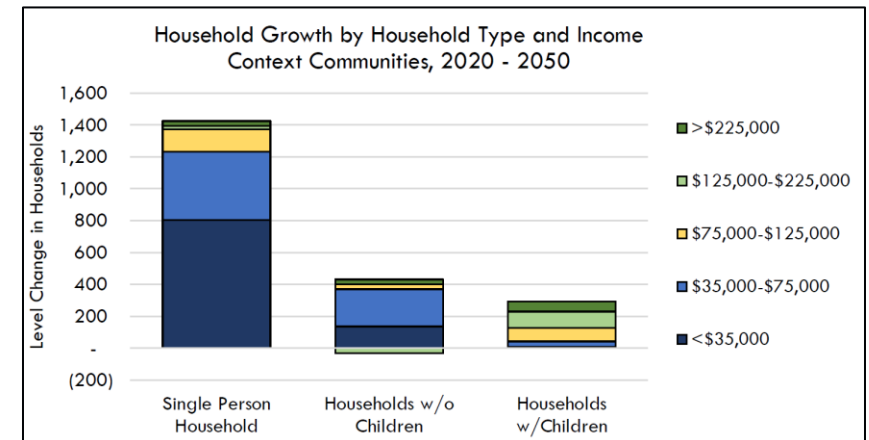


A difference between Stow and its peers is the income distribution of the projected growth in households. Stow's peer municipalities are projected to see a wider range of household incomes in the 2+ adult, no children and family households. There is also substantial family household growth for all income groups. Like Stow, though, a vast majority of single households are expected to earn less than \$75,000 annually.

Data – Aspirational Communities

Planning for the future requires thinking not only of similar municipalities, but also those which exhibit attributes one

endeavors to see in their own community. Stow seeks to emulate communities like Concord.



Concord exhibits similar projected household growth patterns to Stow: a small increase in family households and a large increase in single person and 2+ adult, no children households. Notable, though, is that 2+ adult, no children household growth outpaces that of single person households in Concord. Overall, the community is projected to add nearly 1,000 households by 2050 (an increase of 15 percent). The age of householders follows similar trends for Concord as well, except most households forming between 2020 and 2050 in the 35-54 year age group are family households. Additionally, the growth in 2+ adult, no children households between 2020 and 2050 is borne by households making under \$125,000.

Limitations

It's important to note a few of the limitations of the data and the projections process. Using MPO-level controls for the UrbanSim allocation model means that municipal-level data does not match exactly to available administrative data. During development of the allocation model and its inputs, the Projections team took care

to have the outputs of the model reflect administrative data available at the time.

MAPC uses a “trends extended” approach to project household characteristics. Substantively what that means is that past assumptions about how people form households, decide to be in the labor market, choose where to live, will remain the same. As circumstances change, people adjust their preferences and actions. Please bear in mind we do not capture these future changes.

Ultimately, the methods and data used to produce this data reflect how our policy choices of the past, remaining unaltered, will look in the future. With that in mind, it’s imperative to be circumspect in how these numbers are used to shape a narrative about the prospects of Stow and the MAPC region. As planners and citizens, we have the capacity to create a future that deviates from the policy choices of the past, for better and for worse. For example, if more housing units are built than is projected using historical data, more and different households will form in them. The primary reason for this memo is to construct a narrative with the data while keeping in mind its limitations. If you have any questions or concerns, please do not hesitate to contact me or the Projections team.

Key Takeaways and Recommendations

Key Takeaways

- Stow is projected to have healthy growth in their household population and households by 2050, 11 percent and 17 percent, respectively.
- An aging household population is driving most future household formation to be older, more likely to live alone, and have low incomes as many of these older people will be on fixed incomes.

- Stow’s peer communities are projected to grow nearly two-times faster than Stow itself. Growth in family households is spread more evenly across the income distribution in these municipalities.
- Concord is projected to grow with similar patterns to Stow over the forecast horizon.

Housing Production Plan Development Questions for Stow

- This is one of many potential paths forward for the Town. Does this scenario reflect the goals of the Town? How so or why not?
 - Growing Senior & Elderly population
 - Increase in Single Person Households
 - Increase in Households with lower incomes (mostly those entering retirement)
- How might these demographic shifts impact housing needs in the community?
 - Need for smaller homes to allow downsizing?
 - Lesser parking requirements for single person households?
 - Greater need for services and neighborhood walkability for seniors?
 - Location of housing in town?
- What key factors related to housing might impact or change this future?
 - Housing affordability
 - Broader range of housing choices
 - Expanded opportunities for downsizing
 - Walkability and Placemaking
 - Access to schools
 - New infrastructure to support density

Appendix C: School Enrollment Trends

Stow is a part of the Nashoba Regional School District (NSRD) along with the towns of Bolton and Lancaster. Stow is also a member of the Minuteman Regional Vocational Technical School District (Minuteman). As of October 1, 2023, there are 72 students from Stow enrolled at Minuteman. Both the Nashoba Regional School District and Minuteman Regional Vocational Technical School District offer award-winning educational experiences, leading parents and guardians desiring to have their children in the public school system. Stow operates one elementary school (Center Elementary) and one middle school (Hale Middle) for students grades Pre-K to 8. After grade 8, Stow students will join students from Bolton and Lancaster at Nashoba Regional High School or attend an alternative high school (such as a private school or Minuteman).

