



# Visioning Stow's Housing Future

**Stow Housing  
Production Plan**  
November 7, 2023

# Agenda

---

**Introductions:** *Who's in the room?*

**About HPPs:** *What is a Housing Production Plan?*

**Housing Needs:** *What are the housing needs in Stow?*

**Community Engagement:** *How else can you participate?*

**Closing**

# Who's in the room?

---

# Introductions

## Steering Committee

**Maureen Crawford**, Housing  
Authority Member

**Mike Kopczynski**,  
Affordable Housing Trust and  
Housing Authority Chair

**Cathy Leonard**,  
Affordable Housing Trust  
Member

## Town Staff

**Valerie Oorthuys**, Planning Director

**Michael Slagle**, Land Use Planner/  
GIS Administrator

## MAPC Team

**Gloria Huangpu**, Community  
Engagement Specialist

**Casey Williams**, Regional Housing  
Planner

# PollEverywhere Instructions

## Join by Web



- 1 Go to **PollEv.com**
- 2 Enter **MAPCPOLL**
- 3 Respond to activity

## Join by Text



- 1 Text **MAPCPOLL** to **22333**
- 2 Text in your message



# How would you describe your living situation?

- I rent my home in Stow
- I own my home in Stow
- I own my home and I own a rental property in Stow
- I do not live in Stow
- Other

# How would you describe your living situation?

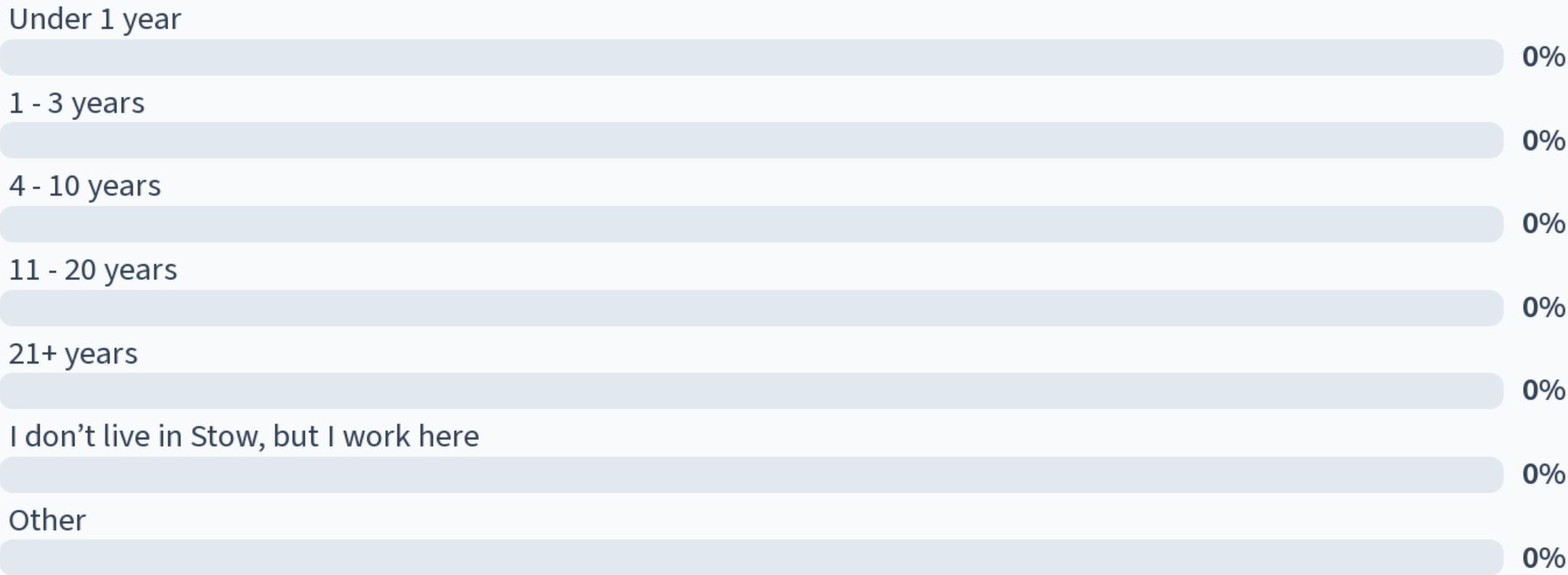


# How long have you lived in Stow?

- Under 1 year
- 1 - 3 years
- 4 - 10 years
- 11 - 20 years
- 21+ years
- I don't live in Stow, but I work here
- Other



# How long have you lived in Stow?



# Have you attended a Stow planning meeting before?

- Yes
- No
- I'm not sure

## Have you attended a Stow planning meeting before?

Yes

0%

No

0%

I'm not sure

0%

# What is your favorite thing about living in Stow?

What is your favorite thing about living in Stow?

Nobody has responded yet.

Hang tight! Responses are coming in.

