1	TOWN OF CHESTER
2	PLANNING COMMISSION
3	November 21, 2022, Minutes
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5 6 7	Commission Members Present: Peter Hudkins, Cathy Hasbrouck, Tim Roper, and Hugh Quinr at Town Hall; and Barre Pinske via Zoom.
8 9	Staff Present: Preston Bristow, Zoning Administrator/Town Planner, at Town Hall; and Susar Bailey, Recording Secretary, via Zoom.
10	Buney, recording societary, via Zeemi
11 12 13	Citizens Present: Bill Lindsay, Gary Coger, Geralyn Donahue, Steve Mancuso, Jason Rasmussen Executive Director of MARC at Town Hall; and Malia Cordero of MARC, Evan Parks, Edward Grossman, Daire Gibney, Karen Ericson, Aaron Borenstein and Doug Friant via Zoom.
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15	Call to Order
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17	Chair Hugh Quinn called the meeting to order at 6:36 p.m.
18	Desistana Mada
19 20	Decisions Made:
21	None.
22	THORE.
23 24	Action Items:
25 26 27	• Tim will issue another press release about the Community Survey and see that the post card with the information and QR code is posted on bulletin boards around town. The survey will end December 31st.
28	• Preston will follow up with Jim Carrol about his comments on the draft ordinance.
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30	Agenda Item 1, Changes to the Agenda
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32	There were none.
33	A de Idam 2. Designary de Assesso Missador Com Nessador 7, 2022 acceptiva
34	Agenda Item 2, Review and Approve Minutes from November 7, 2022, meeting
35 36	Tim moved to review and approve the November 7, 2022, meeting minutes and Peter seconded
37	the motion. There were no changes. A vote was taken, and the minutes were approved.
38	and motion. There were no enumgeous trace was taken, and the immates were approved.
39	Agenda Item 3, Citizens Comments
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41	Hugh asked for comments for items not on the agenda.
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43	Steve Mancuso asked how long the Community Survey poll would stay open and Tim said they
44	would discuss it at the end of the meeting.
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Agenda Item 4, Bylaw Modernization Grant Workshop #4

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Preston introduced Gary Coger and Geralyn Donahue, local realtors. He also introduced Daire Gibney, a realtor, and Zoning Administrator in Andover, who was on Zoom. He introduced Doug Friant of Vermont Timberworks and Aaron Borenstein, a builder in New York, also on Zoom.

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Jason Rasmussen of the Mt. Ascutney Regional Commission is helping the Planning Commission with this project. The Commission received funding through the Bylaw Modernization Grant which funded the workshops. They are trying to improve zoning, address housing, and streamline the permitting process. He thought the realtors and builders in attendance could offer input on the housing market and zoning which would help them craft better zoning rules.

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Jason asked what the housing market is like currently. Gary Coger said from his perspective, there was no or very little inventory. He gets a house, and it usually sells in 3 days if it's priced right but is starting to slow down. The hysteria isn't what it was 6 months ago but there is a shortage and there is nothing for people looking for reasonably priced houses. Geralyn had worked with several buyers this year with financing and that put them out of the running because there were so many cash buyers, and properties were so competitive that even if they went over ask and put in a competitive offer with financing that in the past would have been decent, they wouldn't even be considered. It was very frustrating. Lately, she has had sales that wouldn't go forward because with the rise in interest rates, some buyers have lost their financing. She agreed with Gary that there were fewer properties to snap up and even though there are buyers, the inventory is so low. When you have an appealing property with an affordable price, it goes fast. Daire agreed. He said the buyers are predominantly cash buyers and investors. Jason asked if corporations were buying them. Daire said individuals and small LLCs but categorized as investors. Geralyn is still seeing a fair amount of second home buyers who want to come to beautiful Chester because the town has done such a good job promoting it and making it look good. Jason asked if they were not seeing many locals buying houses. Gary said his last sales were Vermonters relocating to Chester. The past couple years he had sold a lot of properties to people spending half their time here, renting it some to cover their costs but not necessarily buying it as a business. Jason said they had been hearing a lot about missing middle housing and the need for smaller and affordable housing. He was curious what people were looking for, if it was an accessory dwelling unit, a duplex, or anything and were desperate because there wasn't much out there. Gary said for him it was mostly single family and the buyers are less particular. A new listing comes on and they see it. Daire agreed. Geralyn added vacation homes still and she has seen a new twist where people are renting their down country homes and planning to live here full time. They're not selling but testing the waters before moving here. Jason said many in the planning world are trying to encourage the creation of homes in the village where there is water and sewer, smaller homes, and converting existing farm homes into two units. He asked if they had a perspective on whether that was the right type of housing people wanted and would buy. Geralyn asked if he was talking about rentals or full-time living. Jason thought of primary residences and how to create new homes for people coming to town to work. Jason asked what they could do to have an ADU built in the backyard or create a unit in the attic of an old house. He wondered if they were planning for the right types of housing. He asked if that was what people wanted and for their perspectives. Gary said there were very few rentals right now and if there were more available, they would go. That's why there is a