Center Elementary School

The Center Elementary School serves Stow students between grades pre-K and 5. Prior to the 2012 and 2013 school year, the Town operated the Pompositticut Elementary School, which is now the Pompositticut Community Center. Enrollment at Center School has variation with a general decrease from the 2012-2013 school year to the 2022-2023 school year. The 2014-2015 school year had the highest enrollment, whereas the 2020-2021 school year had the lowest.

Enrollment of kindergarteners often mirrors the overall enrollment trend at Center School. This may indicate that students after enrollment in the school often remain at the school until they advance to Hale Middle School.

Year	Enrolled	Change (#)	Change (%)	Grade						
				Pre-K	K	1	2	3	4	5
2022-23	498	-8	-1.58	35	77	88	72	71	90	65
2021-22	506	34	7.20	23	89	75	74	91	66	88
2020-21	472	-60	-11.28	17	68	70	86	67	87	77
2019-20	532	-16	-2.92	26	74	87	68	90	78	109
2018-19	548	-19	-3.35	29	86	69	84	79	104	97
2017-18	567	-42	-6.90	38	67	81	81	107	94	99
2016-17	609	17	2.87	39	81	81	106	96	99	107
2015-16	592	-51	-7.93	37	74	104	85	98	108	86
2014-15	643	47	7.89	39	105	85	101	113	87	113
2013-14	596	27	4.75	22	81	95	114	81	113	90
2012-13	569	--	--	0	85	110	82	113	89	90

Hale Middle School

The Hale Middle School serves Stow students between grades 6 and 8. Enrollment at the school has been relatively steady, with slight increases and decreases for each year. The highest enrollment year was 2020-2021 with 303 students; this is likely attributed to the high Kindergarten class of 2014-2015 that advanced to Hale. The lowest enrollment year was 2014-2015 with 261 students.

Year	Enrolled	Change (#)	Change (%)	Grade		
				6	7	8
2022-23	270	-8	-2.88	86	79	105
2021-22	278	-22	-7.33	78	106	94
2020-21	300	-3	-0.99	111	96	93
2019-20	303	24	8.60	99	98	106
2018-19	279	-22	-7.31	95	105	79
2017-18	301	14	4.88	104	84	113
2016-17	287	-1	-0.35	86	114	87
2015-16	288	27	10.34	113	88	87
2014-15	261	-21	-7.45	88	92	81
2013-14	282	-18	-6.00	88	82	112
2012-13	300	-14	-4.46	86	110	104

Nashoba Regional School District

At the district level, school enrollment has remained steady. Because of the larger population of students, fluctuations within the enrollment have a lower percent change from year to year. One notable decrease in enrollment occurs between students in grade 8 one year and students in grade 9 the following year. This indicates that after graduating middle school, there is a noticeable population that seeks other educational opportunities.

Year	Enrolled	Change (#)	Change (%)	Grade													
				Pre-K	K	1	2	3	4	5	6	7	8	9	10	11	12
2022-23	3,051	-37	-1.21	90	214	250	236	210	237	233	244	243	263	201	207	217	199
2021-22	3,088	2	0.06	71	241	240	206	230	226	242	240	256	242	213	223	204	248
2020-21	3,086	-94	-3.05	62	216	198	210	228	240	234	266	247	265	223	200	255	236
2019-20	3,180	-48	-1.51	80	202	220	216	243	238	272	253	267	268	197	268	235	217
2018-19	3,228	-115	-3.56	83	209	211	232	233	265	248	267	266	236	266	243	216	246
2017-18	3,343	-70	-2.09	126	206	221	238	257	238	272	263	240	294	241	221	246	268
2016-17	3,413	-15	-0.44	138	210	229	253	238	261	262	246	286	279	224	253	274	247
2015-16	3,428	-47	-1.37	126	208	245	215	250	263	238	286	285	247	255	276	258	263
2014-15	3,475	41	1.18	128	239	206	245	258	233	284	284	253	270	274	264	271	254
2013-14	3,434	35	1.02	118	190	237	252	237	280	280	252	274	281	260	272	261	231
2012-13	3,399	-102	-3.00	101	170	245	239	277	272	250	272	282	278	269	256	240	240

Minuteman Regional Vocational Technical School District

The Minuteman Regional Vocational Technical School District has nine member towns, including Stow. Located in Lexington, Minuteman High School is a public regional high school serving grades 9 through 12. Enrollment at the Minuteman Regional Vocational Technical School continues to increase, with the number of Stow students doubling between the 2016-2017 and 2023-2024 school years:

Year	# Stow Students Enrolled	Change (#)	Change (%)	Grade				
				9	10	11	12	Post-Graduate
2023-24	72	+7	+10.7	22	16	19	15	0
2022-23	65	+12	+21	19	19	16	11	0
2021-22	57	+14	+32.5	20	17	12	8	0
2020-21	43	+8	+22.8	17	14	8	4	0
2019-20	35	+16	+84.2	16	6	5	8	0
2018-19	19	+3	+18.75	6	5	8	0	0
2017-18	16	0	0	5	7	0	3	1
2016-17	16	-	-	7	0	3	5	1