# What is a Housing Production Plan?

---

# What is a Housing Production Plan?



**process for understanding local housing needs**

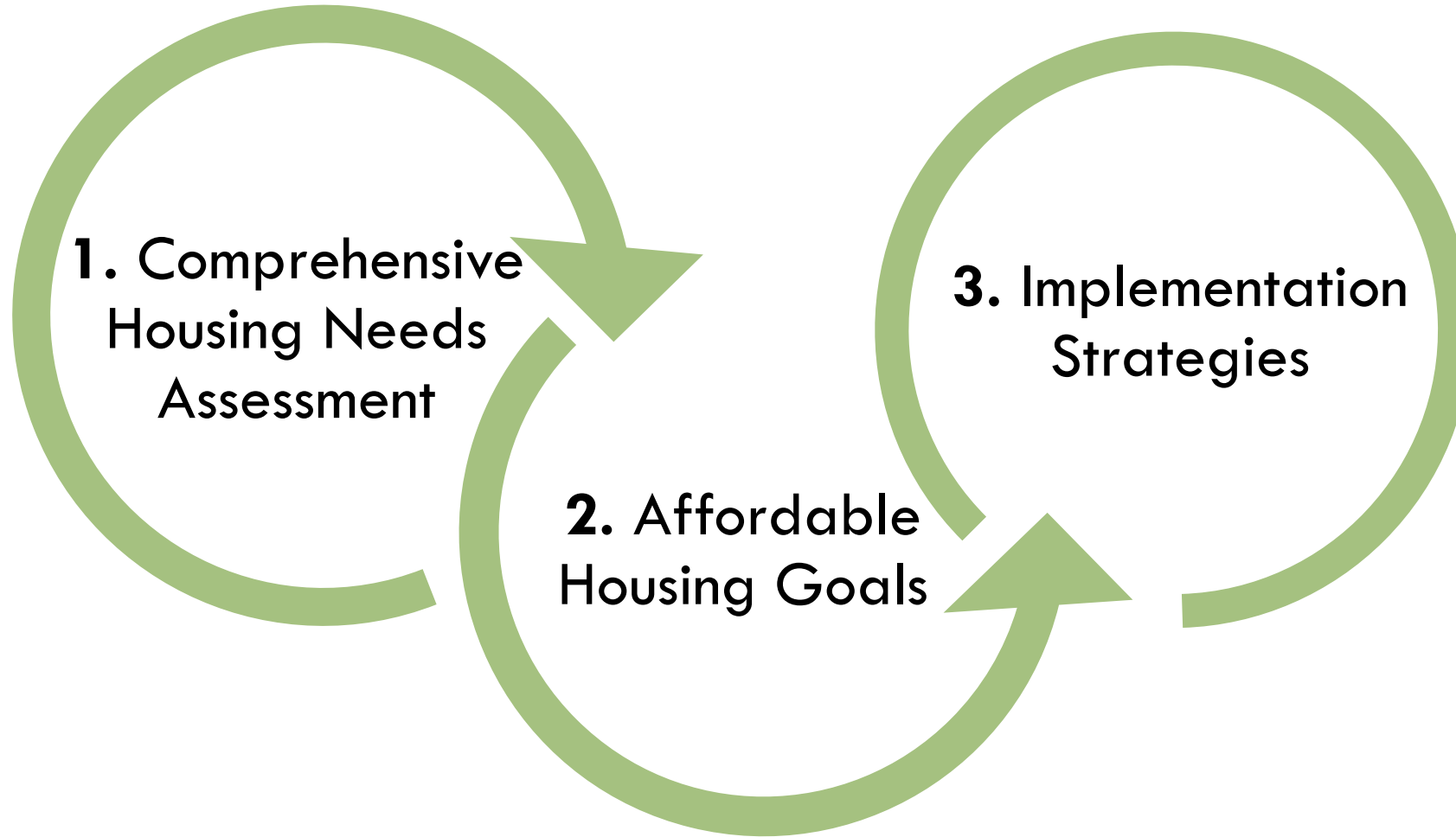


**tool to establish affordable housing goals**



**roadmap of strategies to achieve housing goals**

# Housing Production Plan Elements





# Past Housing Production Plans

## 2016: Stow's Last HPP

### Changes in Local Context

- Population growth
- Additional housing units
- Covid-19 housing affordability crisis

## 2023-2024: HPP Update

### *Affordable Housing Goals:*

- Provide a variety housing opportunities
- Ensure increases in the present housing mixture
- Encourage the elderly and handicapped to remain in Stow
- Creative approaches to local zoning

# Past Housing Production Plans



## 2016: Stow's Last HPP

### Changes in Local Context

- Population growth
- Additional housing units
- Covid-19 housing affordability crisis

## 2023-2024: HPP Update

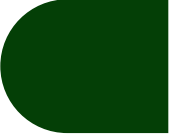





*We're Here!*

# Housing Production Plan Project Timeline



# Community Engagement Goals

-  **Inform** residents about Stow's current housing needs and challenges
-  **Gather** additional information and **hear stories** about residents' lived experiences with housing in Stow
-  **Engage** residents and decision-makers in conversations about housing goals that will guide future development
-  **Refine** and **approve** shared housing goals between residents and decision-makers

Innovative and creative

Accessible and transparent

Full-circle communication

# What are the housing needs in Stow?

---

# Overview

## Demographics

- Stow has seen modest growth, with an aging community, decreasing household sizes, and a lack of racial diversity.

## Housing Stock

- Stow has seen a significant increase in the amount of new housing developed in recent years.
- The majority of housing is owner-occupied single-family homes with three or four bedrooms.

## Housing Affordability

- The price of homes in Stow have increased significantly since the last HPP.
- More households experience housing cost-burden, with renters far more likely to struggle to make payments.



