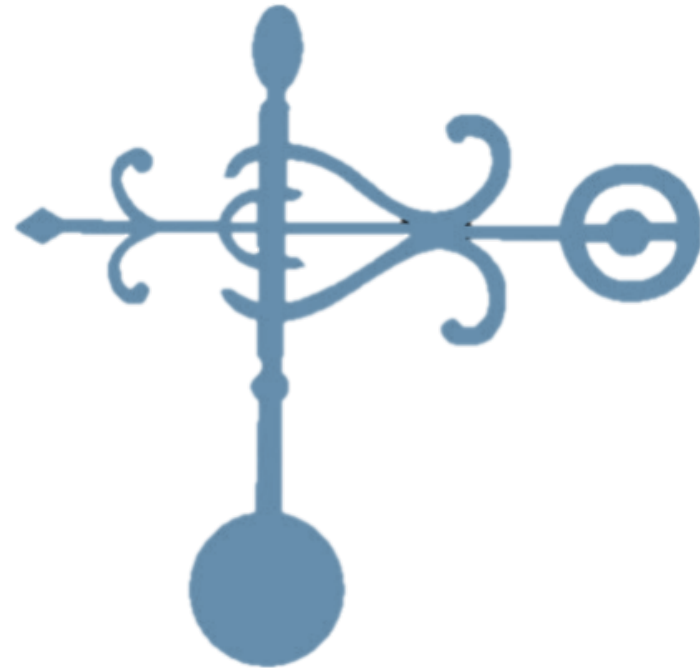


Sturbridge Affordable Housing Trust

Strategic Plan

November 2023



Sturbridge Affordable Housing Trust

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Our Mission

The Sturbridge Affordable Housing Trust works to create low-and moderate-income housing that supports current and future residents of Sturbridge, and which empowers and strengthens the entire community. SAHT achieves this goal by:

- **Embracing** creative and innovative ways to create and preserve affordable housing in Sturbridge;
- **Partnering** with local and regional actors to amplify the trust's impacts and coordinate responses to regional housing challenges;
- **Supporting** current residents to stay in Sturbridge, and ensure there is housing available for residents of all incomes and ages;
- **Educating** the public and local leaders on housing policy and the state of housing in Sturbridge; and
- **Advocating** for programs and policies that support the creation of affordable and lower cost housing options in Sturbridge.



Our Vision

The Sturbridge Affordable Housing Trust is helping to create a barn-raising mentality of neighbors helping neighbors to empower creative, collaborative, and effective way to create and preserve low-and moderate-income housing. SAHT is working to help stabilize the Sturbridge housing market and ensure that Sturbridge meets its affordable housing obligations by creating safe, supportive, and mixed-income housing. Through this work, SAHT seeks to make all residents feel welcome, and allow everyone in Sturbridge to live how and where they choose, regardless of age, race, national origin, religion, gender identity, sexual orientation, disability, marital status, or income.



Our Values

The Sturbridge Affordable Housing Trust bases all of its decisions, plans, and processes upon a set of core values that guide SAHT and its Board of Trustees:

- Treat everyone with respect and dignity;
- Protect the town and its interests;
- Serve all residents of Sturbridge equally, regardless of age, race, national origin, religion, gender identity, sexual orientation, disability, marital status, or income;
- Remain connected and representative of the community; and
- Collaborate and build community partnerships.



THE SITUATION

Problem Statement

Town Meeting established the Sturbridge Affordable Housing Trust Fund (SAHT) in 2019 to provide for the creation and preservation of affordable housing in the Town of Sturbridge, and to support the goals of the Town's Housing Production Plans. SAHT's powers and duties are broadly defined in G.L. c 44, § 55C, the Municipal Affordable Housing Trust Fund Law, which encourages cities and towns to create a local source of funding for affordable housing and a board of trustees to oversee the fund.

Town Meeting adopted a By-Law establishing the Affordable Housing Trust in 2022. As a new organization, SAHT is faced with the challenge of establishing itself as a facilitator of affordable housing in Sturbridge, and building a reputation both with the Town government, and the general public. The purpose of this Strategic Plan is to help SAHT create the systems and processes required to become an effective facilitator of affordable housing in Sturbridge, and begin to help the Town meet its obligations to expand and protect its supply of affordable housing.

◆ Meeting the Town's Housing Obligations

As of the 2023 Subsidized Housing Inventory (SHI), the Town of Sturbridge has 214 units of Subsidized Housing, making up 5.3% of the total housing stock.¹ This is below the 10% required under Chapter 40B,² and both the 2011 Master Plan and the 2021 Housing Production Plan (HPP) cite the need for Sturbridge to reach this goal. In the 2021 HPP, the Town committed to adding between 19 and 38 new housing units per year from 2020 to 2024, with the goal of increasing the Town's share of affordable units to 8.4% by 2024.³ However, Sturbridge has already fallen behind on this goal. For 2023, the HPP set a goal of 295 affordable units, with an additional 19 units coming online in 2024. Sturbridge is currently 81 units under the goal set 2 years ago, and only 5 units greater than the HPP's 2010 baseline. This has resulted in the share of affordable housing falling from 5.6% of all units in 2010, to 5.3% in 2023. This means that Sturbridge must work to not only

Sturbridge is currently 81 units under the goal set 2 years ago, and only 5 units greater than the HPP's 2010 baseline.

