TOWN OF CHESTER
CHESTER HOUSING COMMISSION MEETING
June 16, 2026 Minutes

Present: Julie Hance, Caroline Morgan, Hugh Quinn, Joe Karl, Sharon Baker, Preston Bristow, Jason Rasmussen, Courtlandt Pennell, Bryan Santiago, and Jerry Ucci at Town Hall; and Jason Rasmussen via Zoom.

Visitors: Peter Hudkins, Nicholas Hattam, and Lauren Fierman at Town Hall.

Call to Order

Chair Joe Karl called the meeting to order at 6:00 p.m.

Agenda Item 1, Approve Minutes from the Previous Meeting

Hugh moved to approve the minutes from the previous meeting and Sharon seconded the motion.

Agenda Item 2, Citizen Comments

Nicholas Hattam of Chester, who patronizes businesses on the Green, spoke about the vote for the local options tax that had failed. Nicholas goes to a place that sells pies, coffees, and sandwiches where he bought two sandwiches and a coffee which had totaled $40.64. Then, last month, it totaled $41.92, even after the local options tax failed. He found it frustrating that they were paying more money, but no money was going to a local options tax for a public work project. Nicholas found it frustrating that a business owner will claim they're on the razor's edge of poverty and the only thing the market can bear is one dollar on a hundred dollars to do something kind for the community. Nicholas will continue to patronize them because boycotting them would only hurt them. He hoped in the future that if the business owners made the same comments, people wouldn't be swayed by them. He was happy to offer comments if it came before the board again.

Joe had noticed that an owner of an eatery business in Chester was eating in Ludlow and paying their 1% local options tax. Julie imagined the tax would be revisited.

Agenda Item 3, Review May 29 Chester walkabout with Scott Graves of SM Graves Associates

Preston noted that he and Julie like Scott Graves, who doesn't want to do the types of big projects that Windham & Windsor Housing does with the federal tax credits. For something like the Adams Funeral Home that's a half-acre, for the right price and without opposition from the town, he could put a 4-quad unit on it; each unit being built for $70,000 to $100,000 and make it work. He would do the work. Julie said they took Scott to a property on Pleasant Street and both properties on Route 103 South, the old funeral home property, and the one on Canal Street. Scott comes from Rutland, where tax sales are common, and suggested the town view tax sales as an opportunity to get land cheaply. Courtlandt asked if Scott was more interested in large or small projects. Jerry said he was more interested in the smaller projects. Preston said Scott likes easy in and out as

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delays and financing are what hurts him. If he can get some property and build on it and pre-sell or pre-rent, he hits the ground running to get income faster, so he is looking for properties on town water and sewer. Courtlandt asked if Scott wasn't only interested in being a landlord but also building condos to sell, so there could be an opportunity to partner with him for deed restriction and Preston thought Scott would. Scott told them the more deed restrictions they implement, the more they hurt their ability to sell. Julie said he had a lot of concerns about deed restrictions but wasn't married to one thing and appeared to be flexible. Scott was against building developments that looked the same, which Julie liked because you want to make it look like the neighborhood has developed over time. There is a lot to explore. Julie wanted to try a project with him to see what happened. Preston said they invited Scott to come back and noted Scott has access to capital investors. Hugh said one of the ways Scott's successful is he gets things done quickly. Julie said Scott would love to do a small project in Chester which, once done, would bring in more investment. Scott has connections with people for senior housing, which made Julie happy when they looked at Canal Street. Hugh and Preston have discussed that, not long ago, anything beyond a duplex had to go to the DRB but then the state said no. Beyond four units must go the DRB which is where you start entering delays and the possibility of risk. The new root proposal may work, and the town could get involved getting pre-approvals quicker before the developer puts money on the line. Preston said they could skate back 250 approvals if it was under 10 acres and under 50 units. Caroline said deed restrictions were something people were concerned about and Preston agreed. If the town makes it easy to build something and someone snaps it up for $200,000 and turns around the next day and sells it for double, it won't look good. Courtlandt was intrigued and said as a group, they were trying to figure out the need but didn't think anyone would disagree that if they built 4 affordable units for people to buy, deed restricted them, built them for $100,000, and then sold them for $150,000, it was a reasonable entry-level purchase. Courtlandt thought if it was deed restricted, the town was involved and could help people with financing by a local bank, they could pre-sell them. Julie said it would be nice to start off with a small project. Scott seemed to be a great guy to start taking the conversation forward. Courtlandt wondered if they wanted to do a small project, deed restrict it, and the town had land, if the town had any desire to do it themselves, hire a contractor, and manage it. All the units would be pre-sold before they started the project. Julie said that was a question for the Select Board. Preston said a lot of people were against that, but it didn't mean it couldn't happen. Julie could have the conversation in detail with the Select Board. Jason thought the price Scott said he could build them for sounded awfully low and was impressive. As for deed restrictions, Jason said they shouldn't talk in general terms because they may be scary to him but know what they're talking about such as no short-term rentals. Caroline wanted to know about leasing the land. Julie said Windham and Windsor do that. Sharon thought financing may be an issue for the buyer if the land was leased and would be better off selling it. Joe said without any sort of restriction, it would get flipped and turned into a rental. They could include in the deed that it needed to be a full-time resident who owned it. Hugh wondered if there was a reason the first project wasn't rental units and then they wouldn't need to be concerned about things they were discussing. Sharon said the last project she worked on in New Hampshire, the buyer had to be a first-time homebuyer and there are guidelines through the State of Vermont that would make it easy and suggested they include that every time it's sold, it must be sold to a first-time home buyer. Courtlandt said in Colorado, when they started to deed restrict properties, they wanted to get people to come work at the ski areas but also wanted them to be part of the community making less barriers to owning a home. Courtlandt has friends in New York City who had lived in subsidized housing for 30 years and walked away with nothing, so for him,