Appendix D: HUD Income Limits and Affordability Costs

FY 2023 INCOME LIMITS SUMMARY

FY 2023 Income Limited Area	Median Family Income	FY 2020 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Boston- Cambridge- Quincy, MA- NH HUD Metro FMR Area	\$149,300	Extremely Low Income Limit (\$)	31,150	35,600	40,050	44,500	48,100	51,650	55,200	58,750
		Very Low Income (50% AMI) Limit (\$)	51,950	59,400	66,800	74,200	80,150	86,100	92,050	97,950
		Low Income (80% AMI) Limit (\$)	82,500	94,800	106,650	118,450	127,950	137,450	146,900	156,400

NOTE: Stow town is part of the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area, so all information presented here applies to all of the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area. HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area.

FY 2023 FAIR MARKET RENTS BY UNIT BEDROOMS

Efficiency	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
\$2,025	\$2,198	\$2,635	\$3,207	\$3,540

NOTE: The FY 2023 Fair Market Rents for Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area are based on the results of a local rent survey conducted in November 2021.

Appendix E: Stow's Subsidized Housing Inventory

EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES CH40B SUBSIDIZED HOUSING INVENTORY

DHCD ID#	Project Name	Address	Type	Total SHI Units	Affordability Expires	Build w/Comp Permit	Subsidizing Agency
3067	Pilot Grove Hill	West Acton Road/11 Warren Road	Rental	60	Perp	Yes	MassHousing EOHLC
3068	Plantation Apartments	Great Road/Johnston Way	Rental	50	2025	Yes	HUD
3069	Stow Farms	197 Great Road	Ownership	7	2034	Yes	EOHLC
4471	DDS Group Homes	Confidential	---	0	N/A	No	DDS
6780	The Villages at Stow	Off of Great Road and Hudson Road	Ownership	24	Perp	Yes	MassHousing
8962	Arbor Glen	Off of Hudson Road	Ownership	4	Perp	No	---
9635	Pilot Grove Apartments II	Off West Acton Road and Boxboro Road	Rental	30	Perp	Yes	EOHLC
9970	DMH Group Homes	Confidential	Rental	0	N/A	No	DMH
10336	Regency at Stow	Boxboro Road, Ridgewood Drive	Ownership	4	Perp	No	EOHLC

Stow Totals 179
Census 2020 Year Round Housing Units 2,743
Percent Subsidized 6.53%

This data is derived from information provided to the Executive Office of Housing and Livable Communities (EOHLC) by individual communities and is subject to change as new information is obtained and use restrictions expire. 8/2/2023

Appendix F: Community Engagement Summaries

Focus Groups

Overview

A strong understanding of residents' lived experiences with finding and staying in their homes is a key component to developing a successful Housing Production Plan (HPP). The community engagement process for the Stow Housing Production Plan sought to achieve this through multiple engagement formats and touchpoints: two forums, a survey, and a series of focus groups. A separate memo summarizes the findings of the Stow HPP survey, while this documents findings from the qualitative data collected through focus groups and the initial visioning forum.

Summary of Findings

The qualitative data gathered from Stow community members in the engagement process highlight the following priorities:

- Returning to affordable housing: A resounding priority for members of the Stow community is ensuring affordability of housing. Many participants shared the sentiment that while they moved to Stow in the past due to the Town's attractive features, they would not be able to buy a home in Town today.
 - Recognizing this discrepancy, residents want to see smaller homes and a diversity of housing types built in Town. They hope that smaller homes and multi-family housing will create more naturally occurring affordable housing options and opportunities for first-time homebuyers or those looking to age in place.

- Additionally, community members want to see housing production occur in village-style neighborhoods to create a sense of safety and community. Many residents are eager to see mixed-age neighborhoods as well.
- Accessibility to open space and services: Community members resoundingly value the open space and green space in Town. Many residents moved to Stow to be closer to nature and for the homes surrounded by open space. At the same time, many residents are eager to see housing that is more accessible to retail and services. Participants suggested ideas like mixed-use development, neighborhood-style housing, and focusing housing density in suitable areas near services (like Town Center).
- Housing and Transportation: Many residents noted the attractiveness of Stow's location near Boston, with the South Action MBTA station nearby. However, some recognized the limitations of navigating around Town without a car. Focus group participants emphasized a desire for better walkability, including investment in infrastructure like sidewalks and locating housing in more walkable and transit-accessible neighborhoods.

Each of the priority groups that participated in focus groups has particular areas of interest, challenges or needs from housing, and hopes for future of housing in Stow:

Themes from Seniors Focus Group:

- Looking at housing as part of a system
- Assessment of impacts to services and natural resources

- Connection with transportation, particularly for walking
- Housing location relative to retail and services
- Sustainability of housing developments – energy efficiency, density

Themes from Parents Focus Group:

- Traditional neighborhood design is favorable
- Neighborhood amenities
- Housing diversity (townhouses/ multifamily, ADUs)

Themes from Seniors Focus Group:

- A neighborhood development built like Pilot Grove (layout, floorplans, townhouse style, etc) offers an excellent community
- Need more deed-restricted Affordable Housing units, both low-income and moderate
- Need lower case a affordability (flexibility in what property owners can create)
- Stow is desirable based on its green spaces. Additional construction should not contribute to sprawl but should allow access to these amenities

Who Participated?