shortage of workers in restaurants because there is no place for them to live. Gary didn't know a single person who wasn't working currently. There is no place for workers to live and if you must drive an hour from New Hampshire to work at a local restaurant, he didn't know where these people live. He thought if Chester had a dozen new rentals, they would go in a heartbeat. There is a demand for that. Doug agreed and said they can't find workers for Vermont Timberworks, and it wasn't restaurant work but good paying jobs. The problem is they can't find a place to live. Geralyn has seen just a bedroom with a bathroom for \$700 a month. Daire was a recruiter for 15 years in Vermont before doing real estate and employees finding housing was always an issue that was compounded by the pandemic.

Jason said they were considering eliminating some of the regulatory hurdles. He asked if they had any experience with Chester's zoning and if there were provisions that were problematic and things they should be considering. Geralyn said from her perspective, the zoning went well. The folks she had known who built seemed satisfied and she had heard very few complaints.

Doug said he started building in Vermont in the 1980s and there were subdivisions and carpenters everywhere and the restaurants were full but there isn't much building going on now. He wasn't sure if it was because of Act 250 or other regulations. They decided to build nationwide for that very reason. He thought they were on the right track opening it up. Doug said when the pandemic started, he was able to give vaccines with Rescue, Inc. and do home visits all over Southern Vermont and what he noticed was good hardworking retired people are living in houses that are rotting into the ground. He thought the problem wasn't here but would be in 20 years. He thought a lot of the buildings would be condemned and unlivable. He thought the long-term focus was development going forward so people who have lived in Vermont all their lives have a place to retire to. Jason asked why more starter homes or affordable homes weren't being built. Was it just the math or were there other reasons? Geralyn said when people get the price for building a home, they were quoted \$450 per square foot this past year and that stalled new projects. It had to do with the supply chain and increased building costs. She hoped those prices would drop. She thought subdivisions were hard to get going and was told by a seasoned realtor involved in creating them that they took 20 years to complete. Doug agreed and said Act 250 has caused projects to not get off the ground. They are booking 12 months in advance because they can't find labor. He thought people should consider places for tiny homes and walkable communities. Hinesburg has pie shaped pieces of land; all the housing is in the center of the pie and all the walkable areas are on the outside with stores and restaurants people can easily get to without automobiles. He said lot sizes could be smaller and it would go a long way to help. Jason was glad to hear that and said they were considering it. Preston gets calls about tiny houses which often need a septic system and when they find out the price, they change their minds.

 Jason asked Doug if local zoning was an issue and Doug said he is 15 or 20 years removed from dealing with local zoning. Doug thought local zoning would usually bend over backwards to make things happen and said there was a lot of creative septic design in the past 20 years and getting the State to consider needing places for people to live or they'll move away and part of that is being creative about septic design, so they work but using new technologies to make them work.

