

# TOWN OF STOW Comprehensive Permit Policy Update

Prepared by the Town of Stow Comprehensive Permit Policy Task Force 4/24/2013

# ADOPTED BY THE BOARD OF SELECTMEN 11/12/2013

Task Force:

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#### Town of Stow Comprehensive Permit Policy

The Stow Board of Selectmen adopted the following Comprehensive Permit Policy, which conveys our town's expectations for housing developed under Chapter 40B. This policy was developed jointly by representatives of the Municipal Affordable Housing Trust, the Zoning Board of Appeals and the Planning Board. The policy explains desired outcomes, sets minimum performance standards for all affordable housing developments, and describes the trade-offs that Stow is willing to explore with applicants for a comprehensive permit. The Zoning Board of Appeals shall use this policy as a guide in its review, approval or denial of all Comprehensive Permit Applications.

#### About Stow

Stow is a largely residential community with a distinct country character provided by numerous orchards, golf courses, forests, wetlands, and areas of open space. As a relatively old community (incorporated in 1683), Stow has a variety of housing stock, including historical dwellings, typical New England single and multiple family dwellings, and limited affordable and elderly housing communities. However, the current mix of housing stock is overwhelmingly single-family detached homes (91% of all housing units) on 1 to 2 acre lots.

Our vision is to reestablish diversity in our community by creating housing stock where young, middle-aged, and older residents of all income levels can together share the common values that existed in this community many years ago. The impact of an aging population indicates the need for housing for those on a fixed income. Workforce housing is also desired in the community so those who work here can live near where they work.

#### Challenges

Typically high-density affordable housing developments are served by municipal water and sewer and located nearby public transportation and places of employment. Stow relies on private water and septic, has no public transportation other than a Council on Aging van service, and relies on a small, mainly on-call fire department with no ladder truck. In addition, as only 5.5% of Stow's land is zoned for commercial or industrial uses, employment opportunities are limited. For these reasons, we encourage smaller scale developments that are located outside the commercial and industrial zoned sites that have good transportation access for industrial use and close to existing villages.

#### Synopsis

The Town of Stow maintains a tradition of working cooperatively and negotiating with affordable housing developers. We encourage comprehensive permit applications for developments that serve low-, moderate- and middle-income households and meet expressed community needs for rental and/or senior housing. In addition, we look favorably on developments that conform to the historic architecture of our town and, whenever possible, make use of existing structures. We also look favorably on developments that are located close to Stow's existing villages. By guiding attractive,

small-scale affordable housing development toward these areas, we want to create and sustain an inventory of low- and moderate-income housing units equal to at least10% of all homes in our community.

Stow seeks to provide permanent affordable housing that benefits as many local residents as possible. Since our town is a small, low-density community, we look favorably on affordable housing developments of 50 units or less, with a density of 3-4 single-family dwellings per acre or 7-10 common-wall units per acre. Buildings in an affordable housing development need to meet Stow's 35' height limit. A development located outside of our established villages ought to reflect the principles of traditional village design. A village needs a focus, a social amenity to act as its defining feature, such as gathering spaces, community meeting room, and trail linkages to adjacent open space. In some instances, Stow may want to participate in a development in order to reduce density or increase the level of affordability.

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#### **Comprehensive Permit Policy**

#### 1. Community housing needs and priorities.

Stow seeks to provide and maintain the Chapter 40B statutory threshold of at least 10% of its year-round homes that qualify as low and moderate income housing units, by providing a mix of affordable rental and home ownership units. In addition, Stow seeks to provide for middle-income housing units.

<u>Affordable Rental Units</u> - The shortage exists most acutely among rental units for all income groups. The town encourages development that addresses this need. If able to choose between two concurrently filed Comprehensive Permit applications, the town will give preference to the application that increases the supply of rental units affordable to low (70-80% of income limits) very low (50% of income limits), extremely low (30% of income limits) and moderate-income (81-110% of median income) households and substantially meets other local objectives outlined in this policy.