# DEMOGRAPHICS

*Data about the people who live in Stow*

# Population Change, 1960-2020

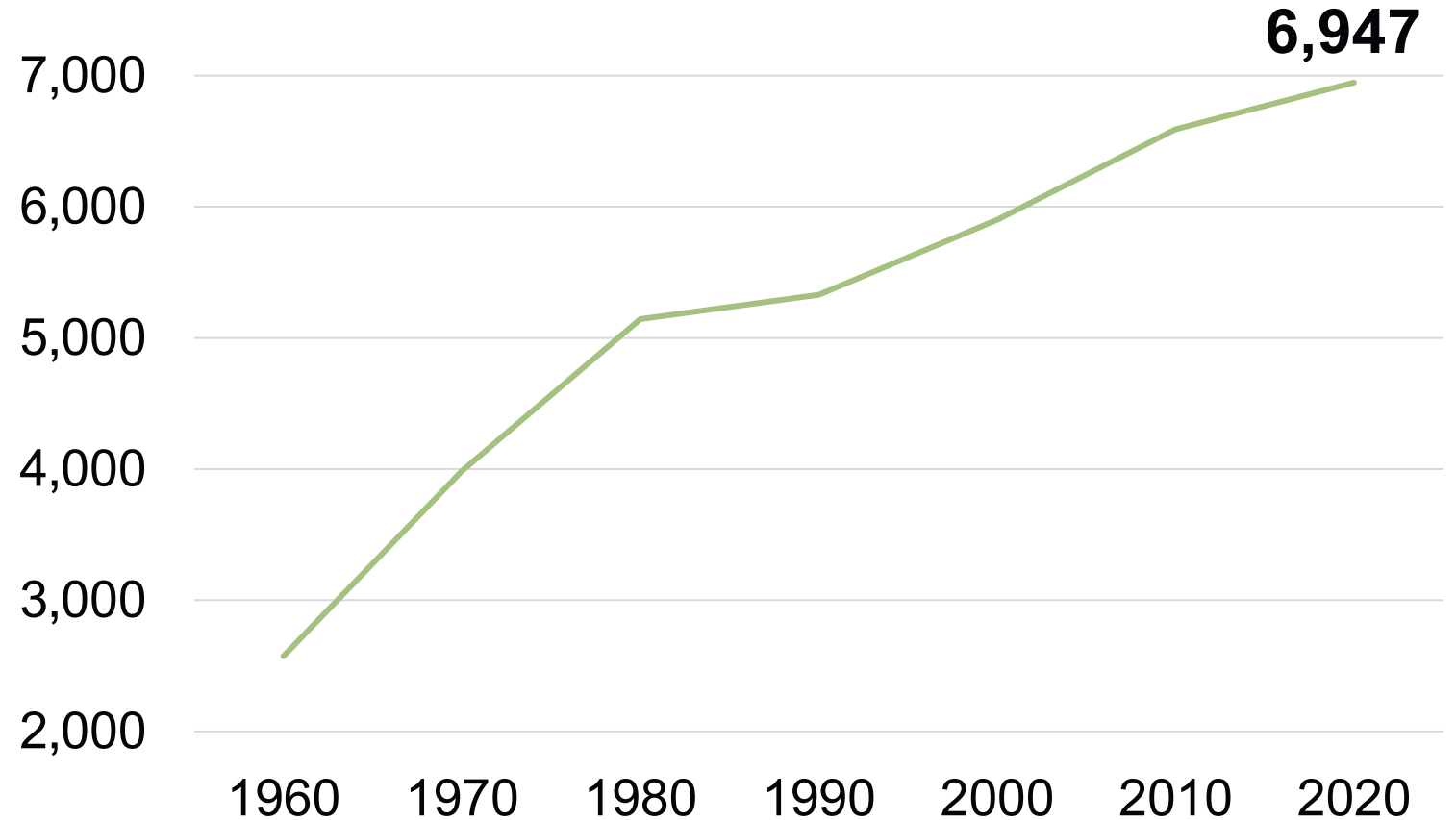
Demographics

Stow's population has grown **8.9%** since 2010

2010: **6,590**

2020: **6,947**

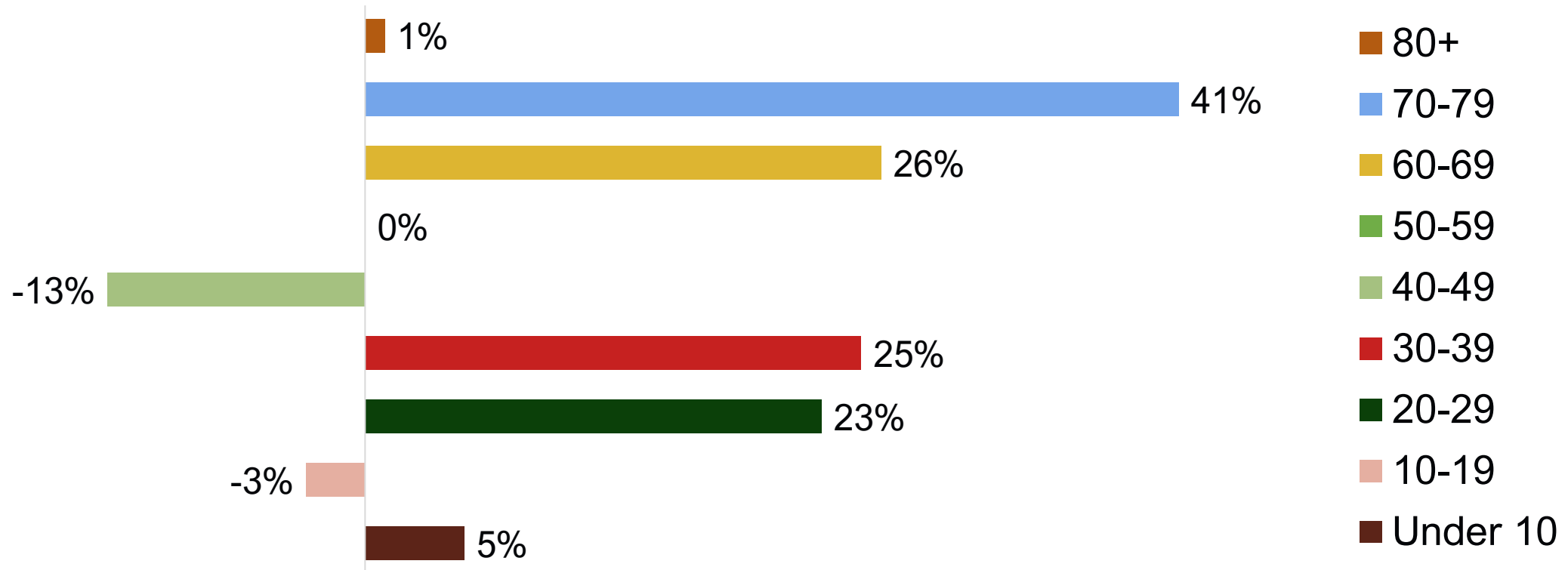
2023: **7,174\***





# Age of Population Change, 2010-2020

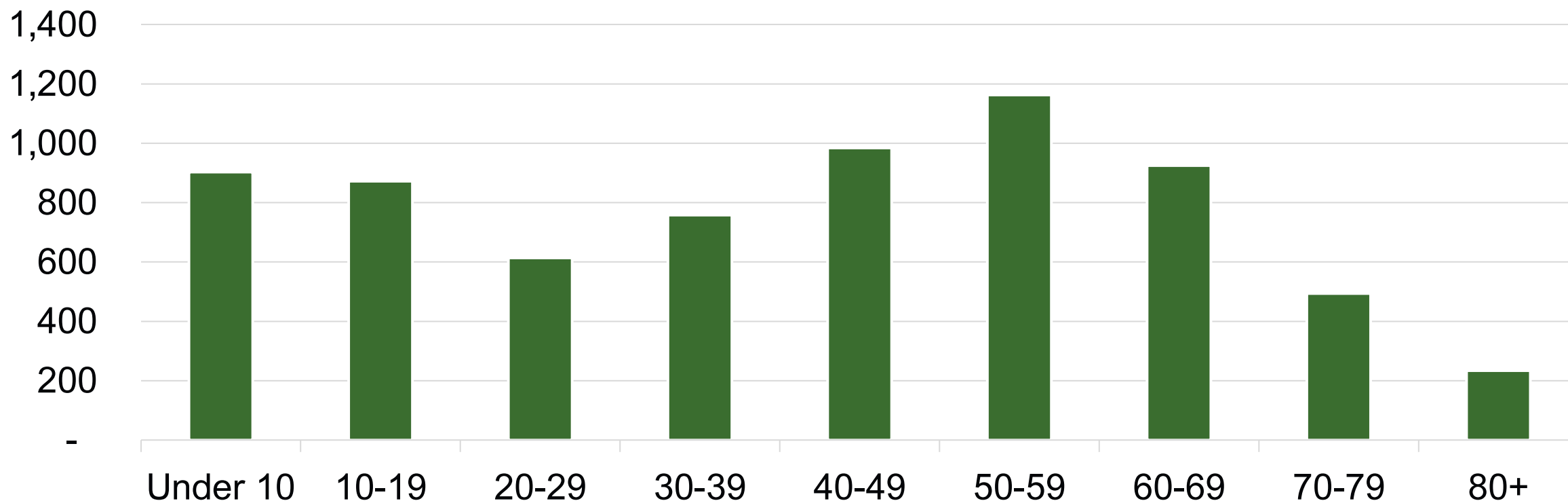
Demographics



Stow has an **aging** population, with the **largest increase** in residents between the ages of **70-79**

# Age Distribution, 2020

Demographics



**26.65%** of Stow is under the age of **18**

**12.75%** of Stow is over the age of **65**

# Disability Status

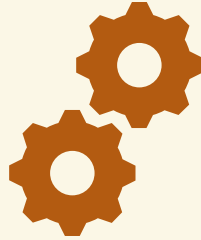
8.1% of residents identify as having a disability