On November 7, 2023, the Stow HPP held a forum on the vision for the future of housing in Town. This was the kickoff engagement event for this project and included a presentation on what a Housing Production Plan is, the process for this Plan, and information gathered so far from a data-driven assessment of housing needs. Approximately 30 residents attended this event, which took place at the Pompositticut Community Center. Participants broke up in small groups over the course of the evening to discuss the types and features of housing they would like to see in Stow, as well as to share stories of their experiences of housing needs and challenges in the community.

In January 2024, the Stow HPP project team conducted three focus groups with residents to understand housing needs and desires among the community. Each 90-minute focus group provided space for discussion with a priority community group: seniors, parents, and renters. These groups were identified through demographic data analysis as important constituents to the future of housing in Stow—either because they are a growing population or the current housing stock does not meet the group’s needs.

- The seniors focus group took place at the Pompositticut Community Center and included 6 participants.
- The parents focus group took place in the evening on Zoom and included 3 participants.
- The renters focus group took place at the home of one of the HPP Ambassadors, a renter at Pilot Grove. This group included 4 participants.

These focus groups were designed as intimate settings that would allow in-depth conversation about potentially difficult topics like challenges with finding, keeping, or maintaining housing. The conversations give the HPP team a snapshot of current concerns and visions for housing among priority resident groups.

Detailed Thematic Coding

To identify the top themes and findings, the Project Team used a qualitative data analysis thematic coding approach. Each of the comments from the three focus groups were assigned a thematic code, such as “affordability,” “walkability,” or “access to open space.” Additionally, each comment was tagged with a comment type: Need or Concern, Idea – Vision, Idea – Goal, or Question. Using this coding process, the Project Team was able to identify both overarching themes and nuances to the perspectives of each of the priority participant groups. The full thematic analysis can be found below.

Affordability: Residents generally expressed concern about the affordability of Stow, with many expressing that they would not be able to afford a home in Town at current prices. One participant shared, “If I sold my home tomorrow, it wouldn’t be for enough to stay in Stow.” A parent in the focus groups expressing a similar sentiment, saying, “I have empathy for those looking for a home now.

Participants hope to see more naturally occurring affordable home options, which might look like smaller homes that would be attractive to first-time homebuyers. They recognize this is currently missing from Stow’s housing stock.

Some also advocated for more deed-restricted Affordable Housing options. “Low-income [housing] doesn’t seem to be the focus. Senior housing is very expensive and comes with large monthly fees.”

Additionally, those who want to age-in-place and remain in Stow face challenges with affordability. Some long-time residents expressed that, if they were to buy today, it would be difficult to find another place they can afford in Stow.

The cost of housing also includes maintenance and upgrades from some households. Participants mentioned costs related to energy efficiency as further challenges to affordability. Others identified the costs of upgrading housing to enable aging-in-place to be prohibitive.

Village-Style Developments and Density: Participants expressed a desire for more densely developed housing that create a neighborhood feel. Parents, in particular, expressed the desire for neighborhood or village-style developments as a safety concern for children to avoid high-speed vehicles.

Diversity of Housing Types: Participants across the focus groups and forum expressed interest in increasing the diversity of housing types in Town. Housing types that were proposed as interesting to participants included multifamily housing, mixed-use housing, and neighborhoods designed for households of mixed ages.

Home Ownership: Residents are concerned with home ownership in Stow on multiple fronts. Many expressed concern about the availability of “starter homes” for young families moving to Town. Participants conceptualized starter homes as smaller and more affordable (naturally), making starter home-type of housing development beneficial to affordability of the Town’s housing stock overall. Others expressed concern about the impact that deed-restricted Affordable Housing might have on individuals’ ability to build wealth through homeownership.

Rental options: Participants expressed interest in increasing rental options in Town. They expressed preferences for mixed-use and mixed-income opportunities. Some mentioned concerns about zoning code restricting the ability to develop units appropriate to rent.

Aging-in-Place and/or Downsizing: There was general agreement among participants that downsizing to a smaller home in Stow is challenging. Seniors expressed desire for homes that are still large enough (2+ bedrooms), but single level or smaller in total square footage. There was a consensus that homes that fit these criteria are difficult to find in Stow. Separately, some expressed concern that senior housing would be a competing priority to the development of low-income housing without age restrictions.

Access to open space: Participant expressed the desire for housing to be accessible to green space. Many moved to Stow for and enjoy having property on or connected to open space.

Energy and Maintenance Costs: For existing housing, participants would like support making it more affordable to make energy efficient or clean energy alterations. There is a perception among residents that the process is difficult. For new builds, residents would like to see the Town create standards and regulations to mitigate environmental impacts.

Access to retail, entertainment, recreation: Seniors especially want access to retail, entertainment, and cultural services, within close distance from homes (rather than having to go to nearby towns). Parents expressed hope for better access to recreational areas to supplement informal options they currently use like the Bose parcel.