Tim asked what it would take to get housing back in balance. Daire said it was a financial proposition. Even before the pandemic, they were at \$350 or less per square foot. You could buy

a great home in Chester for \$200 to \$230 per square foot. Without incentives, Daire didn't think it was particularly a zoning issue. Listening to Doug talk about Hinesburg, Tim had done a quick Google search and came up with an article from The Burlington Free Press from March saying 100 new homes were built in Hinesburg on 46 acres on donated land. The land was donated to the Champlain Housing Trust. He asked if that was the only way they would solve the problem by people donating land. Daire didn't think the free market was going to do it. He thought there had to be some intervention. Preston thought the only affordable housing would be subsidized housing. The planning circles Preston's in didn't see the market doing it. Doug thought even if the land was donated, they wouldn't get the square foot price low enough to work. Jason thought it seemed like it wasn't just zoning but needing a slew of financial incentives to make something happen. Barre was in Las Vegas and said if they could do things there, he couldn't believe you couldn't build an affordable house in Chester. He thought they weren't doing the math correctly. He suggested using home sawed lumber. He couldn't believe someone with ambition couldn't figure out how to build a house for a reasonable amount of money and sell it for profit. He thought if they purchased the materials from Home Depot, maybe. He had just toured the Hoover Dam and it was amazing and thought they should be able to figure out what the problems are and how to hurdle them. It couldn't be impossible. Aaron said if you want to drive the cost down per square foot, the only way to do it besides subsidies and tax incentives is to get density. Geralyn agreed. Aaron said when you buy in bulk, you can drive the cost per square foot down substantially. You're not building a singlefamily home for \$125 per square foot anymore. It's not happening. Barre thought that was a good point and said they needed to review the 30-foot-tall limit on buildings in town. He was in the casino called New York with facades which felt like you were outside, and he suggested doing a small development like that with the old-fashioned facades and doors and if built like smaller houses together but as one unit with higher density, the cost would go way down, and it would look cool. He thought they needed to be more creative. Tim asked what Aaron was suggesting when he talked about density. Aaron said his mind went toward condos. Pouring one foundation and putting up one structure, and putting five families in it, adding tennis courts and a community center could be a nice project and attract a good crowd.

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Peter was involved in a project in Manchester, New Hampshire. It was a multi-story development and was HUD funded and had to be low-income for 10 years. Mortgage rates were 6.5% and HUD funded it for 2.5%. It gave incentive to build them because they could roll them in 10 years. It provided 10 years of affordable housing, and it was enough that over 400 units were built with a parking garage. It helped things a lot. It was in 2009 before everything crashed. Springfield was talking about a housing project in Windsor of \$12.5 million for 30 units and that was almost \$300,000 for an apartment and a building they were rehabbing. Peter thought \$300,000 for lowincome housing was a far reach. Jason said they had a meeting last week and a guy from the Vermont Housing Authority Finance was saying \$400,000 per unit as standard construction costs. Hugh was hearing the free market will no longer support a single-family starter home. Aaron builds many homes a year and agreed with that statement. Doug agreed but also disagreed to some extent. He said his son was able to buy some land and he assisted with the design and construction. He thought it could be done if you had people willing to help. One of the biggest problems was demographics. When he looks around a job site, he sees immigrants, which he would like to see more of, and old guys. That is who is building the houses. There isn't a young crowd like years ago but old guys that should have retired years ago. Anywhere else in the country besides Vermont is immigrants building the houses now. Geralyn said the price range of a starter home has escalated.

High-speed internet fueled the market here. It allowed people to move here and work remotely, so their source of income is from somewhere else. Those people can afford to build a starter home or something larger. She thought it was a complex landscape now, more so than previously. Hugh asked in the free-market world what does a typical 1500 square foot ranch takes to build. He wondered if it was \$400,000. Thirty years ago, those houses cost \$75,000 to \$80,000. If the wages of people working are \$20 to \$30 per hour, maybe there's no way that would work. Peter said the bigger number was the sewer. Peter built his own house, which took time. He said a three-acre lot which could be purchased reasonably would cost \$60,000 for the sewer. His answer was, per the math he had produced a couple meetings ago, housing can be built where the town can put sewer. That would reduce the cost of a single-family home if you only had to hook up to the sewer, removing a big burden. Geralyn said before you even get to a foundation, you're almost at \$100,000 with a \$40,000 septic, well, driveway, and power. It's very costly. Aaron agreed. Geralyn had also heard about pop-up houses that cost \$50,000 and come with appliances. She had also been looking into a handicapped accessory unit that can be added to a house as an addition with all the accessibility built in. Jason had heard about WheelPad out of Southern Vermont who does that sort of thing. Tim has had several conversations with their Director of Business Development about them. An older home with a three-bedroom septic won't get a permit to add even a tiny house. Geralyn said with town sewer that should happen. Daire noted the State has allocated money to help support towns to develop water and sewer where it doesn't exist. They just received an application from someone in Andover taking advantage of a \$50,000 grant for accessory dwelling units. The grant is to develop property, a barn, garage, or something to bring in income. Jason said it was Paul of the Windham & Windsor Housing Trusts' program that could help pay for that stuff.