Hearing



Vision



Cognitive



Ambulatory



Self-Care



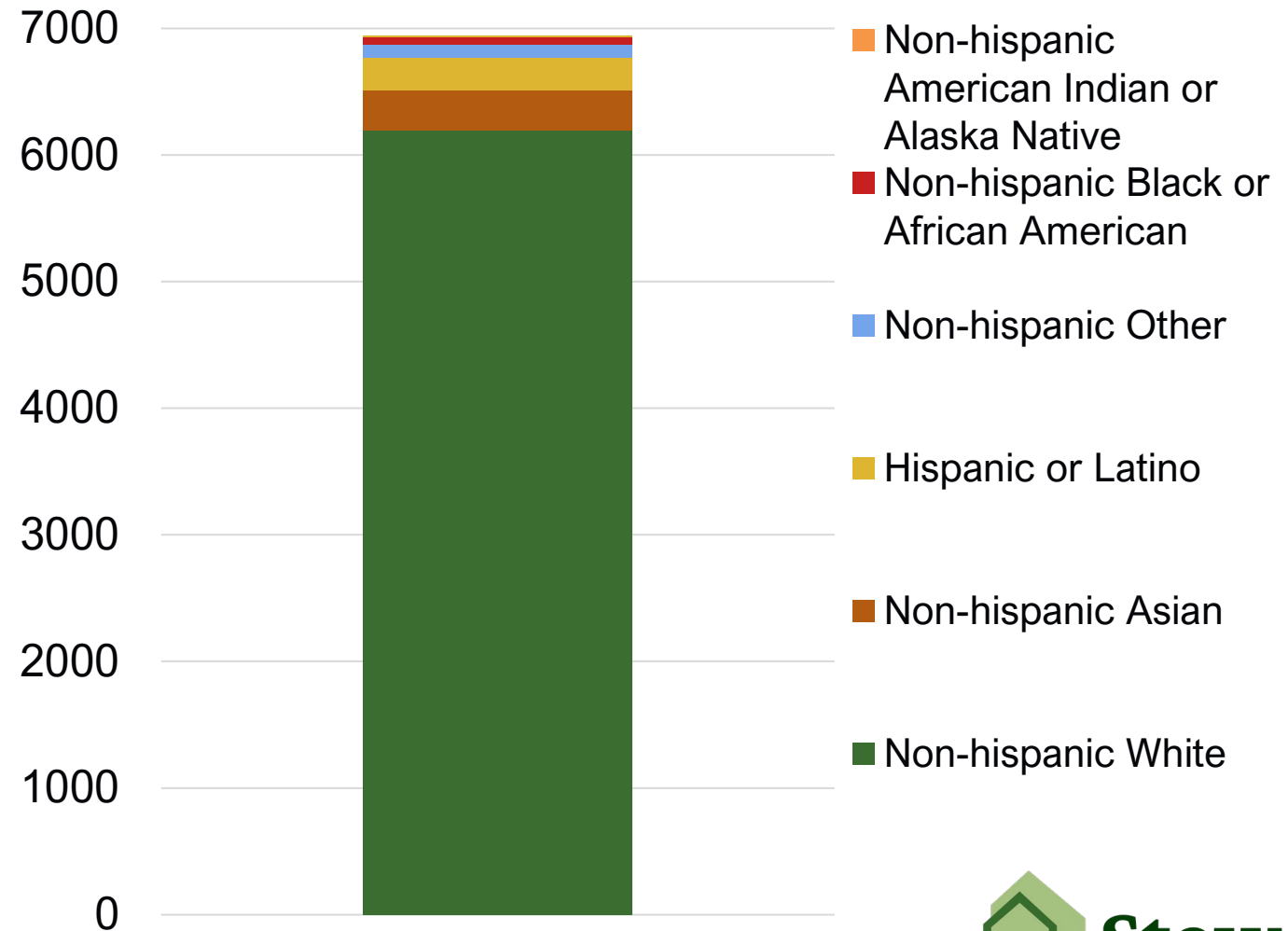
Independent  
Living

As people age, the likelihood that they live with a disability increases.

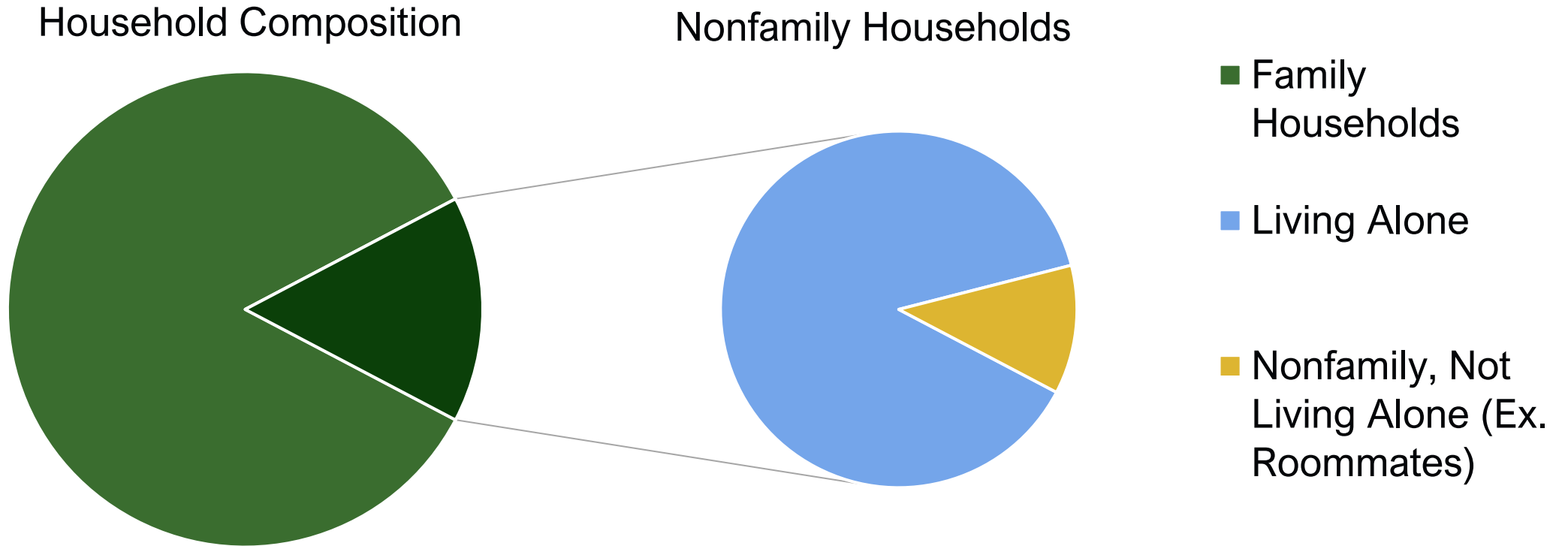
# Race & Ethnicity, 2020

**86.4%** of the population identifies as non-Hispanic **White**

Percentage has decreased since 2010 when 93.6% of residents identified as non-Hispanic White