Zoning code: Residents are generally pleased with the direction the Town is taking when it comes to zoning changes, such as the Active Adult Neighborhood Overlay. Multiple participants identified the Town's minimum lot size requirement as too restrictive, advocating for more cluster housing and mixed-use opportunities to be allowed.

Transportation and Accessibility: Participants emphasized the importance of accessibility and walkability as a desired feature of housing. Many moved to Stow because they favored its location in proximity to jobs, the South Acton MBTA station, and other neighboring cities and towns that had desired services and retail.

Some expressed the challenges of getting around Stow without a car, limiting their housing options. Participants in all three focus groups emphasized the need for housing to be co-located with infrastructure that supports walkability and safety. Parents expressed a desire for the option to walk to school with their children. Seniors also hoped to be able to walk, rather than drive, to do errands.

A few mentioned the South Acton MBTA station as a desirable location for more housing or improved transit connection to homes.

A participant in the parents focus group mentioned, “We couldn’t buy in Acton, but it’s very bikeable there.”

Walkability: Participants expressed interest in housing being developed in areas that are walkable, with infrastructure that supports this like sidewalks and lighting. Parents and seniors in particular expressed concern that it's hard to get places and access resources or amenities, like grocery stores or playgrounds, without a car. People mentioned the Lower Village area as an example for its walkability.

Public Survey

This memo summarizes Stow community members’ homes and preferences regarding Affordable Housing, based on input gathered in the “Stow Housing Production Plan Visioning Survey.” A total of 181 respondents completed the survey, which was open from November 2023 to January 2024. This memo will include a summary of survey analysis findings, as well as descriptions of survey respondent demographics, a vision for the future of housing in Stow, and respondents’ preferences for types and features of housing in Town.

Summary of Findings

Vision: Stow community members who responded to the survey shared a clear vision for the future of housing in Town: a desire to balance Stow’s rural, small-town feel with affordability. The top three most important features of a home that survey respondents selected were access to open space (19%), affordable rent or mortgage (15%) and enough space for their families (15%). This vision was associated with preferences survey respondents shared with regard to housing stock, the cost of housing, and community composition.

Housing Stock: Survey respondents expressed a strong preference for more small single-family homes, mixed-use developments, and multifamily housing in the form of duplexes, townhouses, etc. While the majority of respondents reported their current home is the right size, nearly one in five find their current home too big. This aligns with the vision of more affordable housing options, as smaller homes may provide more naturally occurring affordable housing.

Cost and Affordability: In addition to the need for diversified housing options to address cost of housing, survey respondents cited the cost of home repairs or clean energy upgrades as a high cost. Given that the survey respondents skewed older, this may indicate a need to support elders with home alterations to enable aging in place.

Community Composition: Respondents are interested in supporting diverse community members in being able to live in Stow. This includes not only people looking to age in place, but also lower or fixed-income households and the local workforce. More details on each of these findings, in addition to demographic data on survey respondents, can be found below.

Who Took the Survey?

The majority of survey respondents were overwhelmingly homeowners and seniors. While 84% of survey respondents were homeowners, only 6% or 11 respondents were renters (see Figure 1). This means that renters are underrepresented among survey respondents. Of the Town's current population, 85% are homeowners and 15% are renters. Furthermore, over a third of survey residents reported being 65 years-old or older (see Figure 2). Even though the Town's population is aging, only 16% of the current population is 65 or older. Furthermore, nearly 40% of respondents live in two-person households, while fewer

proportions of respondents live in three (15%), four (23%), or five or more-person (11%) households.

Figure 1 - Survey Respondents' Housing Tenure

Q16 - How would you describe your living situation? - Selected Choice

177 Responses

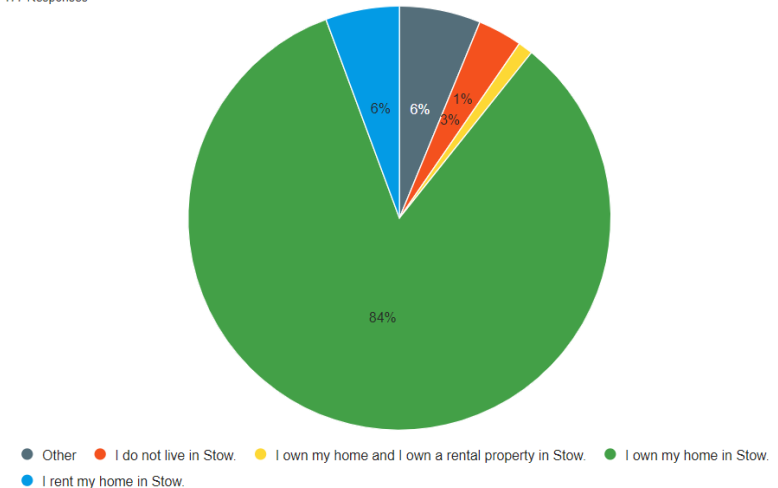
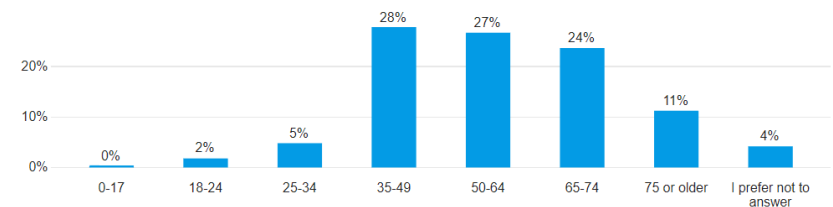


Figure 2 - Survey Respondents' Age Distribution

Q23 - How old are you?