<u>Mixed-Income Development</u> - There is a significant gap between affordable units and the high-end units that the housing market is producing. Many in Stow were once middle-income (110-140% of income limits) housing consumers, having gotten their start in that niche. Therefore, to provide a range of housing alternatives for people in Stow, the town encourages mixed-income developments that include housing affordable to low-, moderate- and middle-income households.

#### 2. Relationship of policy to community planning goals

The 2010 Stow Master Plan specifies several housing and residential development goals, including: (1) an increase in the supply of permanently affordable housing in a manner compatible with the town's historic architectural traditions (2) the preservation of the town's existing inventory of older, small dwelling units in order to maintain a diverse supply of homes, and (3) the promotion of renovation, use conversion and infill development in established village areas over new construction in undeveloped areas. This policy statement reflects those goals. A comprehensive permit development with the following characteristics will be deemed consistent with these goals:

2.1 Design - Attached housing units should be designed to blend compatibly with surrounding single-family neighborhoods. Clusters of two, three, and four to eight-unit buildings that closely approximate traditional single-family residences and farmhouses will generally be consistent with the goals of the master plan; new construction of large, three-story apartment-style buildings will generally be inconsistent. Density achieved by compatible building design will be viewed more favorably than density achieved by substantial variations from the town's height requirements for homes in the zoning district where the site is located due to public safety concerns.

The following photographs are examples of preferred building designs.



Minute Man Commons, Lincoln, MA http://chapa.org/pdf/minutemancommons.pdf





Battle Farm Road, Lincoln http://www.designadvisor.org/gallery/battle.html





# Affordable Housing Coalition

http://www.affordablehousing-coalition.com/Examples1.html



Butternut Farm, Amherst

http://www.haphousing.org/default/index.cfm/housing-creation/full-projects-listing/



Amherst, Palley Village

Belchertown, North Main Street



Wilmington, Shawsheen River Est. http://app1.ocd.state.ma.us/HOP/MainMenuGrid.aspx



Weston Affordable Housing Draft Report

http://weston.govoffice.com/vertical/Sites/%7B264E11B6-4A4A-4EC0-B631-35FE907B479E%7D/uploads/%7B2ACB1ABE-2385-4765-BB15-8494A04AA70A%7D.PDF



Faxon Farm, Stow, MA



Gleasondale Road, Stow, MA

- 2.2 <u>Reuse</u> The many historic homes in Stow contribute to the town's historic character; therefore it is our goal to make every effort to maintain existing historic homes. The town encourages comprehensive permits that promote appropriately designed conversion and reuse of existing structures to affordable multi-family, senior housing or studio units, particularly structures with historic significance to the town.
- 2.3 <u>Village Design</u> The village concept is an important part of Stow's Master Plan. Stow strongly encourages affordable housing development in established village areas. Development outside of an existing village should be sensitive to traditional village design principles, notably by providing a common focal point – services, a community resource or an attraction or amenity so that at least one aspect of the lives of the new residents can be accommodated within the village. Ideally, the village's service or resource will serve residents of both the village and the town as a whole, fostering integration of the development within the community.

#### 3. Development preferences

The town will generally support comprehensive permits with the following characteristics:

3.1 <u>Types of housing</u> - See "Community Housing Needs and Priorities." In addition to a preference for affordable rental units, the town wants a mix of unit sizes to accommodate individuals and families. A development that includes workforce housing, cottage housing, and studio, one- and two-bedroom apartments is preferable to one with no small units and a large number of three-bedroom units.

Stow will also look favorably on a development that includes dwelling units to be designated that will be sold to middle income buyers (with income at or below 120% of the median income).