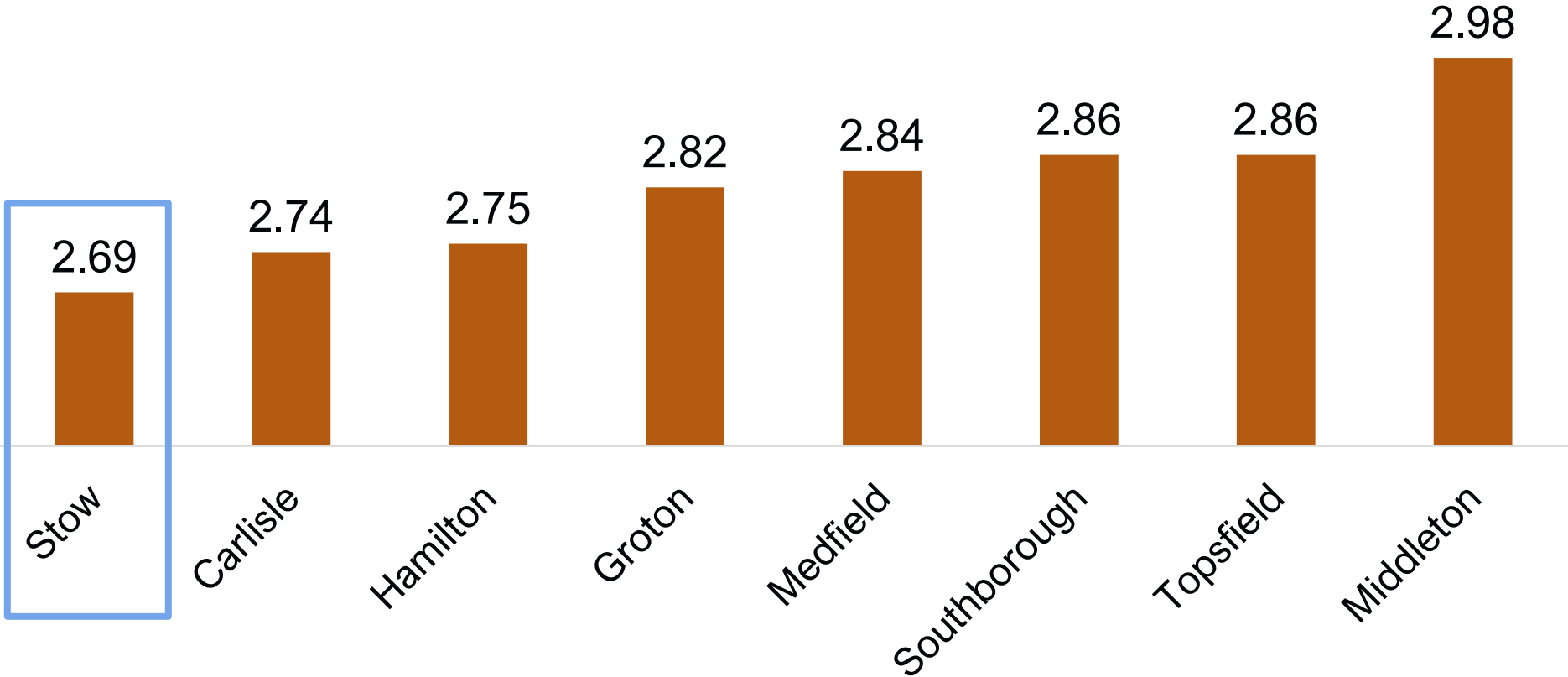


# Household Composition



Most households in Stow are **families**  
Of the nonfamily households, most are **residents living alone**

# Average Household Size



Of our context communities, Stow has the **lowest average household size**

# Poll Question: Which of these data points is most surprising to you?

## Join by Web



- 1 Go to **PollEv.com**
- 2 Enter **MAPCPOLL**
- 3 Respond to activity

## Join by Text



- 1 Text **MAPCPOLL** to **22333**
- 2 Text in your message



## Which of these data points is most surprising to you?

Stow's population has grown 8.9% since 2010

0%

Stow has an aging population, with the largest increase in residents between the ages of 70-79

0%

26.65% of Stow is under the age of 18, and 12.75% of Stow is over the age of 65.

0%

8.1% of residents identify as having a disability.

0%

86.4% of the population identifies as non-Hispanic White.

0%

Most households in Stow are families. Of the nonfamily households, most are residents living alone

0%

Of our context communities, Stow has the lowest average household size.

0%

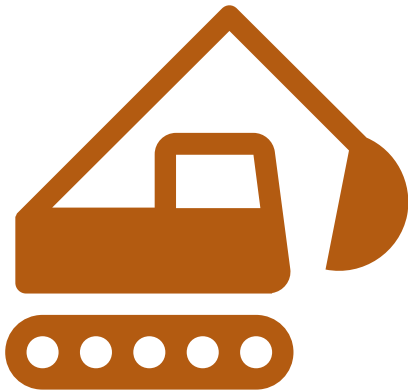


# HOUSING STOCK

*Data about the homes in Stow*

# Housing Inventory

Housing Stock



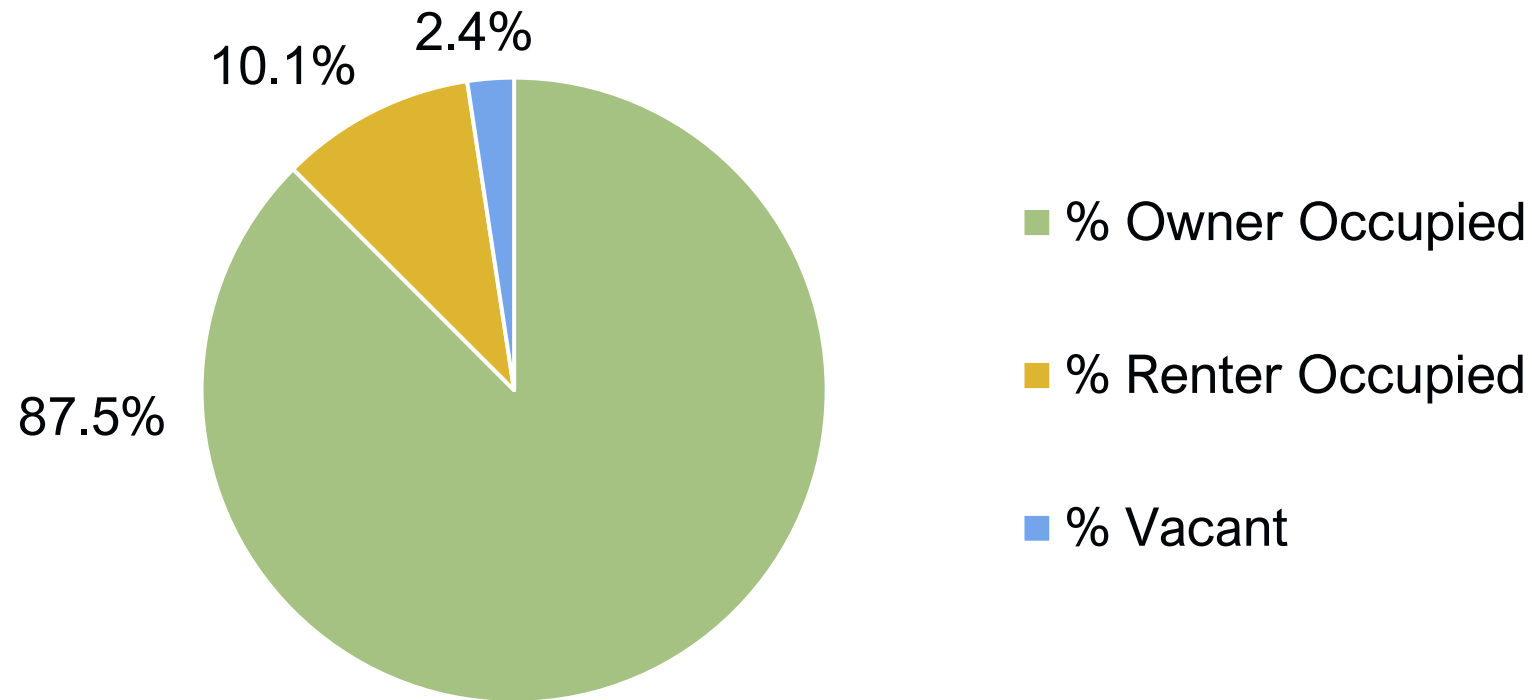
In 2010, Stow had **2,526** housing units.