169 Responses



Additional details to note about the survey respondents can be found below:

- Most of these respondents (86%) live in detached single-family homes.

- Over 40% of survey respondents had lived in Stow for 21 or more years.
- Not many respondents were lower-income, with 27% of respondents making less than \$100,000. About a quarter of respondents reported falling in the \$100,000 to \$149,999 income bracket, aligning with Stow's local median income of \$147,841. Among survey respondents, 49% reported incomes of \$150,000 or more.
- The majority of respondents identified as White (81%), though 8 percent preferred not to answer the question. This is slightly less than the 86.4% of residents who identify as White according to the 2020 Census.

Vision for the Future of Housing in Stow

Survey respondents' vision for the future of Stow's housing features a balance between preserving the rural character of Town through maintaining open space and ensuring current and future residents can afford to live in Stow.

When asked to share their favorite things about living in Stow, many respondents noted that they enjoyed being surrounded by nature and open space, as well as the Town's rural, small-Town feel. At the same time, many respondents identified the Town's naturally occurring and deed-restricted Affordable housing, growing diversity of housing types, and welcoming attitude to community members. The word cloud below illustrates the most-common words that respondents used in this question (see Figure 3).

To make the community an even better place to live, survey respondents would like to see changes to make Stow more affordable, especially for families and renters, the development of village-style neighborhoods, and housing built in areas that would be accessible to commerce and other community amenities (see Figure 4).

Housing Preferences

Survey respondents shared challenges and preferences related to the affordability of housing, types of housing in Stow's housing stock, and beneficiaries of housing production. In general, respondents want to see housing development that is affordable and accessible to open space, while creating a mix of housing types that are appropriate for seniors, low-income households, and others who might currently find housing in Stow prohibitively expensive.

The top concern related to cost and affordability was the need for home repair or clean energy upgrades (see Figure 5). Beyond the cost of buying or renting a home, payments for maintenance, repairs, or upgrades add to household housing costs. Many respondents also selected "Other," indicating in the comments that they were concerned about the cost of purchasing or renting a home and property taxes. Many open response answers also noted that smaller homes would be desirable to create more naturally occurring affordable housing, in contrast to larger single-family homes that cost more due to the size of the house. Others also expressed seeing a need for multifamily housing and rental options, both of which could provide more naturally occurring affordable housing options.

Figure 3 - Top Words Used to Describe Respondents' Favorite Things about Living in Stow

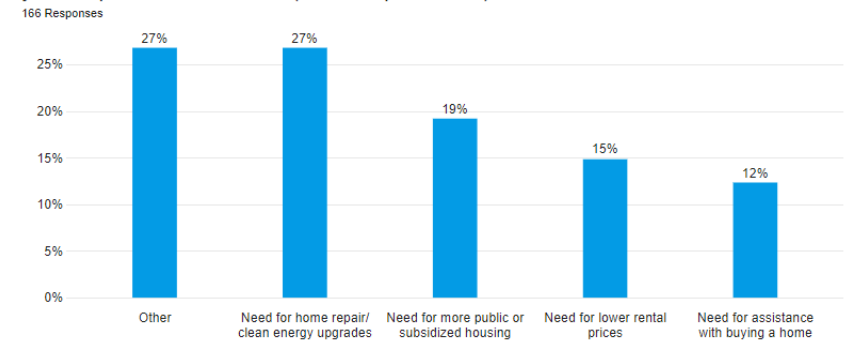


Figure 4 - Top Words Used to Describe What Respondents Believe Would Make Stow a Better Place to Live



Figure 5 - Concerns Related to Housing Cost and Affordability

Q6 - Which needs or concerns related to housing cost and affordability reflect your experience in Stow? (Select up to three) - Selected Choice



When asked about the types of homes they would like to see in Stow, respondents expressed desire for a mixed housing stock. Small single-family homes emerged as the top choice, with 18% of respondents selecting this as a top choice for type of housing stock (see Figure 6). At the same time, large single-family homes was only selected by two percent of respondents, making it the least popular choice for type of housing. Survey respondents also highlighted mixed-use (13%) and duplexes, townhouses, and other multi-family housing options (12%) as housing types that they believe are needed in Stow.

The desire for more moderately-sized housing emerges clearly from the survey. While the majority of respondents said that the home they live in currently is the right size for them (73%), nearly a fifth of respondents said that their house is too big. Only nine percent believe their home is too small (see Figure 7). Furthermore, survey respondents generally prefer homes with 3 or fewer bedrooms. Most prefer 3-bedroom homes (44%), but only about a quarter would prefer to live in a home with 4 bedrooms (see Figure 8).