#### 3.2 Location

A. Stow will look *favorably* on comprehensive permits in the following areas:

- 1. Areas zoned for residential use or a mix of residential and commercial uses, or for "Active Adult Neighborhood" development.
- 2. Areas in or adjacent to established villages and neighborhoods.
- 3. Areas with direct access to main roadways.
- 4. Areas outside of the Water Resource Protection overlay district.
- B. Stow will look <u>unfavorably</u> at a comprehensive permit application to develop land in the following areas:
  - 1. Areas zoned for non-residential development. Only 5.5% of Stow's land *is* zoned for commercial or industrial use and the tax base needs diversification. Therefore, Stow needs to reserve commercial and industrial sites that have good transportation access for commercial and industrial uses.
  - 2. Areas defined as floodplain.
  - 3. Areas protected as Riverfront Area according to the Massachusetts Wetlands Protection Act and its implementing regulations at 310 CMR 10.00.
  - 4. Unprotected Parcels with Agricultural Significance. (Appendix A)
- 3.3 <u>Density and Scale</u> The town recognizes that density is important to the feasibility of an affordable housing development. At the same time, the town has a public interest in promoting small-scale development. Generally, Stow will look favorably on a small-scale affordable housing development over one of a larger scale, even if its density is lower. An application for fewer than 50 units is strongly preferred, subject to the following dimensional guidelines.
  - a. <u>Units per acre</u> Requests to waive the density requirements of the Zoning Bylaw shall in all cases be accompanied by evidence of economic necessity.

The town may accept an overall density of 3-4 units per developable acre for single-family dwellings and 7-10 units per developable acre for common-wall units, up to a maximum of 50 units in a development.

- b. <u>Height</u> Stow limits residential buildings to a height of 35'. The town's small, mainly on-call fire department has no ladder truck, which means that Stow would have to rely on mutual aid in the event of a fire in a building that exceeds 35'. In addition, Stow looks favorably on affordable housing developments that are compatible with the rural-residential character of the town. Buildings should be harmonious with and enhance the town's existing architectural traditions.
- c. <u>Intensity of use</u> Structures in a comprehensive permit development should comply in as many respects as possible with the design guidelines for residential uses in a Planned Conservation Development, including the preservation of 30% of the parcel as open land.
- d. <u>Architectural and site plan standards</u> Wherever possible, applicants should comply with the site plan standards listed under Section 9.3.11 of the Zoning Bylaw.
- e. <u>Distribution of affordable units within the Development –</u> Affordable units should be designated on the plan and should be distributed throughout the development with no material difference between market rate and affordable units.
- 3.4 <u>Other public benefits</u> Developments that provide public benefits in addition to the required percentage of affordable housing units are preferable to developments that provide no other public benefits. Specifically, the town encourages applicants to provide facilities that will add to the communal experience in Stow. Examples include a social amenity to act as its defining feature, such as gathering spaces, community meeting room, community garden space and trail linkages to adjacent open space. Other significant public benefits would be a higher percentage of affordable units, the inclusion of middle-income housing units and the preservation of a historically significant building.

#### 4. Performance standards

To plan and manage growth so that essential municipal services, efficient educational services, and affordable community services will be available for all citizens, while developing affordable housing options, in general, Stow will look favorably on comprehensive permits that meet the following minimum standards:

4.1 <u>Minimum percentage(s) of affordability</u><sup>1</sup> - 25-40% for rental and homeownership developments, 50% for single-room occupancy and elderly housing developments. In homeownership developments, a higher percentage of units eligible for inclusion

<sup>&</sup>lt;sup>1</sup> It is understood that applicants will provide at least 25% low- and moderate-income units as required for a development's inclusion in the Chapter 40B Subsidized Housing Inventory.

in the Chapter 40B Subsidized Housing Inventory may be considered a reasonable trade-off, when necessary, for a modest increase in density.