¹ Massachusetts Executive Office of Housing and Livable Communities (EOHLC), Subsidized Housing Inventory, Updated June 29, 2023.

² G. L. c. 40B, §§ 20-23.

³ Sturbridge Housing Partnership and Central Massachusetts Regional Planning Commission, Town of Sturbridge Housing Production Plan 2021-2016.



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produce the 19 units per year required to maintain its certified HPP, but it must exceed this goal significantly to meet the five-year production goal set by the plan.

SAHT, as the sole organization tasked with affordable housing related activities in the Town following the dissolution of the Sturbridge Housing Partnership, is tasked with helping the Town reach its 10% goal, meeting its progress threshold to maintain a certified HPP, and ensure that the Town of Sturbridge is providing affordable housing for residents of all walks of life. This will require that SAHT work to both create new affordable housing in Sturbridge, and preserve the existing affordable housing in Town.

◆ A Growing, and Aging, Population

Since 2000, the population of Sturbridge has grown by over 25%, from a population of 7,837 in 2000, to 9,807 in 2021. The number of households in town has also grown by 17% from 2000.⁴ During this time, Sturbridge has consistently grown faster than its neighboring communities, and the Worcester County average. Estimates by the Central Massachusetts Regional Planning Commission suggest that this growth pattern will continue, and by 2040 Sturbridge will have a population of over 12,000 residents.⁵ This change is predicted to be impacted by the growing prevalence of work-from-home in Massachusetts and Connecticut, drawing additional high-income residents. Sturbridge's excellent connections to Interstate Highways 90 and 84 make Sturbridge an attractive place to settle for remote

workers looking to leave Boston, Springfield, Worcester, and Hartford.

Sturbridge's population is aging as it grows. Since 2000, the median age in Sturbridge has risen from 39.3 to 42.8, and residents over the age of 65 have risen from 13.4% of the population in 2000 to 19.1% in 2021.⁶ This increase in the elderly population has spurred demand for affordable housing for those on fixed incomes and with accessibility concerns. As the 2021 HPP notes, the supply of senior housing in Sturbridge is severely lacking, and this poses a significant challenge to those who wish to remain in the community as they age. The disconnect between the supply and demand for affordable housing for seniors is reflected in the long wait lists for the 55+ affordable housing available in Sturbridge, which can range from 3 to 10 years, depending on the number of bedrooms required.

The supply of senior housing in Sturbridge is severely lacking, and this poses a significant challenge to those who wish to remain in the community as they age.

⁴ U.S. Census Bureau 2000; American Community Survey (ACS) 5-Year Estimates 2016-2021.

⁵ Town of Sturbridge Housing Production Plan 2021-2026.

⁶ U.S. Census Bureau 2000; ACS 5-Year Estimates 2016-2021.



Key Issues

◆ Lack of Public awareness about SAHT

Interviews with residents and representatives from community organizations revealed that very few in the community know about SAHT and its role. As a new organization, this is unsurprising, but gaining support and buy-in from Town government and the community is a key component to the success of any Affordable Housing Trust, and SAHT must work

diligently to establish itself.

Additionally, the dissolution of the Sturbridge Housing Partnership means that SAHT must work to not only make the public aware of its role and function, but it must work to distinguish itself from the previous organization and demonstrate that it intends to play an active role in Sturbridge.

Very few in the community know about SAHT and its role.

◆ Lack of Coordination Between Organizations Involved in Affordable Housing

The lack of a clear entity that is affiliated with the local government has led to a lack of coordination among groups that serve low- and moderate-income residents of Sturbridge. Many groups do not know how to connect with those needing support who are outside of their existing networks and feel that they have no way to connect with other actors. This lack of coordination has led to many groups focusing their attention outside of Sturbridge and stalled more concerted collaboration efforts.

◆ Rising Prices and Limited Growth Potential

Sturbridge's housing prices have been rising significantly since 2019, and it has forced many residents to leave Sturbridge in order to find housing in their price range. Rising prices in both the for-sale and rental markets have served to lock families that wish to move to Sturbridge out. Many who work in Sturbridge are forced to live outside of town, as their wages cannot support any housing that is available in Sturbridge.

The high prices in Sturbridge are exacerbated by a lack of supply. Very few units are on the market in Sturbridge, and those that enter the market clear very quickly. Some looking to buy houses reported that it took them months to find a house in their budget, and many never did. It can be difficult to increase the supply in Sturbridge, as much of the Town's land is either built out under its existing zoning regulations or is otherwise preserved. This leaves very little land for new development and the lack of supply drives both housing and land prices up.