Figure 6 - Types of Housing Stock Needed in Stow

Q9 - Which needs or concerns related to housing stock reflect your experience in Stow? (Select up to three) - Selected Choice

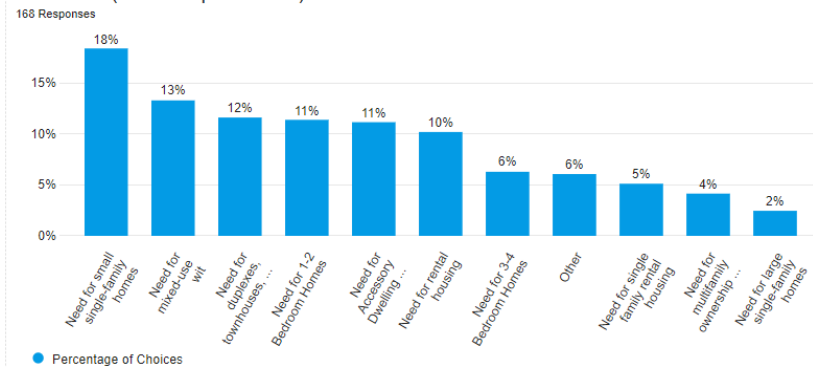


Figure 7 - Preference for Size of Home by Number of Bedrooms

Q14 - What size home do you prefer to live in?

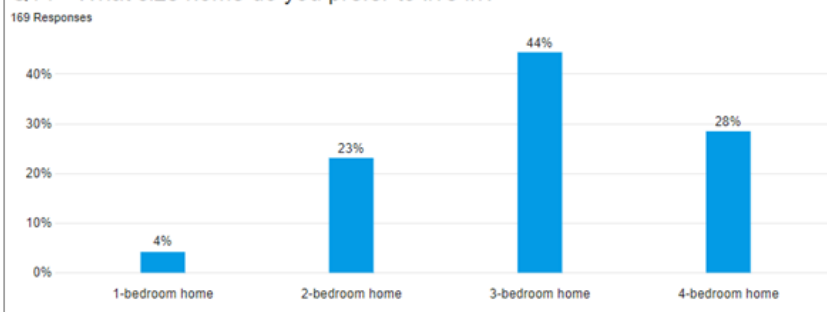
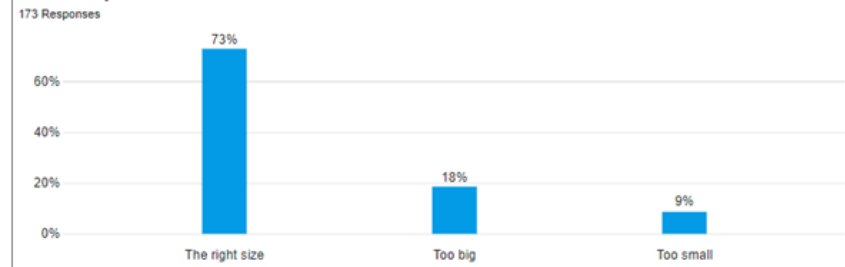


Figure 8 - Preference for Size of Home Relative to Current Home

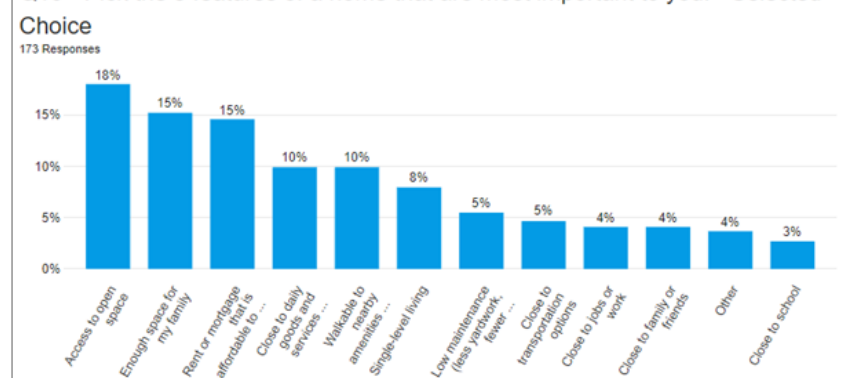
Q13 - My current home is:



Despite the desire for smaller living spaces, members of the Stow community still want to preserve the access to open space that attracts people to move into Town. The top two features of a home that survey respondents noted as most important to them were access to open space (18%) and enough space for their family (15%). The latter received the same level of importance as affordability of housing, which was also selected by 15% of respondents (see Figure 9).