- 4.2 <u>Income targets</u> Rental developments should provide a continuum of affordability, such as units priced for households at 30%, 50%, 70%, 80% and 110% Area Median Income<sup>2</sup> (AMI). Range of affordability may be considered a reasonable trade-off, when necessary, for a modest increase in density or by support from the Town in the developer's efforts to obtain additional subsidies for the development. Stow has housing needs at several market levels. We are not interested in having a disproportionately large share of units affordable only to households with incomes at the upper end of the moderate income range. The Town desires a mix of unit pricing versus pricing all of the units in a development for households at 70-80% AMI.
- 4.3 <u>Term of affordability</u> Affordable units shall be permanently affordable. All comprehensive permit decisions will be conditioned upon the perpetual affordability of the Chapter 40B units.
- 4.4 <u>Accessibility</u> Affordable housing units shall be Americans with Disabilities Act (ADA) adaptable in accordance with Fair Housing Accessibility standards.
- 4.5 <u>Stormwater Management</u> Affordable housing development plans shall comply with the requirements of Section 3.8.1.9 of the Zoning Bylaw. The town will presume that projects meeting the 2008 Massachusetts Stormwater Handbook, or as subsequently amended, satisfy the requirements of Section 3.8.1.9 of the Stow Zoning Bylaw and related Subdivision Rules and Regulations, Site Plan Approval Rules and Regulations and Special Permit Rules and Regulations, and therefore are presumed to also satisfy other regulatory requirements, as stated in said handbook.

#### 5. "Local preference" allocation of affordable housing units

Comprehensive permit developments shall provide for local preference tenant or homeowner selection procedures for 70% of the units. "Local preference" tenants or homeowners include current town residents or their immediate family members (such as adult children or elderly parents), employees of the town or the regional school district, non-residents who work primarily within the Town of Stow and individuals who grew up in and wish to return to the town.

#### 6. Community participation

- 6.1 The town may elect to invest local resources or seek additional subsidies for a comprehensive permit development. This participation could take one or more of the following forms:
  - An infusion of capital in the form of permanent, deferred-payment debt.

<sup>&</sup>lt;sup>2</sup> Area Median Income is defined by the U.S. Department of Housing and Urban Development (HUD). Stow is part of the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area.

- Low-interest loans or financial assistance to reduce the cost of debt service for communal water supply and wastewater disposal facilities.
- Acquisition of one or more units.
- Acquisition of a portion of the site deemed significant to the town's open space goals.
- 6.2 The town may want to participate for the following reasons:
  - To reduce the density in order to increase open space, protect natural resources or control development impacts on municipal and school services.
  - To increase the percentage of low-income affordable rental units without increasing the overall density of the development.
  - To provide rental housing for very-low-income or elderly households and persons with disabilities.
  - To secure units for a rent-to-own program.
  - To increase the number of units affordable to middle-income households.

#### Appendix A Unprotected Parcels with Agricultural Significance (Identified in the June 2008 Open Space and Recreation Plan with Fiscal 2013 parcel ID updates)

Owner	Address	Parcel ID	Acres
Barnes Hill Trust			
Macwilliams, Karen	58 Wedgewood Rd.	R08-0050	30.3
Cacciatore Raymond J			
Tr Cacciatore Realty Trust	Packard Road	R17-0290	44.3
Collings Robert F	137 Barton Road	R25-0170	23.9
The Collings Foundation	Barton Road	R25-016A	16.4
Collings Robert F			
Collings, Caroline	Barton Road	R24-016B	14.8
Collings Robert F			
Collings, Caroline	Barton Road	U02-0540	11.6
Field Faith B	Great Road	U09-0310	12.1
Field Peder O			
Field Faith B	Packard Road	R17-0200	2.7
Field Peder O		<b>XX</b> 00.0000	
Field Faith B	Packard Road	U09-0330	2.7
Gagnon, Beth A		D14.0050	10.0
Harnett, Mark D	149 Whitman Street	R14-0050	10.8
Hangen Donald	102 Boon Road	D14 0210	6.0
Hangen, Tona	138 Sudbury Road	R14-0210	6.9
Honey Pot Hill Orchards Inc.	Sudbury road	R14-016A	84.4
Honey Pot Hill Orchards Inc.		R14-0140	8.2
Honey Pot Hill Orchards Inc.	Sudbury Road	R13-0060	14.3
Honey Pot Hill Orchards Inc.	Sudbury Road	R13-0040	7.4
Honey Pot Hill Orchards Inc.	Sudbury Road	R13-0020	22
Honey Pot Hill Orchards Inc.	Boon Road	R14-0180	3.2
Honey Pot Hill Orchards Inc.	Sudbury Road	R13-004A	1.6
Honey Pot Hill Orchards Inc.	Sudbury Road	R14-0120-0020	7.8
Honey Pot Hill Orchards Inc.	Sudbury Road	R14-016B	3.5
Honey Pot Hill Orchards Inc.	Sudbury Road	R13-0010	6.8
Honey Pot Hill Orchards, Inc.	Boon Road	R14-019A-0020	4.2
Lord Charles H			
Lord, Jean F	66 Brookside Road	R22-002B	77.8
Lynch Jean H.	74 West Acton Road	R21-001D-1	6.8
Lynch, Margaret A	27 Boxborough Road	R21-001D-2	1.5
Martin Richard S	-		
Martin, Paula	91 Boon Road	R14-0030-0010	1.5
Martin, J Stewart	77 Boon Road	R14-0030-0020	1.5
Martin, Richard S and Paula	Boon Road	R14-020B	19.65
McDonald Robert C		-	
McDonald, Gay Gibson	387 Gleasondale Road	R12-0050	18.6