These factors have together led to rapid price increases in Sturbridge, and as of 2021, 33% of all households are housing cost-burdened, meaning that they are paying more than 30% of their total household income on housing every month.⁷ This is approximately on par with the rates in Worcester County and Massachusetts as a whole, but importantly, this is an eight percent increase in cost-burdened households since 2017.⁸ This indicates that as housing prices have risen, more and more new and long-time residents are facing housing insecurity and financial burdens due to their housing.

⁷ ACS 5-year Estimates 2016-2021.

⁸ ACS 5-Year Estimates 2012-2017; ACS 5-year Estimates 2016-2021.



◆ Strain on Existing Affordable Housing Supply

Rising prices and limited supply have put enormous strain on the existing affordable housing in Sturbridge. The wait lists for every affordable development is years long, with some waiting as long as a decade to be placed in an affordable unit. This is exacerbated by the lack of supply for lower-rate market units. Some current residents of affordable housing, who have the financial resources to afford rents or mortgages above the thresholds for affordable housing would like to leave their affordable units, but there is nothing available in Sturbridge within their price range. This lack of middle-income housing forces them to stay in their affordable units, making them unavailable for households at lower incomes.

The already strained affordable housing supply is further limited by the current deed restrictions in place on many of Sturbridge's affordable units such as Crescent Gate and Heritage Green, which allow the units to be sold at market prices if a qualified buyer cannot be found. This has resulted in the loss of several units over the last five years, further reducing the supply of affordable housing in Town.

The wait lists for every affordable development is years long, with some waiting as a long as a decade to be placed in a unit.



◆ Community Concerns

Development in many small towns like Sturbridge often draw apprehension from existing residents. Communities with limited infrastructure and finances, and a strong sense of place are often concerned about development's impact on traffic, local services, school capacity and other aspects of quality of life. Especially in Sturbridge, with limited developable land and existing traffic concerns, these issues could arise with potential new developments. Limited capacity can hinder the size of developments, making economically viable projects more challenging at affordable prices. Additionally, concerns about these impacts can lead to opposition from parts of the community.

In addition to the concerns seen with any new development, affordable housing often has additional community concerns because of negative impressions due to misunderstandings about affordable housing.



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Community concerns can lead to significant obstacles to development, and especially affordable developments. It will be important that SAHT properly addresses traffic, and local service provision in projects it is involved in, and work to engage with the public on both an on-going and project specific basis.



STRATEGIC PLAN FOCUS AREAS

Areas of Activity

SAHT identified a set of five areas of activity to focus on over the course of this Strategic Plan. These areas reflect the types of outcomes that the Trust would like to create over the course of this plan.

The goal of these areas of activity is to help address the issues identified in this plan while also helping the SAHT build its own capacity and work towards achieving more complex and sustained programming over the next several years.

◆ Financial Services

Providing direct financial assistance to support the creation and preservation of affordable housing in Sturbridge. Programming of this type can take the form of financial assistance to homeowners and renters in town, or to housing developers and property managers. In both cases, programming is to focus on utilizing assets at the Trust's disposal to maintain existing affordable housing, spur the creation of new affordable housing, and help low-and moderate-income residents maintain their existing housing.

◆ Educational Programming

Organizing and offering education sessions to the public and local officials related to housing. The 2021 HPP prepared cited community perception as a key housing challenge in Sturbridge, and continuing education and community outreach was a recommendation in this plan. SAHT will support this goal through education and community outreach to help spread awareness about Sturbridge's housing needs, and potential interventions.

◆ Coordination and Partnerships

Coordinating and establishing connections with other agencies and groups within Sturbridge and the Region. Programming of this type will include informational events for the public and SAHT, as well as programmatic coordination on regional efforts. In the preparation of this plan, it was highlighted that many groups do not know about the SAHT and the work it is tasked with. As a new organization, this is partially to be expected, but it is of vital importance that SAHT work to ensure that its existence and activities are known to both the general public and groups working in and around Sturbridge. Only through increasing its connections with outside organizations, Town government, and the public can the Trust secure the public buy-in, funding, and technical skills it needs to meet the goals outlined in the HPP and this plan. Programming of this type will help SAHT address the lack of public awareness, build up its own capacity and



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knowledge, and establish the foundations for future collaboration.