Peter said the current zoning bylaws call out mobile homes and the lot size. One of the things he's considered is a tiny house development hooked into the sewer system with 20-foot setbacks and basically 2 houses per lot. The problem with mobile home lots is they're long. Peter wondered if they were saleable. Geralyn said tiny houses were saleable and trendy, which is part of their attractiveness. Gary agreed. She is also seeing community septic systems which could help with building outside of town.

Barre asked what was so expensive with a septic and Daire said the groundwork. Barre wondered if it was too much regulation. Daire does a lot of land and thought it was a combination of factors. For engineers, building a mound was the safest option but the more expensive one. People want guarantees and by default, engineers are pushed to do the mound systems. Doug agreed and said the mound system is driven by the soil composition and Vermont soil is terrible. Mound sand must be trucked in, and it wasn't really a mound but a tiny hill. They run pipes through it and pressurize it. Years ago, a septic tank would run into a leach field where now it goes into a pressurized mound system where you have one or two pump stations, electricity and alarms and all kinds of things that make it work, which is expensive. Preston noted that Cape Cod, which Barre has referenced many times, has sand septics, and Vermont is clay and bedrock. Aaron couldn't agree with Peter more that if they could have a community septic, it would offset the cost of building and maybe even a community geothermal system may offset the cost of building tiny homes.

Jason kept going back to subdivisions taking 20 years and thought there must be something they could do to streamline the process. Preston noted Remmington Road was subdivided years ago but just doesn't sell out. He wasn't sure why. Geralyn said they started high end and there wasn't the

population or buyers for that. What was successful in Burlington, isn't necessarily successful here. Daire said the average buyer coming to this part of Vermont isn't coming to move into a subdivision but wants privacy, open air, and all that. He thought that would change the next generation. Tim asked if someone wanted a Remmington type subdivision with lower cost homes or starter homes and community septic, would it change the equation enough to make it affordable. He wanted to know the formula for housing so there wasn't a shortage of workers. Daire thought it was systemic. The average pay and so on is all part of the same problem. He would prepare executives for a 30% pay cut just to come to Vermont. Geralyn used to be on the school board and faced the same problem trying to attract principals and superintendents because their pay was so much less. Daire was on the search committee for the last high school principal and couldn't say how many backed out once they got to the pay scale. Geralyn added combined with high property taxes. Aaron asked what the bottlenecks were currently with the zoning process. Preston said the State tells towns to streamline their process and they tell the State they need to streamline theirs. Preston was looking at more ways to foster affordable or workforce housing and one of the ways was to expand the village center and the half acre district to cover more areas where the public water and sewer could be expanded. They've considered having a fourplex with public water and sewer. They're considering decreasing the parking standard per unit to one space instead of the current two. They could waive the setbacks but the criteria are narrow so they could add affordable housing as criteria. He has suggested going from one ADU to two per property. They are considering streamlining the process to do a townhouse or cluster unit. Aaron asked if it would pay to hire an outside consulting firm to expedite the process lacking in the town. He thought maybe there wasn't enough manpower in the board and wondered if it pays to hire a third-party consultant. Daire said he thought it was the timeline. In most towns, you bring it to a monthly meeting and if anything needs to be tweaked, it's another month. He loses buyers and developers all the time because it could be 3 or 4 months before they get a solid answer and at that point, they're not even signing a purchase and sale. It takes too long to get a conditional use permit. Tim thought that was a great point and confirmed that he was talking about DRB hearings. Tim asked if it was quicker, how much it would help. Daire thought it would help greatly with more structure on what's preapproved and could get administered and signed off. Doug said he runs into that all over the country and then the zoning board can't get a quorum together and it's an issue. Jason noted Chester was trying to figure out how to do things quicker and he had been doing this for a long time and since he started coming here 10 years ago, things had improved greatly.