Owner	Address	Parcel ID	Acres
Merrill Christopher B Tr			
Hero Meadows Nominee Tr.	Wedgewood Road	R08-005A	29.3
Mong Steven R			
Mong, Kirsten	70 Old Bolton Road	R03-0230-0010	6.8
Moseley Philip B Tr		D02.022D.0010	1.5
Moseley Elizabeth A Tr	32 Maple Street	R03-023B-0010	1.7
Moseley Philip B Tr & Elizabeth A Tr – Kettell Farm			
	Maple Street	R03-023B-0030	175
Realty Trust	30 Maple Street		17.5
Mahall Family Living Trust	50 Maple Sueer	R03-023B-0020	1.9
Perkins Edward H, Trustee	25 Dealthattam Dead	D12 0010	02.7
Ash Trust	25 Rockbottom Road	R12-0010	93.7
Perkins Edward H, Trustee Ash Trust	Gleasondale Road	U08-0030	6.3
Perkins Edward H, Trustee Ash		008-0030	0.5
Trust	Gleasondale Road	U08-0030-0020	4.7
Pilot Grove Farm Inc.	South Acton Road	R21-0440	26.4
Pilot Grove Farm Inc.	Crescent Street	R17-001A	15.1
Mikoski, Linda	438 Great Road	U09-0180	16.6
Mikoski, Linda	Gleasondale Road	R16-030A	9.6
Mikoski, Linda	Red Acre Road	R30-0490	16.1
Mikoski, Linda	Pompositticut Street	R30-0770	12.4
Mikoski, Linda	Wheeler Road	R16-0460	11.7
Schwarzkopf Daniel B	331 Taylor Road	R06-1240	9.8
Schwarzkopf Daniel B	551 Tuylor Roud	K00-1240	9.0
Schwarzkopf, Constance G	331 Harvard Road	R05-0790	16.1
Schwarzkopf Daniel B			
Schwarzkopf, Constance G	Kirkland Drive	R05-067A	0.7
Shepherd T Nathanael			
Shepherd, Leslie E	154 Harvard Road	R04-0030	29.1
Shepherd Thomas R.			
Shepherd, Leslie E	Harvard Road	R09-014A	9
Shepherd, Nancy H.	Harvard Road	R04-002A	6.6
Sipler Dwight P.			
Sipler, Barbara P	184 Gleasondale Road	R15-0750	20.6
Town of Stow	60 Old Bolton Road	R03-0180	13.2
Tyler Allan A	772 Great Road	R03-0120-0010	1.5
Tyler, Allan A	724 Great Road	R03-0120-0020	8.1
Ward Daniel E			
Vicki A Dromey			
Tr Taylor Rd. Realty Trust	Taylor Road	R09-0990	4.9
Ward Daniel E			
Vicki A Dromey			
Tr Taylor Rd. Realty Trust	Taylor Road	R08-0100	27.3
Warren Francis Jr.		R17-0010	29.2

#### Appendix B

#### **Process for Comprehensive Permit Application Review**

The following summarizes key considerations and process steps. The specific detailed requirements are included in MGL Chapter 40B and the documents cited in this policy and the Stow Zoning Board of Appeals Rules & Regulations for Comprehensive Permit Application.