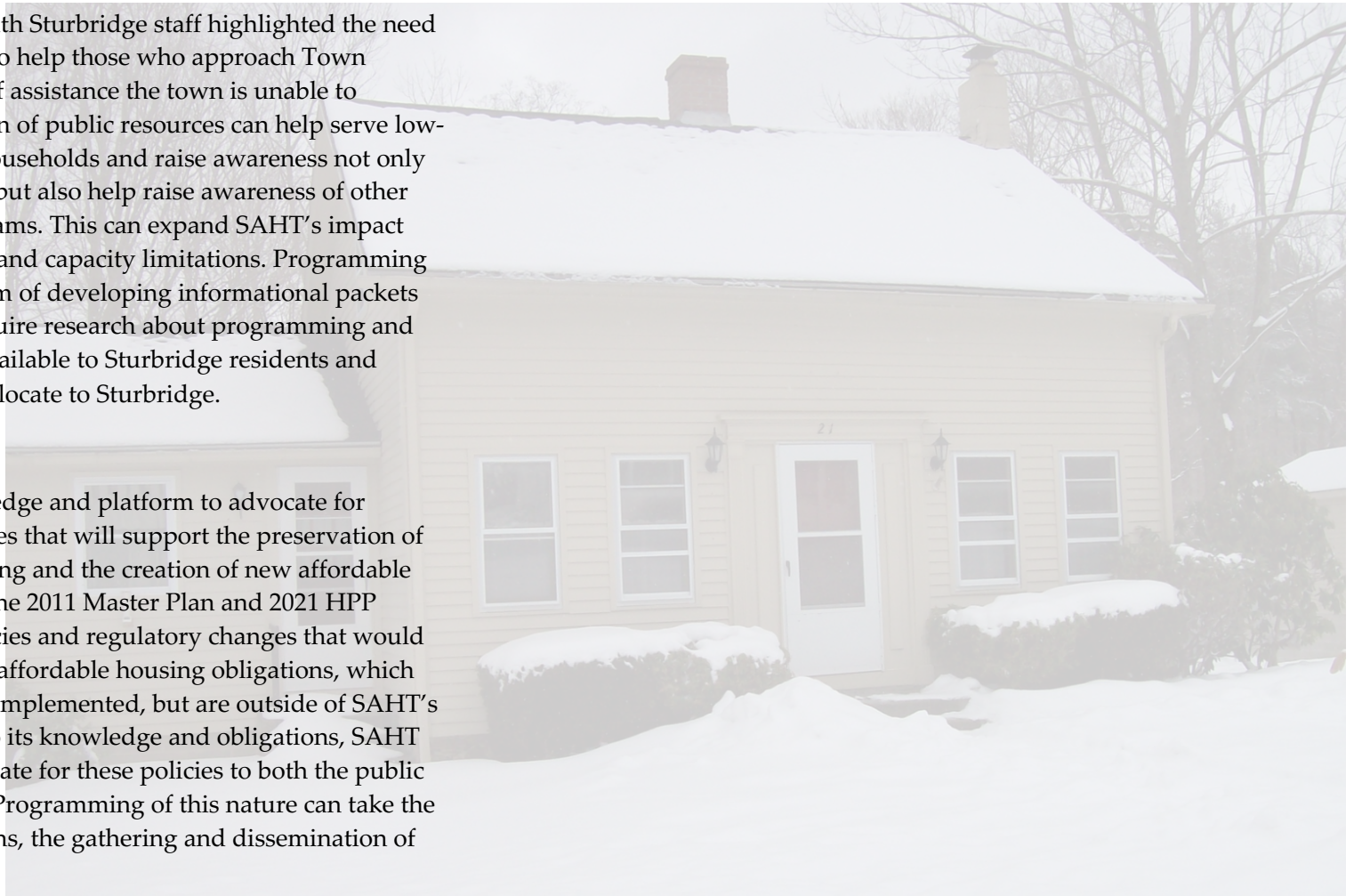
data and information, and direct meetings with Town Boards and administrators.

◆ Development of Public Use Resources

Developing informational resources for the public and housing actors to help connect those in need of assistance with resources available. Discussions with Sturbridge staff highlighted the need for improved resources to help those who approach Town administration in need of assistance the town is unable to provide. The introduction of public resources can help serve low- and moderate-income households and raise awareness not only of SAHT programming, but also help raise awareness of other organizations and programs. This can expand SAHT's impact beyond its own funding and capacity limitations. Programming of this type takes the form of developing informational packets and handouts which require research about programming and organizations that are available to Sturbridge residents and households looking to relocate to Sturbridge.

◆ Public Advocacy

Using the Trust's knowledge and platform to advocate for programming and policies that will support the preservation of existing affordable housing and the creation of new affordable housing in Sturbridge. The 2011 Master Plan and 2021 HPP recommend several policies and regulatory changes that would help Sturbridge meet its affordable housing obligations, which SAHT would like to see implemented, but are outside of SAHT's control. However, due to its knowledge and obligations, SAHT can be an effective advocate for these policies to both the public and Town government. Programming of this nature can take the form of education sessions, the gathering and dissemination of



Resources Required

SAHT has identified key resources that it must secure to carry out the programming it has identified. Acquiring these resources is necessary to properly carry out its obligations, and this Strategic Plan aims to both prepare the SAHT for its programming, and to build up the resources it has identified as lacking.

◆ Funds

All of the programming SAHT intends to carry out requires funding. While the SAHT does currently have a limited amount of funds, additional funds will be required to accomplish its programming goals.