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Geralyn asked about the existing low-income housing that was in Chester and wondered if anyone had any history or success in it. It seemed like they already had a template for low-income housing. She wondered if anyone had any insight. Preston said Pleasantbrook was a success and people were happy with it. It was 23 units and was managed. The Windham & Windsor Housing Trust said they could do one, but it meant finding land that was on water and sewer that someone was willing to part with. He thought he and the board would be supportive of that project if those pieces came together. Jason said the Trust is doing a project in Windsor and the scale of a project that pencils out is a big building and people don't always love that. When talking about the scale that these projects need to happen to make financial sense, it freaks some people out and makes it harder to get through the process. Geralyn asked how long Pleasantbrook had been there. Tim thought it was built in the early 90s. Barre said there was a difference between that and affordable housing. Tim said the same kind of project could be done with parameters for ownership or rental. Barre thought that's what Aaron was talking about and what he was talking about with what he

saw at the casinos. He also thought the architecture in Troy, New York was amazing. If they have the demand for housing, they could do tighter density and use some of the historically interesting funky architecture to make facades on the front and build the building out of metal, they could probably do these things. He thought it would be interesting to make a challenge for anyone in the world to solve the problem and they may get some creative ideas. Geralyn asked how much money was being federally funded for the project for what could be brought to Chester. Jason said there was a lot of money right now for infrastructure so it was time to consider where sewer should extend to. Geralyn wondered if there would be money to buy land for such a project. Jason said there was the American Rescue and ARPA money and funds available through the State, but they need to figure out where and when and if they can find money to make it happen. Preston said if there were properties that come to mind, they would try. There was money but to get it obligated requires the whole picture and sometimes you need to move quickly if the land is available. Cathy thought they needed someone who wanted to do a project and if they set out to do it, they would eventually get funding. She didn't see it as a possibility if there wasn't anyone driven to do it. Barre thought a lot of things came down to a supply and demand issue and if there was this much demand, they needed to figure out how to supply it and it would take someone creative.

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Malia who works with Jason was thinking about an ADU utility study done by an intern at Two Rivers. She wondered if there was room at the table for a group like Chester Public Land that may be more familiar with the Act 250 process and working with historic preservation and have a bigger footprint. Jason said certainly it was a big problem and they must draw on the expertise of many groups like that. Preston said Peter was reminding him the idea of setting up a housing committee in Chester has been discussed and if they had people whose passion was this it may get them moving more. Tim wasn't familiar with the group Malia had mentioned. Malia said one of the things mentioned was where the town owns the land and leases it out at an affordable rate or something along those lines with the stipulation it can't be developed on.

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Karen Ericson wants to downsize soon and there is nothing available to downsize to. She wasn't sure there would be anything to move to and they don't fit in low-income housing parameters. She read about older people still sitting in their homes because they can't find smaller affordable houses. She wasn't sure there was hope for them to stay in Chester and maybe they would have to move somewhere else when they downsize. Daire has two couples that would love to sell their house tomorrow but are on an 11 month wait for something to become available. They look far and wide. Jason mentioned there could be some programs out there that could help. Karen said someone from Senior Solutions told them about some programs, but those things wouldn't help them right now. Gary asked if there was any other senior living in town besides the complex and that was the only one Tim was aware of. Daire said for this area it would be Manchester, Ludlow, and Windsor. Gary also has people he's working with that would love to sell their big houses but have nowhere to go. Geralyn said even in the independent living stage to get a house is difficult. Aaron said there were good things that come out of 55 and older communities. They will control the growth of schools if there's not enough room. He asked if a project is identified, are there criteria to design before you design and submit to the DRB that would speed the process up before getting it kicked back and forth a few times. Preston said there was the concept of form-based zoning where there are preapproved plans that you know will get expedited quickly. They hadn't done that. Aaron asked if there was identified land close to public sewer where septic could be avoided and was a good candidate for development. Preston said there were properties in town that could lend themselves to that, but they weren't necessarily for sale. Aaron owns land in Chester and the ADU option was nice to have if you wanted to live on top of your neighbor, but he didn't see it as a quick answer to the housing problem in his opinion. Cathy said ADUs could be useful to older people because they would be part of the family because they would be close to it. They would have a neighbor that might notice if they don't get up one morning. Aaron agreed if it was an older neighbor but possibly wouldn't be helpful to the working force looking for places to live in the area. Jason thought they would need to put their thinking caps on to tackle the problem.