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the ownership piece was important because it was out of reach for many. Preston noted there were towns that got involved and Julie agreed. St. Albans' town manager is a financier by trade who's built a team that does a lot of buy-in, selling, and managing. Julie said they needed to have the conversation to see what needs to be done to make it successful, to protect the taxpayers, and without adding town staff. More municipalities are becoming the developer and taking the risk. Preston said the Town of Windsor had a lot of properties in floodplain which became derelict, so they bought them, elevated them to FEMA standards, and sold them; they couldn't find anyone to do it, so they had to. Julie agreed that there weren't enough developers, so municipalities were stepping into this role. Courtlandt said they were talking about small units that they would pre-sell. If enough people showed up, they would know there was a need which would attract developers. The old Adams Funeral Home property is for sale and has been offered to the town at the price the owners paid, which was only $75,000. Julie had to talk with the owner some more but thought they should purchase it, put a development on part of it, and give an easement to the elementary school to ease traffic flow and solve the bottleneck issue in town during school drop off and pick up. They could sell the property or develop it themselves. For $75,000, it's a beautiful lot. The town could negotiate an option. Jerry said Scott has people he's worked with who do prefab and modular homes; the building comes on a truck, they set it up, and it's done. The cost seemed crazy, but the bathrooms and kitchens are basic. It would involve more detailed conversations and seeing some projects Scott had done. Scott lives in Rutland but, to pay the bills, is doing projects in New Jersey and New York, so a project in Chester would be a relief. Scott did a project in Dorset, which fell apart, and the media was sympathetic to him and critical of the town. Hugh said the cost Scott says he can build them for but sells them for $250,000, so he could make money. They had not heard what he said he could sell them for. Joe said $350,000 didn't get them much, so if they could create a house for teachers that was $275,000 to $300,000, it was a homerun. When Windham and Windsor did a project in Putney, it was with federal funds and was $400,000 per unit and now, going forward, it would be $500,000 per unit and was heavily subsidized. Preston said it wasn't a good way to do it. Preston said they would be available to people who have very low income, which was fine, but they were trying to do a mix in Chester. Caroline asked about the Precision Build System quote and if they followed up. She recalled it being around $220,000 and dragged onto a site that is prepped, reasonable, and straightforward. Caroline said the builder is the person prepping the site and hooking up the electricity. She thought they were nice and came complete, making it easier. Joe mentioned a fellow realtor who had a home delivered in Cavendish from a company called Zook from Pennsylvania. Joe went on their website, and they built anything from 800 to 2,000 square feet in all different styles.

Agenda Item 4, Review "Chester One Sheet" from Scott Graves (attached)

Preston noted that One Sheet is what Scott called it. Hugh asked Preston, before the meeting, if Scott would do senior housing given that he was such a proponent of mixed housing; Preston didn't think he would. Julie said they had that conversation and he had investors who would be interested. The specific site will have challenges because the neighbors will oppose it, so the Canal Street project would not be the one to start with. Preston said the current senior housing in Chester was an asset, but had very low-income requirements, so there was a huge need for market rate housing for seniors wanting to downsize and have a simpler life with too much money to get accepted into the current senior housing. Hugh thought if they got to a place with 802 Homes or root zones, or some variation of form-based zoning where higher density was pre-approved, the bylaws were