◆ Property

Some of SAHT's programming will require Town-owned parcels of land for development or redevelopment. While the Town currently has one parcel for affordable housing purposes, some of the SAHT's long-term programming goals will require the acquisition of additional parcels of land.

◆ Partnerships

In order for SAHT to meet some of its programming goals, it must develop working relationships with developers, nonprofits, Town government, and other actors working in and around Sturbridge. Identifying potential partners, and establishing working relationships is critically important for SAHT as it builds out its programming. Many of these organizations are critical to helping the SAHT develop the resources and technical experience it needs to conduct its work.

◆ Community Ties

As identified in SAHT's Values, maintaining a connection to the Sturbridge Community is a priority for the SAHT. Conducting programming related to education and advocacy requires both the public and Town government to know and respect SAHT. Especially as it establishes itself, developing community ties and awareness is a critical goal. Many of the resources needed for this plan, including funding, partnerships and capacity require building up its image as an effective and active organization.

◆ Capacity

All of SAHT's programming goals require knowledge, technical skills and experience. As a new entity, SAHT must work to create capacity in the form of education and training for its members, and the acquisition of the technical skills to conduct the programming SAHT wishes to perform.



STRATEGIC PLAN TOOLBOX

Year One Strategies					
Action	Timeline	Resources Required	Resources Supported	Programming Supported	Responsible Parties
Prepare and File Certification of Trust	Short	Capacity	Capacity Property	Financial Services	Town Planner
Formulate SAHT Budget	Short	Capacity	Funding	Financial Services Educational Programming Coordination & Partnerships Development of Public Resources Public Advocacy	SAHT Trustees Town Planner
Prepare Year One Advocacy and Education Plan	Short	Capacity	Capacity Community Ties Partnerships	Educational Programming Coordination & Partnerships	SAHT Trustees
Prepare a contact list for organizations to reach out to	Short	Capacity	Community Ties Partnerships		SAHT Trustees Town Planner
Identify topics and events to be hosted	Short	Capacity	Community Ties Partnerships		SAHT Trustees
Prepare schedule of events for year one	Short		Community Ties Partnerships		SAHT Trustees
Conduct public outreach for events	Short		Community Ties Partnerships		SAHT Trustees



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Prepare Public Resources Guides for residents and developers	Short	Capacity	Capacity	Financial Services Public Resources	Town Planner
Research and identify organizations and programs which provide support to low-and moderate-income households in Sturbridge	Short	Capacity	Capacity		Town Planner SAHT Trustees
Research and identify organizations and programs which provide support for affordable housing development in Sturbridge	Short	Capacity	Capacity		Town Planner SAHT Trustees
Prepare job description and funding request from Town for part-time Housing Coordinator Position	Short		Capacity	Financial Services Educational Programming Coordination & Partnerships Development of Public Resources Public Advocacy	Town Planner
Identify potential funding streams for future programming	Short	Capacity	Funding	Financial Services Educational Programming Coordination & Partnerships Development of Public Resources Public Advocacy	Town Planner



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Establish the Sturbridge Affordable Housing Trust website as a source of information for the public	Short	Capacity	Community Ties	Educational Programming Development of Public Resources Coordination & Partnerships	Town Planner SAHT Trustees
Place all public resources that are made available, and any materials from education sessions are available on the website	Short	Capacity	Community Ties		Town Planner
During public engagement events, ensure that the public is made aware of the website, and the resources available on it	Short	Capacity	Community Ties Partnerships		SAHT Trustees



Long-Term Strategies					
Action	Timeline	Resources Required	Resources Supported	Programming Supported	Responsible Parties
Develop Monitoring System for SHI Units	Medium	Capacity	Capacity	Development of Public Resources	Coordinator
Develop monitoring framework to capture all units currently included in the SHI, length of affordability controls, and other data necessary to understand the status of the affordable housing units in Sturbridge	Medium	Capacity	Capacity		Coordinator
Complete entries for all existing affordable housing in Sturbridge	Medium	Capacity	Capacity		Coordinator
Establish timeline and party responsible for monitoring and providing updates to system	Medium	Capacity	Capacity		Coordinator
Update the Town's Housing Production Plan	Medium	Capacity Funding	Capacity	Development of Public Resources	SAHT Trustees Town Planner
Identify funding for Planning	Medium	Capacity	Funding		Town Planner Coordinator SAHT Trustees
Prepare an RFP for soliciting consultants to help in the preparation of the plan	Medium	Funding Capacity	Capacity		Town Planner SAHT Trustees
Work to the preparation and adoption of updated plan	Medium	Funding Capacity	Capacity		SAHT Trustees Town Planner