They thanked everyone for attending and sharing their expertise.

Barre apologized for having to leave the meeting.

Agenda Item 5, Update on Community Survey

Tim thanked Malia, who had been terrific, and Jason, for their help with the survey. Tim said they had received almost 400 completed responses. They mailed 2,087 postcards so it was about a 20% response rate. He hoped to use Malia's expertise to sort the data. Tim said they would be able to sort the answers based on how people identified themselves, whether they were residential, business, renters, commercial, or second homeowners. It would help paint a clearer picture. There were 14 or 15 paper copies that had been submitted. Tim was there during Election Day and had great conversations and feedback and had a new healthy appreciation for how much work goes into holding an election. One of the decisions needed was when to shut the survey down and work with the data. He originally considered December 1st but thought maybe December 31st would be better. It would allow time to publicize it and get more in. 80 surveys were completed on Election Day so that worked well. Tim suggested posting some cards on bulletin boards so people could scan them. It was suggested posting them at the hardware store, Smitty's, Erskine's, the post office, and library. Tim would connect with Amie and have some printed for posting. They agreed to end the survey on December 31st. Malia said that worked well for her. Tim would also have some additional press releases issued. Hugh thought they should run them sometime between the 1st and 15th of December. The others agreed. Tim would write something up and share it with the others. They agreed. They were pleased with the number of responses received.

Agenda Item 6, Update on Proposed Short-Term Rental Ordinance

Hugh included it because it was on the Selectboard agenda. Preston gave an update and said Attorney Jim Carroll had produced his comments. The Selectboard basically liked it and wanted to see a clean document ready to go. Hosted and unhosted will remain as categories but the manager being called a host was too confusing so they will probably be called an operator. Preston had come up with an application form and they seemed satisfied with that. There was concern about what would be issued so he came up with a certificate of registration. Julie and Arnie thought it may be voted on at the next meeting. They have all said they want to go forward with it so it may happen. Hugh had the same takeaway. Someone was direct in the meeting about the question of what they would be doing next, and a couple Selectboard members indicated they may be ready to vote at the next meeting. Hugh said the earlier Preston could get a clean copy to the Selectboard, the more time they would have to review it. Their next meeting is December 7th. Peter said Andover wasn't doing an ordinance, but bylaws and Peter thought that would be a hard starter to do.

Andover is considering making all short-term rentals a conditional use. Preston mentioned that Woodstock and Springfield are conditional uses and Andover is considering that. He said if Chester had 80 short-term rentals, that would be a lot of work. Tim didn't think that would serve them well. They agreed. Hugh asked Preston if there was any other follow-up about including language in the bylaws about defining short-term rentals. It was related to the comment Jim Carrol made about referencing those or tying them together. Preston said when Jim Carrol made his comments on the ordinance, he suggested there should be something in the bylaw and at the very least, define it and indicate there's an ordinance for it. Preston was unsure of what he thought they should do and would call him. He said he felt it would make it more durable if the zoning bylaw referenced it and defined what a short-term rental is. Cathy asked if it would state it was a permitted use in every district. Preston and Hugh thought that's what it would initially say because that's what they were thinking. Cathy said they could say not every district. Preston said the thing about saying it was a permitted use would mean it needed a zoning permit and he didn't think that's what Jim was saying. So, he would follow up with Jim. Preston said he may have been thinking that the Vermont Supreme Court says unless there's a bylaw stating otherwise, you have a right to rent your house whether long-term or short-term. Preston would call Jim to get an answer on it.

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Agenda Item 7, Adjournment

Tim moved to adjourn, and Cathy seconded. A vote was taken, and it passed unanimously. The meeting was adjourned at 8:06 p.m.