- 1. The Board of Selectmen shall appoint a Task Force to work with the Zoning Board of Appeals to constructively contribute to the review and permitting process. The Task Force shall be made up of representatives of the Stow Municipal Affordable Housing Trust, Planning Board, Conservation Commission, Board of Health and up to (2) abutters or neighbors. Depending on the size of the development and number of abutting properties, the Selectmen have the right to determine the number of abutters appointed to the Task Force.
- 2. Application The Comprehensive Permit application process is defined in the Stow Zoning Board of Appeals Rules & Regulations for Comprehensive Permit Application. The Applicant must model the development in accordance with Stow's Zoning Bylaw, and specifically enumerate the variances from the Zoning Bylaw that are sought before the Zoning Board of Appeals.

The Comprehensive Permit application shall also take into consideration the following documents:

- Zoning Bylaw
- Subdivision Rules and Regulations
- General Bylaw
- Wetlands Bylaw (General Bylaw)
- Board of Health Regulations
- Housing Production Plan
- Master Plan
- Information Sharing At a minimum, the developer's initial application, subsequent modifications and Zoning Board of Appeals findings on the developer's variance request, will be forwarded to the following Town entities, with a request for comment:
  - Board of Selectmen
  - Stow Municipal Affordable Housing Trust
  - Housing Authority
  - Planning Board
  - Conservation Commission
  - Board of Health
  - Fire Department

- Police Department
- Building Commissioner
- Highway Department
- Historical Commission
- School Committee
- Town Counsel
- 4. Coordination With Other Towns Efforts shall be made to prevent impacts to adjacent towns. If material impacts are likely because of a development, the affected town will be advised, and their input sought.
- 5. Expert Resources The Zoning Board of Appeals is the Permit Granting Authority as set forth in MGL Chapter 40B, but will actively seek input from other Town Boards, Departments and Agents to insure quality development design and implementation. Outside consultants will be engaged as needed to provide additional expertise, with reasonable fees borne by the developer to meet these needs.
- 6. Affirmative Action Marketing plan affirmative action provisions shall comply with the provision of applicable law.
- 7. Local Preference Local preference for selection of occupants of affordable units is supported to the maximum degree allowed by law.
- 8. Fiscal Review/Audit –At the Developer's expense, the Zoning Board of Appeals shall require that the Town conduct an audit to determine that the affordable housing development strictly complies with the limitations on profitability set forth in the General Laws, DHCD guidelines, and included in the Comprehensive Permit.

The Board of Selectmen shall appoint an auditor to audit the financial performance of the development, at the Town's expense.

The Applicant shall deliver to the Auditor appointed by the Board of Selectmen, the financial records of the affordable housing development to allow the Auditor to determine whether the Applicant has conformed with limitations on profitability.

- A report shall at the request of the Town be delivered to the Auditor at the sale of 75% of the apartments sold.
- The information shall be provided in a form consistent with the 40B pro forma.
- All costs of retaining the Auditor, including legal fees incurred by the Board and/or the Town, shall be paid by the Developer.
- The final audit will be completed and a report delivered to the Town on the earlier of: (i) 60 days after the sale of the final apartment or (ii) 120 days of the issuance of the final occupancy certificate.