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Prepare RFP for current town-owned land held for the development of affordable housing	Medium	Capacity Property	Property	Financial Services	Coordinator Town Planner SAHT Trustees
Identify town-owned lots that can be used for affordable housing	Short	Capacity	Capacity		Town Planner SAHT Trustees
Prepare desired project details, including size, affordability and project details	Medium	Capacity			SAHT Trustees
Prepare RFP for circulation to developers	Medium	Capacity			Coordinator Town Planner
Friendly 40B Project	Medium	Capacity Relationships		Coordination & Partnerships	Town Planner Coordinator
Develop desired project design details	Medium	Capacity			Town Planner Coordinator
Identify potential partnership for development	Medium	Capacity	Partnerships		Town Planner Coordinator SAHT Trustees
Establish Low-and Moderate-income homeowner rehabilitation pilot program	Medium	Capacity Funding		Financial Services	Town Planner Coordinator SAHT Trustees
Identify funding streams for program	Medium	Capacity	Funding		Coordinator
Prepare budget for first year of funding	Medium	Capacity	Funding		Coordinator
Develop model Deed Restrictions for properties	Medium	Capacity			Town Planner SAHT Trustees Town Solicitor
Identify target incomes for applicants and approved projects	Medium	Capacity			SAHT Trustees Town Planner
Prepare application criteria and application materials	Long	Capacity	Capacity		SAHT Trustees Town Planner



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Establish application review process and responsible parties	Long	Capacity	Capacity		Coordinator Town Planner
Prepare public release documents to advertise program	Long	Capacity			Town Planner SAHT Trustees
Establish Down payment/Closing Cost Assistance Program for low-and moderate-income buyers	Long	Capacity Funding		Financial Services	Town Planner Coordinator SAHT Trustees
Identify funding streams for program	Medium	Capacity	Funding		Coordinator
Develop budget for program	Medium	Capacity			Coordinator Town Planner SAHT Trustees
Identify applicant income qualifications	Medium	Capacity			SAHT Trustees Town Planner
Prepare application criteria and materials, and award system	Long	Capacity			Town Planner Coordinator SAHT Trustees
Prepare Subsidy program for private development	Long	Funding Property Capacity		Financial Services	Coordinator Town Planner SAHT Trustees
Identify funding stream for program	Medium	Capacity	Funding		Coordinator Town Planner
Develop budget for program	Medium	Capacity	Funding		Coordinator Town Planner SAHT Trustees
Determine eligibility criteria and funding limits for program	Medium	Capacity			SAHT Trustees Coordinator Town Solicitor
Develop application materials and processes	Long	Capacity	Capacity		Coordinator Town Planner Town Solicitor



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Development of model Deed Restrictions for Affordable units	Medium	Capacity			Town Planner SAHT Trustees Town Solicitor
Establish Mechanism to purchase properties in danger of losing affordable deed restriction to maintain affordability	Long	Funding Capacity	Property	Financial Services	Coordinator Town Planner SAHT Trustees
Identify funding stream for program	Medium	Capacity	Funding		Coordinator
Develop guidance on processes for determining priority and budget for buybacks	Long	Capacity	Capacity		Coordinator Town Planner SAHT Trustees Town Solicitor
Develop Deed Restrictions for purchased properties	Medium	Capacity			Town Planner SAHT Trustees Town Solicitor
Prepare Buy-down Assistance Program	Long	Funding Capacity	Property	Financial Services	SAHT Trustees Town Planner Coordinator Town Solicitor
Identify funding streams for program	Medium	Capacity	Funding		Coordinator
Establish criteria for buy down properties and establish affordability levels for re-selling	Long	Capacity			Coordinator SAHT Trustees Town Planner
Develop application material and criteria for buyers, and lottery system for awarding of sale opportunity	Long	Capacity			Coordinator SAHT Trustees Town Solicitor
Develop yearly Affordable Housing Education Sessions	Ongoing			Educational Programming Public Advocacy	SAHT Trustees Town Planner Coordinator



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Identify organizations to partner with for education and advocacy sessions	Short	Capacity	Community Ties Partnerships		SAHT Trustees Town Planner Coordinator
Develop Advocacy Positions and Targeted Programs	Ongoing			Educational Programming Public Advocacy	SAHT Trustees Town Planner Coordinator
Identify Policy Priorities for Housing	Short	Capacity			SAHT Trustees Town Planner
Establish improved connections with Town Selectmen and other government groups	Short		Community Ties		SAHT Trustees Town Planner
Develop yearly schedule of advocacy programming, including listening sessions during SAHT meetings, requests to testify at Selectmen meetings and Zoning Board meetings	Ongoing		Community Ties Partnerships		SAHT Trustees Coordinator Town Planner