In 2020, Stow had **2,743** housing units, a growth of 8.5%



# Housing Tenure

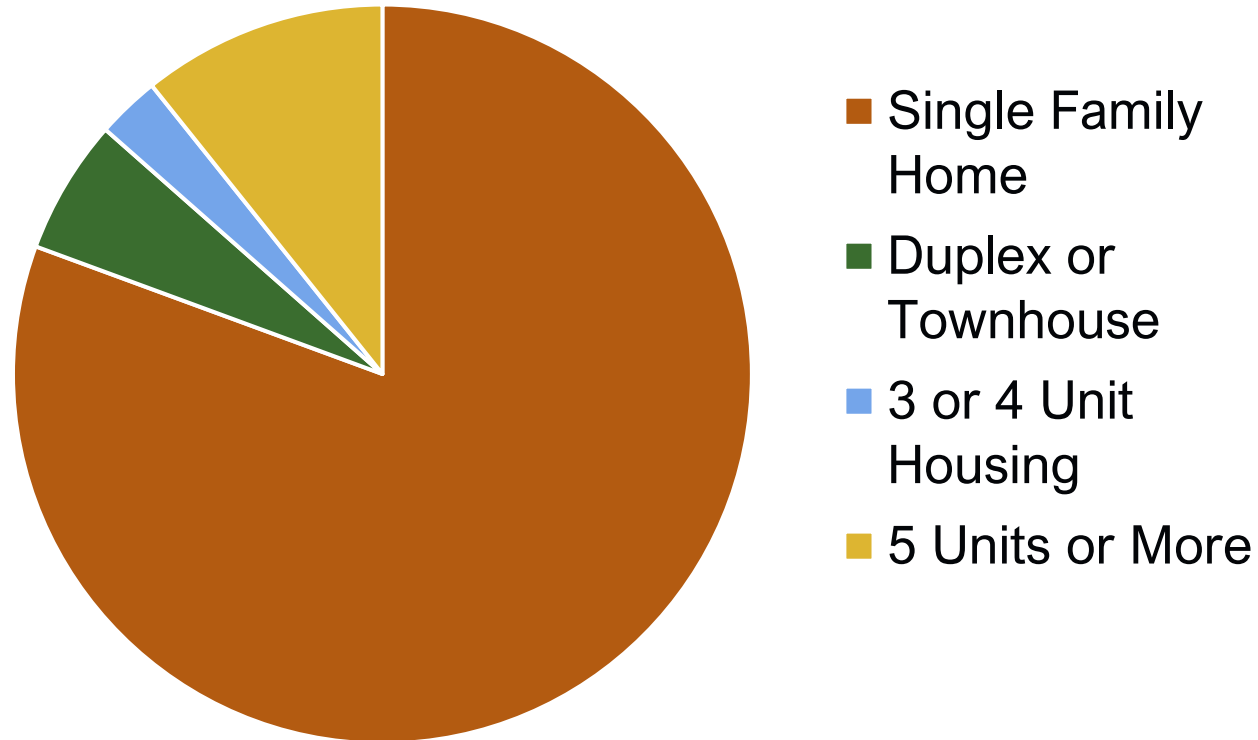
Housing Stock



**Most housing units in Stow are owner-occupied**

# Housing Unit Type

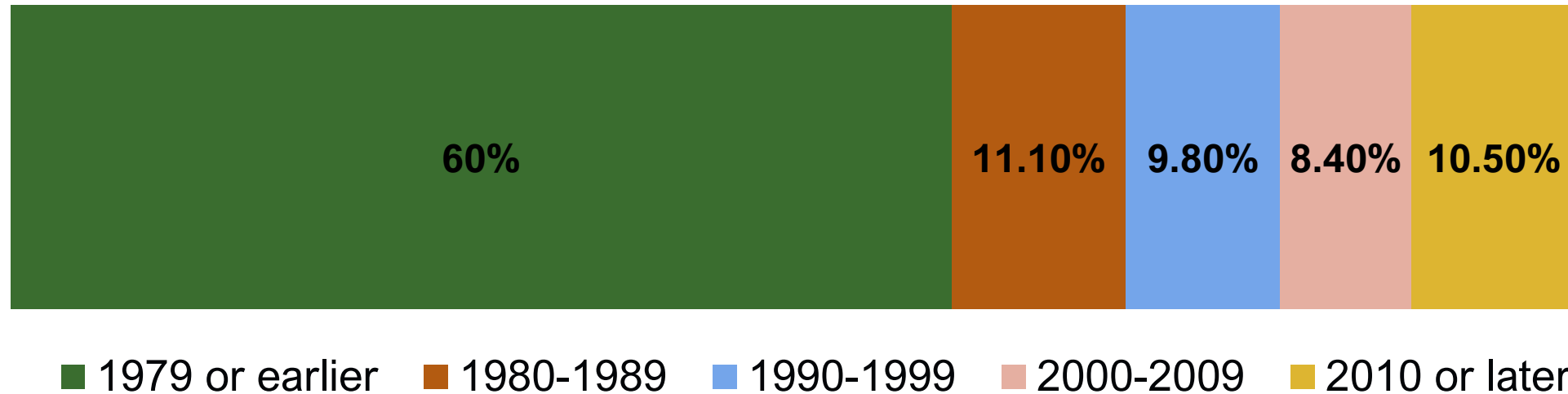
Housing Stock



**81% of housing units are single family homes**

# Age of Housing Stock

Housing Stock



**A significant number of new housing units  
have been built in the last decade**

# Average Size of Homes



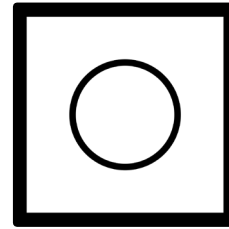
Homes constructed in Stow since 1980 are an average of **2,500 sq ft**

For those constructed since 2020, homes average **3,465 sq ft**

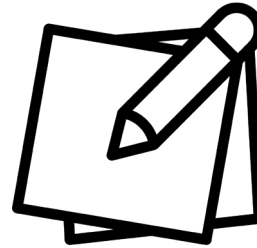
**Over 2/3** of homes in Stow have either 3 or 4 bedrooms

# Small Group Discussion

What types of housing  
do you think are  
needed in Stow?



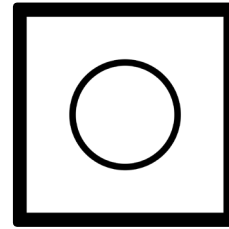
**Add a dot sticker to the  
housing types you think  
are needed**



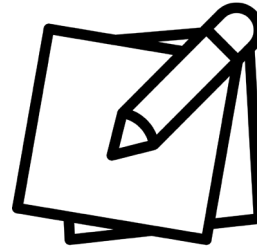
**Add a sticky explaining  
where or why**

# Small Group Discussion

What features of housing are important to you in Stow?