# Appendix C

# Chapter 40B Subsidized Housing Inventory (as of 08/01/2012)

Development	Number of Units	Unit Type	Restriction Expires	Subsidizing Agency	
Pilot Grove					
Apartments	60	Rental	Perpetuity	DHCD	
Plantation					
Apartments	50	Rental	2025	HUD	
Stow Farms (Elm Ridge Rd)	7	Ownership	2034	DHCD	
Villages at Stow	24 (20 certified as of 8/12)	Ownership	Perpetuity		
Arbor Glen	4	Ownership (Age Restricted)	Perpetuity	MassHousing	
DDS Group Homes	4	Confidential	N/A	DDS	
CONSTRUCTION PEND	ING	1			
Pilot Grove 2	38	Rental	Perpetuity		
Plantation 2	30	Rental	Perpetuity		

# Appendix D

# **Comprehensive Permit Rating Matrix**

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REFERENCED SECTION	DESCRIPTION	TOWN OF STOW PREFERENCE	MEETS PREFERENCE (Y/N)	DETAILS	MITIGATING FACTORS	ZBA Comments
Supports Cor	mmunity Planning	Goals	· · ·			·
1	Affordable Rental	Increases the supply of affordable rental units				
1, 4.2	Mixed Income	Includes a mix of housing affordable to low-, moderate- and middle-income households				
1, 4.2	Moderate Income	Includes housing for moderate- income (81-110% of median income) households				
2	Architectural Compatibility	Compatible with the town's historic architectural traditions				
2	Preservation of Existing Housing	Preserves the town's existing inventory of older, small dwelling units in order to maintain a diverse supply of homes				
2.1	Neighborhood Compatibility	Compatible with neighborhood form				
2.2	Reuse	Promotes renovation, use conversion and infill development in established village areas				
2.3, 3.2.a.2	Village Design	Development in established villages or be sensitive to traditional village design principals				

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REFERENCED SECTION	DESCRIPTION	TOWN OF STOW PREFERENCE	MEETS PREFERENCE (Y/N)	DETAILS	MITIGATING FACTORS	ZBA Comments
Developmen	t Preferences					
3.1	Types of Housing	Includes a mix of workforce housing, cottage housing, and studio, one- and two-bedroom apartments				
3.2.a.1	Zoning	Zoned for residential use or a mix of residential and commercial uses, or for "Active Adult Neighborhood" development				
3.2.a.3	Access	Direct access to a main road				
3.2.a.4	Water Resource Protection	Development is outside of the water resource protection overlay district				
3.2.b.1-4	Smart Growth	Development is not in areas zoned for commercial or industrial use, defined as floodplain, protected as Riverfront Area, or with prime agricultural soils				
3.3	Number of Units	Fewer than 50 units				
3.3.a	Single Family Density	Overall density of 3-4 units per developable acre				
3.3.a	Common Wall Unit Density	7-10 units per developable acre				
3.3.b	Height	Maximum height of 35'				

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REFERENCED SECTION	DESCRIPTION	TOWN OF STOW PREFERENCE	MEETS PREFERENCE (Y/N)	DETAILS	MITIGATING FACTORS	ZBA Comments
3.3.c	Planned Conservation Development Design	Preservation of at least 30% of the parcel as open land				
3.3.d	Site Plan Compliance	Standard compliance under 9.3.11 Stow Zoning Bylaw				
3.3.e	Distribution of Affordable Units	Distributes affordable units throughout the development with no material difference between market rate and affordable units				
3.3.e	Designation	Designates affordable units ahead of development [as part of the application?]				
3.4	Other Public Benefits	Higher percentage of affordable units, the inclusion of middle- income housing units and/or the preservation of a historically significant building				
Performance	e Standards				•	
4.1	Minimum Percentage of Affordability	Minimum 25-40% for rental and homeownership developments, Minimum 50% for single-room occupancy and elderly housing developments				
4.2	Mixed and Moderate Income	See Supports Community Planning Goals section				

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REFERENCED SECTION	DESCRIPTION	TOWN OF STOW PREFERENCE	MEETS PREFERENCE (Y/N)	DETAILS	MITIGATING FACTORS	ZBA Comments
4.3	Term of Affordability	Affordable units shall be permanently affordable				
4.4	Accessibility	Provides for ADA adaptable units in accordance with Fair Housing Accessibility Standards				
4.5	Stormwater Management	Standard compliance under 3.8.1.9 of Stow Zoning Bylaw				
Other			<u> </u>		·	
5	Local Preference	Local preference tenant or homeowner selection procedures for 70% of the units				