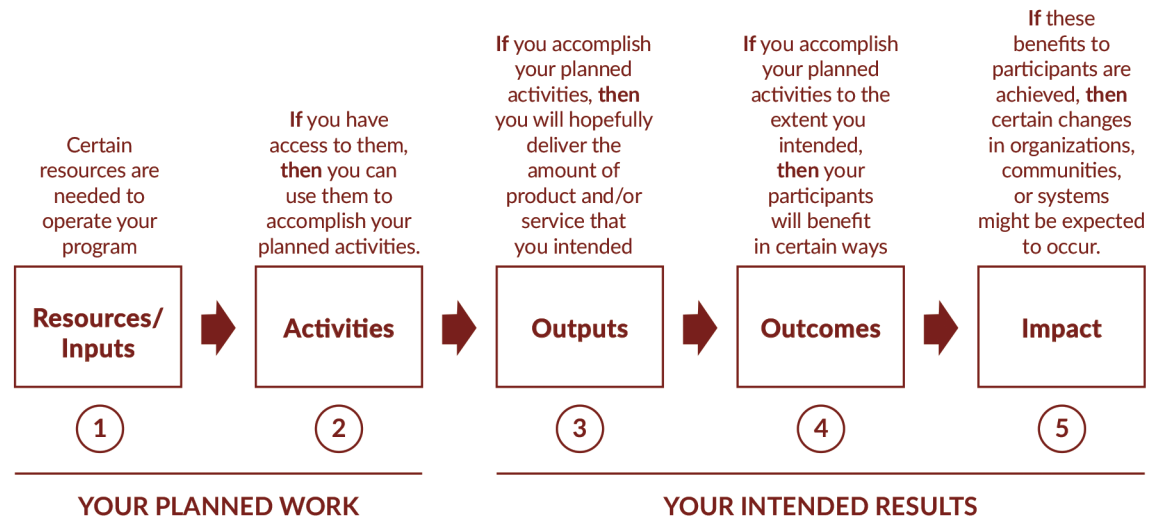


APPENDIX

Appendix A: The Strategic Planning Process

The SAHT's strategic planning process included both internal and external assessments. The Trustees worked through five plan development sessions, closely following the logic model developed by the W. K. Kellogg Foundation and refined by the U.S. Environmental Protection Agency (EPA) to design and evaluate programs, communicate purposes and objectives, and make resource allocation decisions.

The logic model framework is based on a theory of change, i.e., if the SAHT has enough resources to carry out a particular program or project, there will be a measurable, long-term benefit to a target population and housing affordability. In short, the model calls for if/then relationships and the willingness to challenge them.



Logic Model developed by the W. K. Kellogg Foundation

Outreach to various Town officials, other service and housing organizations, and community members occurred in the form of small group and individual interviews by SAHT's consultant. The goal was to understand how people active in the community and other organizations working in and around Sturbridge see the SAHT, what they think the SAHT should work on in the near future, and what they think could make the SAHT effective as an agent of affordable housing. Together, the internal assessment and external consultations clarified that the Strategic Plan should focus on five problem/opportunity areas.



Appendix B: Powers and Duties of Municipal Affordable Housing Trust Fund

G.L. c. 44, Section 55C

(a) Notwithstanding section 53 or any other general or special law to the contrary, a city or town that accepts this section may establish a trust to be known as the Municipal Affordable Housing Trust Fund, in this section called the trust. The purpose of the trust is to provide for the creation and preservation of affordable housing in municipalities for the benefit of low and moderate income households and for the funding of community housing, as defined in and in accordance with the provisions of chapter 44B. Acceptance shall be by majority vote of the municipal legislative body under section 4 of chapter 4.

(b) There shall be a board of trustees, in this section called the board, which shall include no less than 5 trustees, including the chief executive officer, as defined by section 7 of chapter 4, of the city or town, but where the chief executive officer is a multi-member body, that body shall designate a minimum of 1 of its members to serve on the board. Trustees shall be appointed in a city by the mayor or by the city manager in a Plan D or Plan E municipality, subject in either case, to confirmation by the city council, and in a town by the board of selectmen, shall serve for a term not to exceed 2 years, and are designated as public agents for purposes of the constitution of the commonwealth. Nothing in this subsection shall prevent a board of selectmen from appointing the town manager or town administrator as a member or chair of the board, with or without the power to vote.

(c) The powers of the board, all of which shall be carried on in furtherance of the purposes set forth in this act, shall include the following powers, but a city or town may, by ordinance or by-law, omit or modify any of these powers and may grant to the board additional powers consistent with this section:—

(1) to accept and receive real property, personal property or money, by gift, grant, contribution, devise or transfer from any person, firm, corporation or other public or private entity, including but not limited to money, grants of funds or other property tendered to the trust in connection with any ordinance or by-law or any general or special law or any other source, including money from chapter 44B; provided, however, that any such money received from chapter 44B shall be used exclusively for community housing and shall remain subject to all the rules, regulations and limitations of that chapter when expended by the trust, and such funds shall be accounted for separately by the trust; and provided further, that at the end of each fiscal year, the trust shall ensure that all expenditures of funds received from said chapter 44B are reported to the community preservation committee of the city or town for inclusion in the community preservation initiatives report, form CP-3, to the department of revenue;

(2) to purchase and retain real or personal property, including without restriction investments that yield a high rate of income or no income;

(3) to sell, lease, exchange, transfer or convey any personal, mixed, or real property at public auction or by private contract for such consideration and on such terms as to credit or otherwise, and to make such contracts and enter into such undertaking relative to trust property as the board deems advisable notwithstanding the length of any such lease or contract;