**Add a dot sticker to the features of housing you think are important**



**Add a sticky explaining why or suggesting additional features you think are important**



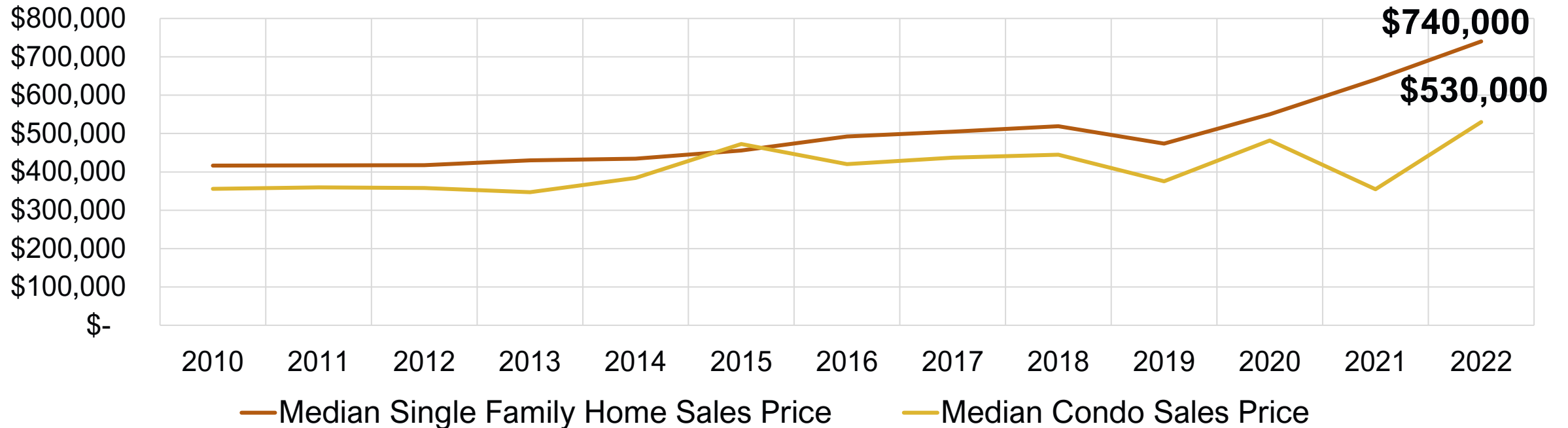
# HOUSING AFFORDABILITY

*Data about the cost of owning a home in Stow*



# Housing Market

Housing  
Affordability



2021 Estimated Median Home Value: **\$555,200**

Since 2010, the median home sales price has increased **78%** to **\$740,000**

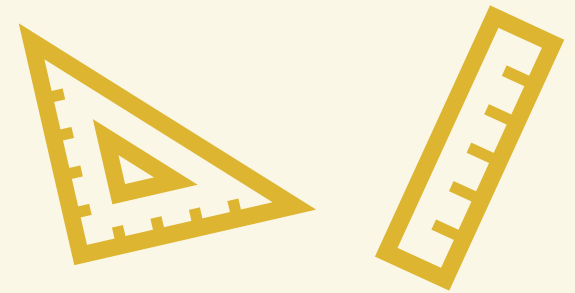
# Rental Market



10% of housing  
units in Stow are  
rentals

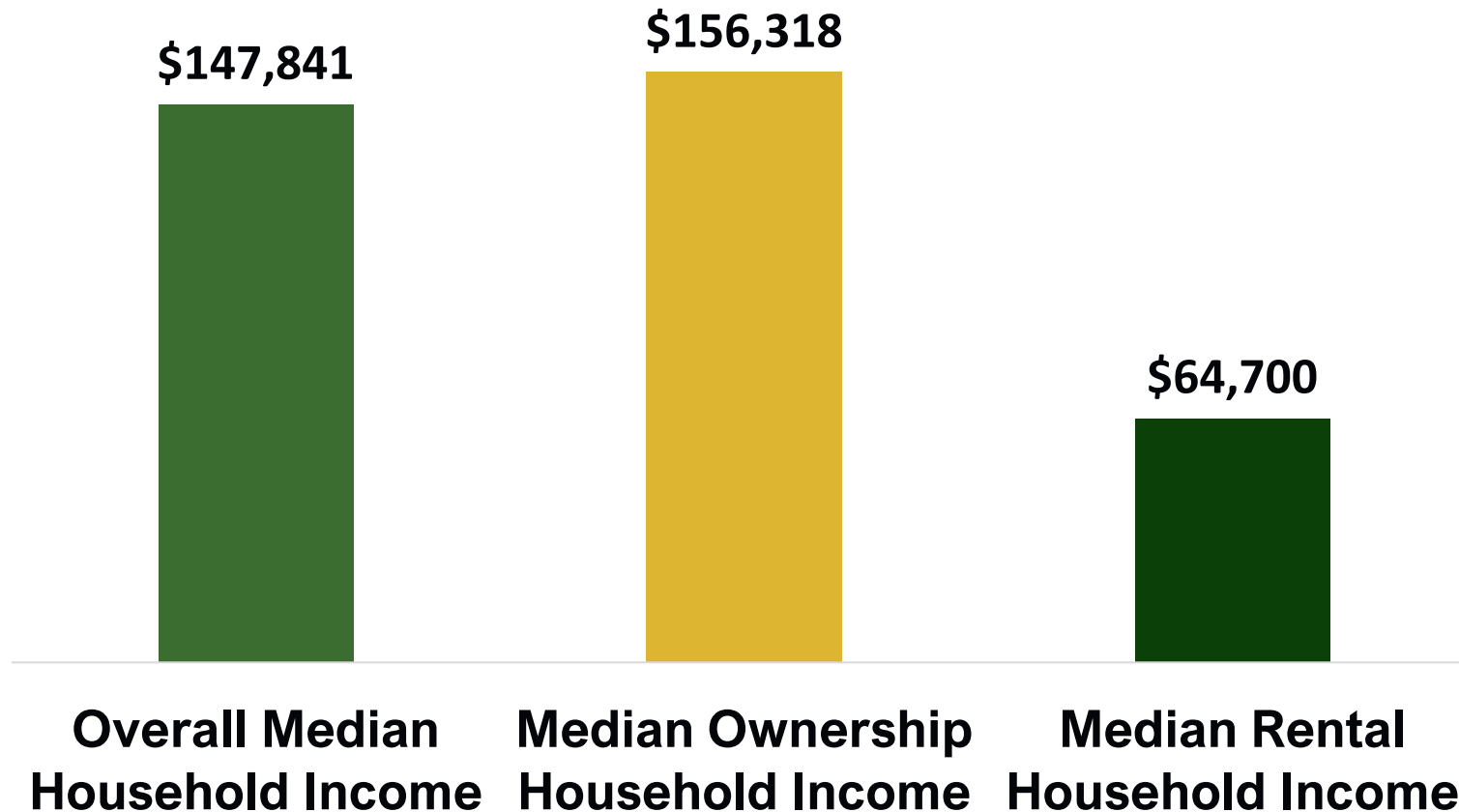


\$1,610  
Average  
Rent in Stow



936 square feet  
Average Size of  
Rental

# Household Income



Median household income for rental households is much lower than that of ownership households

# Affordable Housing Income Limits

Household Size	Area Median Income (AMI)	80% AMI
1 Person	\$103,900	\$82,950
2 Person	\$118,800	\$94,800
3 Person	\$133,600	\$106,650
4 Person	\$149,300	\$118,450