Figure 9 - Preference for Features of Homes

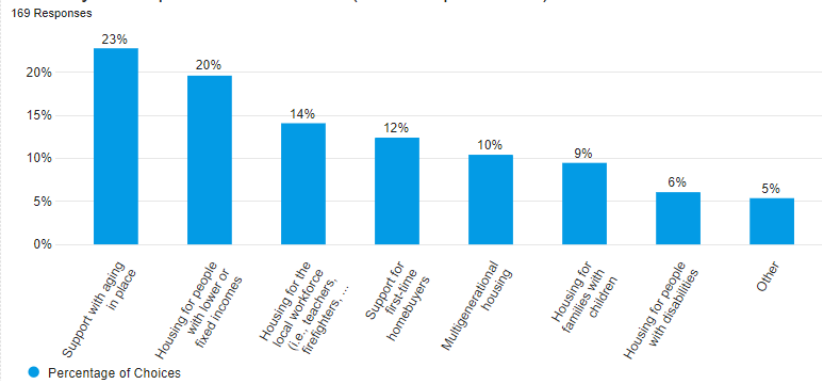
Q15 - Pick the 3 features of a home that are most important to you: - Selected Choice



The Stow community seeks to be welcoming to a diversity of residents through providing them with housing that meets their needs. Respondents hope that housing can support current residents with aging in place, the top response with 23% selecting (see Figure 10). Additionally, respondents hope that housing production can serve lower or fixed income households (19%) and the local workforce (14%).

Figure 10 - Preference for Community Composition to be Served by Housing

Q10 - Which needs or concerns related to housing and community composition reflect your experience in Stow? (Select up to three) - Selected Choice



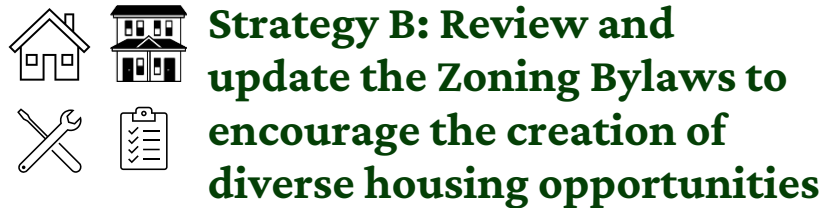
Conclusion

This survey can only provide a limited view of community members' preferences, but it paints a clear picture that can be validated through other engagement channels. Stow community members hope to see housing production support their vision of a Town that is affordable and welcoming to those who seek open space and a place to live with a community-feel. Survey respondents believe this can be achieved through developing more diverse types of housing, smaller homes, and providing residents support with the cost of housing. These survey results will be integrated into the 2024 Stow Housing Production Plan in order to ensure community members' voices and vision are embedded in the plan recommendations.

Appendix G: Action Steps for Future Consideration

In the process of prioritizing and refining the recommendations included in Chapter VII, a handful of action steps were identified as lower priority and likely not achievable during the 5-year term of this Housing Production Plan. These action steps are captured here for consideration during future updates to the HPP.

Zoning Strategies



- **Revisit the Active Adult Neighborhood Overlay District.** The Active Adult Neighborhood Overlay District allows for the development of age-targeted housing. Amendments to the district can include allowing multi-family dwellings, further limitations on the allowable size of units, or expanding the district boundaries.
- **Revise Planned Conservation Development.** The Planned Conservation Development has been a widely utilized tool for the construction of new dwellings. Revisions to this section of the Bylaw could include density bonuses in exchange for increases to allocated open space or requirements related to housing types.



During the community engagement process, feedback on types of housing that residents would like to see was gathered. In Chapter VI, Future Housing Development Opportunities, there were six types of housing that the community members expressed interest in. These include:

- Cottage and Bungalows,
- Accessory Apartments,
- Duplexes and Triplexes,
- Townhouses,
- Neighborhood Scale Multifamily Dwellings, and
- Mixed use Development.

However, this list only captured the types of housing that the residents were aware of. Further investigation of different types of housing that the community is not aware of may reveal options that were not originally thought of while aligning with the Town's housing needs and vision.

Additional Housing Types for Consideration

1. **Cohousing.** Allowing cohousing in Stow can meet the housing needs of some residents. Cohousing blends private and communal living. The amount of each can be determined by the Town. For example, cohousing could look like dormitories with a large, shared living space; or it could look like suites with a shared kitchen and outdoor space.

2. **Farm Worker Housing.** Local agriculture is a key part of the identity of Stow. Yet, if farm workers cannot afford to live in Stow, the agricultural economy is at risk. Removing one of the largest costs of living barriers, housing, will allow for farm workers to live in Stow and cultivate fresh foods.
3. **Short Term Rentals.** Short term rentals can help meet several goals in Stow. In terms of providing housing, short term rentals can provide a safe place for people to live if they are transitioning between housing or experiencing a challenge with their current living situation. Short term leases allow for these people to remain in Stow until they arrive at a permanent solution. For property owners who are looking for additional income to offset their housing cost, renting out an accessory apartment to tourists will provide them with additional money without displacing existing residents.
4. **Public Housing.** Stow does own any housing units, making the housing market entirely private. Many towns and cities in the region, Commonwealth, and country own and lease out housing units, especially to income eligible individuals and families. Consideration of publicly owned housing can achieve the goals of creating Affordable Housing while giving the town control over the finished product.

Municipal Processes and Capacity Building Strategies



Strategy H: Develop Resources for Renters, Homeowners, and Property Owners

- **Organize Pre-filing Review Nights.** Departments in Town could consider hosting periodical events that allow developers and applicants to get a quick staff review of a development proposal. This would allow prospective applicants to ask questions, inform staff on what may be submitted, and provide prospective applicants with comments for a successful application.