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- (4) to execute, acknowledge and deliver deeds, assignments, transfers, pledges, leases, covenants, contracts, promissory notes, releases, grant agreements and other instruments sealed or unsealed, necessary, proper or incident to any transaction in which the board engages for the accomplishment of the purposes of the trust;
 - (5) to employ advisors and agents, such as accountants, appraisers and lawyers as the board deems necessary;
 - (6) to pay reasonable compensation and expenses to all advisors and agents and to apportion such compensation between income and principal as the board deems advisable;
 - (7) to apportion receipts and charges between incomes and principal as the board deems advisable, to amortize premiums and establish sinking funds for such purpose, and to create reserves for depreciation depletion or otherwise;
 - (8) to participate in any reorganization, recapitalization, merger or similar transactions; and to give proxies or powers of attorney with or without power of substitution to vote any securities or certificates of interest; and to consent to any contract, lease, mortgage, purchase or sale of property, by or between any corporation and any other corporation or person;
 - (9) to deposit any security with any protective reorganization committee, and to delegate to such committee such powers and authority with relation thereto as the board may deem proper and to pay, out of trust property, such portion of expenses and compensation of such committee as the board may deem necessary and appropriate;
 - (10) to carry property for accounting purposes other than acquisition date values;
 - (11) to borrow money on such terms and conditions and from such sources as the board deems advisable, to mortgage and pledge trust assets as collateral;
 - (12) to make distributions or divisions of principal in kind;
 - (13) to comprise, attribute, defend, enforce, release, settle or otherwise adjust claims in favor or against the trust, including claims for taxes, and to accept any property, either in total or partial satisfaction of any indebtedness or other obligation, and subject to the provisions of this act, to continue to hold the same for such period of time as the board may deem appropriate;
 - (14) to manage or improve real property; and to abandon any property which the board determined not to be worth retaining;
 - (15) to hold all or part of the trust property uninvested for such purposes and for such time as the board may deem appropriate; and
 - (16) to extend the time for payment of any obligation to the trust.
- (d) Notwithstanding any general or special law to the contrary, all moneys paid to the trust in accordance with any zoning ordinance or by-law, exaction fee, or private contributions shall be paid directly into the trust and need not be appropriated or accepted and approved into the trust. General revenues appropriated into the trust become trust property and to be expended these funds need not be further



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appropriated. All moneys remaining in the trust at the end of any fiscal year, whether or not expended by the board within 1 year of the date they were appropriated into the trust, remain trust property.

(e) The trust is a public employer and the members of the board are public employees for purposes of chapter 258.

(f) The trust shall be deemed a municipal agency and the trustees special municipal employees, for purposes of chapter 268A.

(g) The trust is exempt from chapters 59 and 62, and from any other provisions concerning payment of taxes based upon or measured by property or income imposed by the commonwealth or any political subdivision thereof.

(h) The books and records of the trust shall be audited annually by an independent auditor in accordance with accepted accounting practices.

(i) The trust is a governmental body for purposes of sections 23A, 23B and 23C of chapter 39.

(j) The trust is a board of the city or town for purposes of chapter 30B and section 15A of chapter 40; but agreements and conveyances between the trust and agencies, boards, commissions, authorities, departments and public instrumentalities of the city or town shall be exempt from said chapter 30B.



Appendix C: Resources for Affordable Housing Production

◆ **STURBRIDGE HOUSING PRODUCTION PLAN 2021-2026**

https://www.sturbridge.gov/sites/g/files/vyhlf3881/f/uploads/sturbridge_housing_production_plan_rev_03_05_2020.pdf

◆ **MASSACHUSETTS HOUSING PARTNERSHIP, MUNICIPAL AFFORDABLE HOUSING TRUST GUIDEBOOK**

https://www.mhp.net/assets/resources/documents/MAHTGuidebook_2018.pdf

◆ **MASSACHUSETTS AFFORDABLE HOUSING TRUST FUND OPERATIONS MANUAL**

https://www.mhp.net/assets/resources/documents/MAHT-Ops-Manual_final.pdf

◆ **40B FACT SHEET: CHAPTER 40B THE STATE'S AFFORDABLE HOUSING LAW, PREPARED BY THE CITIZEN'S HOUSING AND PLANNING ASSOCIATION**

https://www.chapa.org/sites/default/files/40%20B%20fact%20sheet_0.pdf

◆ **CHAPTER 40B REGULATIONS**

<https://www.mass.gov/regulations/760-CMR-5600-comprehensive-permit-low-or-moderate-income-housing>

◆ **MASSACHUSETTS SUBSIDIZED HOUSING INVENTORY**

<https://www.mass.gov/info-details/subsidized-housing-inventory-shi>

◆ **INCOME LIMITS**

The Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs. HUD develops income limits based on median family income estimates and fair market rent area definitions for each metropolitan and non-metro area.

<https://www.huduser.gov/portal/datasets/il.html>