About **1 in 5** households  
in Stow are eligible for affordable housing

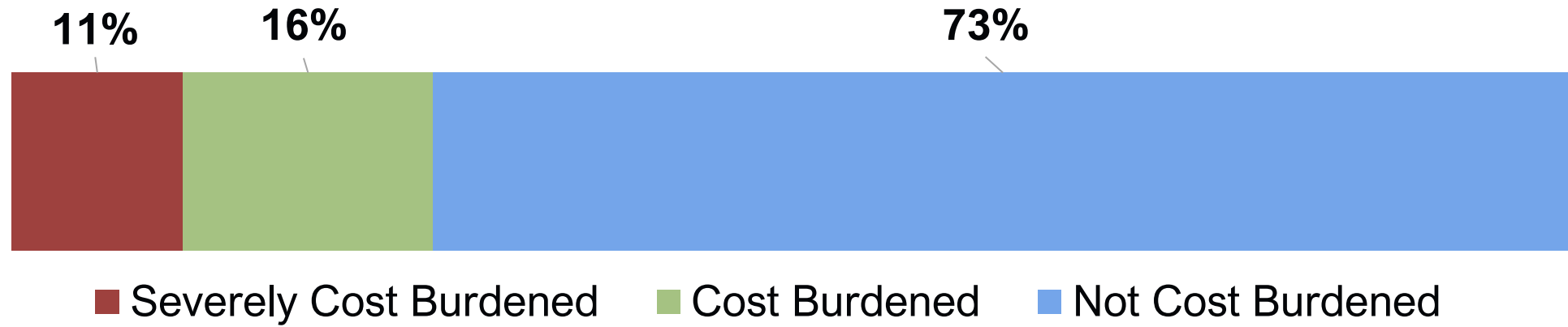
# Deed-Restricted Affordable Housing

Housing  
Affordability

## “Capital A” Affordable Housing

- Rented or sold only to qualified affordable households based on income, assets, and other factors
- Some housing developments are 100% Affordable, other Affordable Housing units are part of a larger market-rate project through either a Comprehensive Permit or Special Permit

# Housing Cost Burden



Households spending more than 30% of their gross income on housing are considered **cost-burdened**

# Current Subsidized Housing Inventory

Housing  
Affordability

Stow has 1 Affordable Housing unit for every 3 eligible households

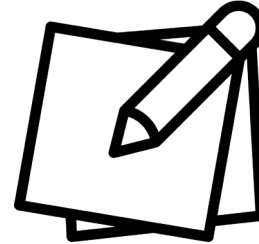


**179** units on the Subsidized Housing Inventory  
**575** Eligible Households



# Small Group Discussion

**Does this data make  
you think of any  
housing concerns or  
needs you have  
experienced?**



**Take 3 minutes to jot down  
your response to the  
question on a sticky note**

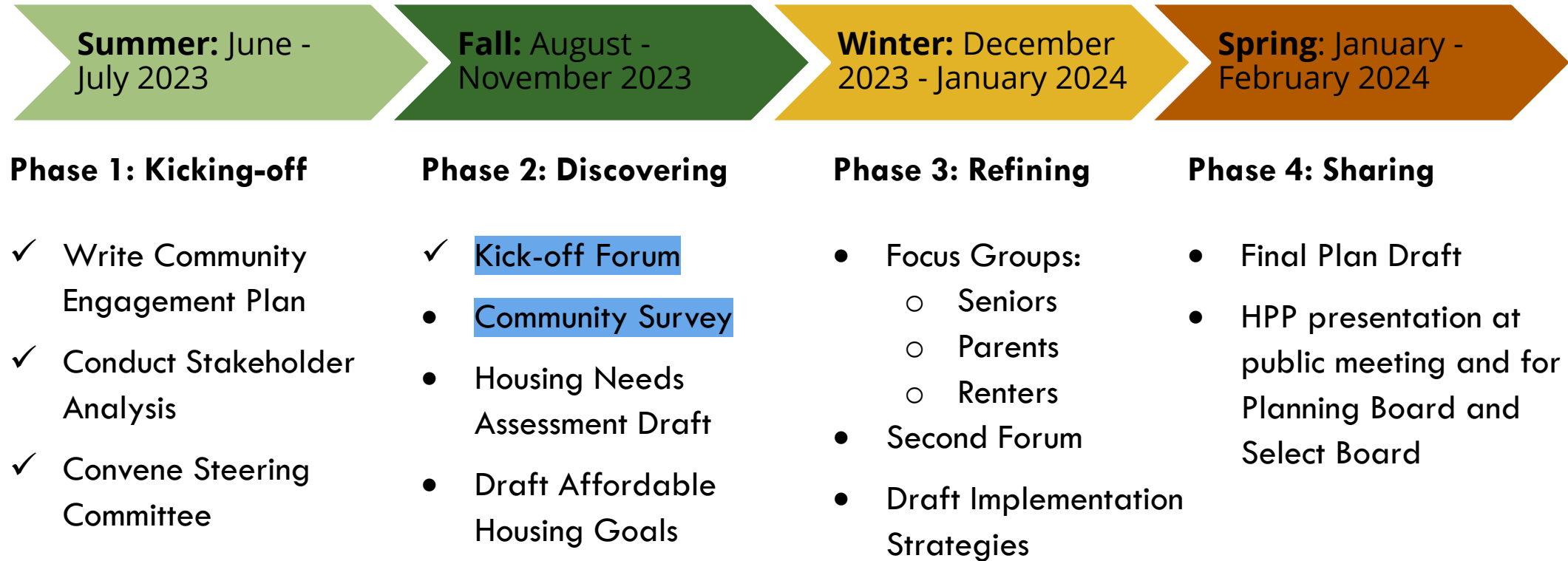


**Share and discuss with the  
group at your table**

**How else can you  
participate?**

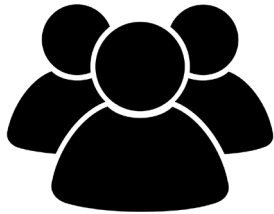
---

# HPP Project Timeline

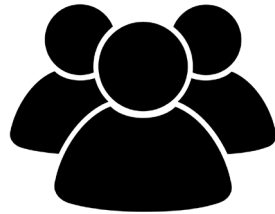


# Coming Up: Focus Groups

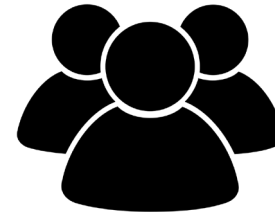
**Objective:** Hear stories and perspectives of priority groups who could not attend the Forum.



**Parents**



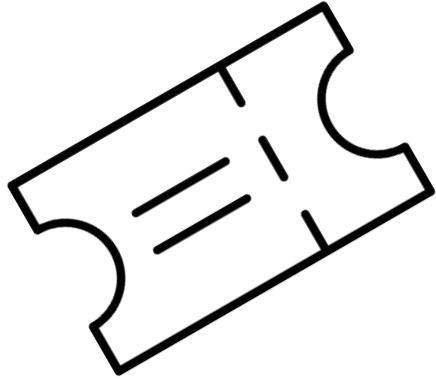
**Seniors**



**Renters**

*\*Including  
Ambassadors*

# One Last Thing!



## Your Exit Ticket:

*Visioning Stow's Housing Future Survey!*



[mapc.ma/stowsurvey](https://mapc.ma/stowsurvey)

# Thank you!

---

Valerie Oorthuys  
[planning@stow-ma.gov](mailto:planning@stow-ma.gov)

Michael Slagle  
[planning2@stow-ma.gov](mailto:planning2@stow-ma.gov)

Casey Williams  
[cwilliams@mapc.org](mailto:cwilliams@mapc.org)

Gloria Huangpu  
[ghuangpu@mapc.org](mailto:ghuangpu@mapc.org)