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adopted, other than site plan review, the neighbors wouldn't go to the DRB; it could just be done. Preston said root was proposing picking a property and allowing for public input before the developer shows up; once the bylaw is passed, they've had their chance. When they think they want to start doing something for the Canal Street property, Julie said there needs to be discussion at the Select Board level, develop it, and do a pre-approval so it wouldn't be a surprise when they got a developer; it would be education and communication well in advance. Of anything that could go there, Julie thought senior housing would be the least offensive to people. Peter said subdividing it into lots would allow for 4 units per lot and none of the neighbors could say anything. Hugh said it could be a PUD. Peter said if the town subdivided it, they would be selling it. Peter said there would need to be a management company for senior housing and Julie agreed. Preston said the three housing complexes in Chester weren't an issue because they were well managed. If it was going to be senior housing, Julie didn't think it would be subdivided and Peter said it would have to wait for a zoning change or put it through as a PUD. If done now, it would need to be subdivided. Hugh said they could get more density if they did a PUD. Peter said there was no investment to start with because the town owned the land and if they broke it into lots, it was totally untouchable because the state had set it up. Preston said the town must have a public vote to sell land so even if they subdivided it, it would be high profile, which Julie said was how it should be. Joe said when they first started the journey about who needed housing, it was elderly who have 4,000 square foot homes and want out of them. Joe could see it being attractive but didn't see any mechanism to take their house because it would be sold for market price. Peter said they are getting more elderly so adding more elderly housing pushes them into being an older town. Joe wondered if any towns had successfully figured out how to take the 3,000 square foot home and make it deed restricted so it's only available to first-time homebuyers. Julie said there was nothing they could do to require someone selling their property to do anything and it wouldn't be a requirement to get into senior housing. Lauren said if they had the smaller housing that older community members wanted without enough housing for everyone, she thought someone who owns a larger home may be willing to sell it to the town at market or slightly below in exchange to be able to move into smaller desirable housing. The town would then have a home they could put a deed restriction on. Lauren could see older people doing that if the carrot was big enough. Hugh thought the folks selling the larger homes wanting to downsize were likely in the less expensive homes due to deferred maintenance so they shouldn't just assume the larger homes weren't attainable; there would be some but not all of them. Hugh thought the market was flattening and Joe said it had slowed down in the past year and half. Joe had gotten a request from a client to see 10 houses, and he only showed them 4 because the rest were junk because of deferred maintenance. They asked Jason for his input, and he said all the towns were talking about it but didn't know how to get older people out of their homes. At the end of the day, they need smaller retirement or first-time homebuyer homes. If local retired folk moved to a new house, theirs would be available. Jason said something like the local deeds program in Woodstock could help with a downpayment. Fundamentally, younger people aren't moving to the area because there isn't enough to do. Jason said they know they need houses and suggested they try something.

Scott will set up another time to come and talk. Julie said he wasn't a proponent of towns buying properties and giving them to developers. Scott didn't think the town needed to buy the funeral home property but suggested they facilitate a conversation between him and the current owner. Jerry knows the owner well so they would get the two together to have that conversation. Jerry said the town's biggest role was to make it easy to do. Julie wondered if they were at a place to get

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a housing attorney and have a conversation about options. Caroline wondered if anyone would do consultations out of the goodness of their heart. Julie could check with the town's attorney, Jim. Julie has learned from the different managers' conferences she's attended that for housing; you should go to an attorney who specializes in it because a lot of legislation has changed. Preston agreed and said it was a very specialized area. Julie would ask Jim for a referral. Peter thought an attorney speaking with the owner may be as far as it needs to go since they have zoning and let the developer pick it up and go. Julie said they may want to confer with counsel because of the deed restrictions. There was discussion that each town and situation was different, and it would be worth speaking with counsel. Lauren cautioned about the commission or town acting as a go-between between a property and developer and not having deed restrictions. It had been clear at previous functions that they don't want the town to help someone make lots of money on housing and just sit back and let a developer go. Lauren expected a lot of pushback. Caroline added that it would be the last housing project that ever got if it wasn't done correctly, so it was important if they wanted this to serve as a model. Courtlandt would provide them with an example of the deed restrictions from Colorado and said there were so many things to consider. Julie said the more restrictions they add, the less a developer would want to be involved. If Hugh was a developer, he would not want deed restrictions. Lauren cautioned them about acting as a go-between for property they didn't own. Julie agreed 100%. Jason said the more they consider having deed restrictions, the less Scott would have any interest. Jason said they should discuss what the town's goals were: lower cost owner-occupied units and people who live in Chester year-round. Jason said they should talk about goals and leave the lawyers and deed restrictions for later. Jason said Scott may not want to enter a situation where he must maintain a low cost for 20 years, perpetuity, or whatever and thought he may walk away from that. Julie agreed. Caroline wondered if the town could hire a contractor for property they owned and pay them to build housing. Julie said that's what Courtlandt was talking about. The Scott Graves item is if they want a developer to develop the property and sell it. Peter said the Adams' property was a good property for CHIP and the town would have control. Preston thought it would be good to identify an attorney who specialized in housing to assist. Preston spent the first half of his career working for the Vermont Land Trust and they could include anything in a deed but would need to back it up, so it was smart to not set themselves up for failure by including things they couldn't enforce.

Agenda Item 5, Board/Staff task updates

- Julie will get a recommendation and cost for a housing attorney.
- Joe will get examples of Vermont deed restrictions.
- Courtlandt will email everyone a copy of his deed restrictions from Colorado.
- A realtor friend of Joe's from Wyoming will send him documents they use for their affordable housing.

Agenda Item 6, New Business/Next Agenda (July 21, 2026)

Courtlandt questioned whether the Cobleigh Street property the town owned was viable for housing and it wasn't, given it provides a spot for recreational activities for many and is a town park. Joe wondered about the property by the Brookside Trail and if it ever got used and Julie said the field was used for all kinds of events. The problem wasn't lack of housing sites, as there are

five, but where to start.

Agenda Item 6, Adjourn

Caroline moved and Hugh seconded a motion to adjourn. The meeting was adjourned at 6:56 p.m.

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