

## Section 2: Goals, Objectives and Recommendations

### Housing ~~Development~~ Goals and Objectives

#### *Goal:*

- Increase Housing Opportunities for a Broad Range of Income Levels and Household Types.

#### *Objectives:*

- Promote Housing Affordability and Maintain/Enhance the Character of Residential Neighborhoods.
- Strive to Comply with Chapter 40B.
- Improve the Condition of the Existing Housing Stock.
- Promote Home Ownership.

### Proposals and Recommendations

#### **1. Consider Allowing Open Space Residential Development (or Cluster Development) by Right.**

In the Town of Winchendon, the vast majority of developable land is within the residential districts that make up most of the rural areas. Zoning in Winchendon already allows for open space residential or cluster development by Special Permit from the Planning Board. However, the Town should consider researching the pros and cons of allowing this By Right in rural areas and find ways to promote its use by making it a more attractive alternative to developers.

For the preservation of the rural areas of Winchendon, a Natural Resource Protection Zoning (NRPZ) Bylaw/Ordinance could also be researched. A NRPZ Bylaw, initially adopted by the Town of Shutesbury in 2008 and subsequently approved by the Mass. Attorney General, is similar in concept to Open Space Subdivision zoning provisions. However for areas of the community with important identified natural resources, NRPZ provisions would make the adoption of the Open Space Subdivision provision occur on a by-right basis and any conventional definitive plan subdivisions would have to be approved via a Special Permit.

#### **2. Create a Housing Production Plan (HPP).** With plenty of land available for development in residential districts, the Town should consider developing a Housing Production Plan (HPP). Development of an HPP would provide an opportunity to understand current housing conditions town-wide and determine both the projected housing needs of both the current population and the growth/change in composition of the population (e.g. more families, more elders). Also, if a community has a MA Dept. of

Housing and Community Development (DHCD) approved HPP and is granted a DHCD certification of compliance with the plan, a decision by the Zoning Board of Appeals (ZBA) to deny a Comprehensive Permit application will be deemed "Consistent with Local Needs" under MGL Chapter 40B. "Consistent with Local Needs" means the ZBA's decision will be upheld by the Housing Appeals Committee (HAC).

One potential resource to assist Winchendon to draft an HPP is the Commonwealth's Planning Assistance Toward Housing (PATH) grant (see recommendation # 5). Also, the Montachusett Regional Planning Commission's (MRPC) District Local Technical Assistance (DLTA) program funded by the Commonwealth of Massachusetts could possibly fund such an effort. It should be noted that funding from the Commonwealth of Massachusetts is not guaranteed each year and project eligibility can change from year to year.

### **3. Education and Outreach Efforts and Partnerships**

Education and training to members of the Zoning Board of Appeals (ZBA) and the Planning Boards related to the review and permitting of Comprehensive Permits (MGL Ch. 40B) should be encouraged. MRPC did host such training during the Fall 2013 training sessions offered by the Citizens Planners Training Collaborative (CPTC) and MRPC intends to offer similar training in the future. CPTC also usually offers a session related to MGL Ch. 40B at their annual March Conference in Worcester. The communities should offer financial support to allow ZBA and Planning Board members to attend such training opportunities.

Homebuyer Counseling and Education are valuable marketing and outreach tools that can help residents to bridge the information gap and prepare them for a successful home buying application. There are many nonprofit agencies that offer this service that could be promoted in Winchendon. RCAP Solutions in Gardner, for example is a regional nonprofit housing agency that provides a variety of housing related services, including counseling and resource referral services for first time home buyers, help for renters, and even help for domestic violence situations. Secondly, the Massachusetts Homeownership Collaborative, coordinated by the Citizens Housing and Planning Association (CHAPA), provides technical assistance and training to homebuyer counseling agencies, which in turn offer homebuyer education workshops and individual counseling. The CHAPA website ([www.chapa.org](http://www.chapa.org)) maintains a list of counseling agencies and their current and planned activities. Many conventional lenders conduct similar programs.

Also, partnerships should continue to be formed with housing organizations like Habitat for Humanity, Greater Gardner Community Development Corporation (GGCDC), Twin Cities CDC, RCAP Solutions and, the Montachusett Enterprise Commission (MEC), Inc. in order to increase the amount of affordable housing in town. A review of lists of parcels in tax title, tax delinquency, other municipal-owned parcels and the Assessors vacant/abandoned homes list could be developed and offered to these organizations.

Finally, with many multi-family apartments in the community, to prevent and reduce real and/or perceived criminal activity and anti-social behavior, lines of communication between tenants, property managers, and police could be enhanced. Perhaps social service agencies could be encouraged to facilitate the development of tenant run organizations that can organize mutual support systems, ensure access to appropriate social services, organize neighborhood watch groups, and assist in preventing and resolving conflicts.

#### **4. Complying with Chapter 40B.**

Winchendon should strive to Comply with Chapter 40B. Chapter 40B of Massachusetts General Laws outlines a municipality's responsibilities regarding the provision of low and moderate-income housing. Under the law, communities are obligated to provide 10% of its year-round housing stock restricted to low and moderate-income households, defined as those earning no more than 80% of the area median income. At the present time, about 8.4% of Winchendon's housing stock meets the Chapter 40B definition. While the average home sale price and average contract rent in Winchendon and a majority of the Montachusett Region does provide opportunities for some affordable housing when compared statewide, as indicated in the Housing Inventory and Assessment there is a need for more. Therefore, the benefits of being proactive in this area include not just compliance with Chapter 40B but also helping to provide affordable housing units for a broad range of income groups, including municipal employees, fire fighters, policemen and teachers.

To assist to accomplish this, the town could investigate adding an inclusionary housing bylaw that requires new developments to set aside a certain percentage of units as affordable and incentivizes the developer to provide additional affordable units above and beyond the base requirement. The Town of Winchendon should also continue to apply for CDBG funds for Housing Rehabilitation and all housing units that are rehabilitated with funding under the Community Development Block Grant Program (CDBG) Housing Rehabilitation program should be deed restricted for at least 15 years. With the 15-year deed restriction, such would count towards a municipality's Chapter 40B Subsidized Housing Inventory. CDBG is a federal program under the US Department of Housing and Urban Development (HUD), which is implemented at the State level by Department of Housing and Community Development (DHCD).

#### **5. Explore preparation of a Planning Assistance Toward Housing (PATH) grant application to Mass. DHCD for Implementation of this Housing Element.**

PATH has a total of \$600,000 in funds available to assist communities expand housing opportunities. Funding is available to communities to support a broad range of planning activities, including community initiated activities on municipally-owned sites; land use and zoning changes; preparation, update or renewal of Housing Production Plans (HPPs); and the implementation of strategies identified in DHCD-approved HPPs. Priority for funding is given to applications that support the creation of of as-of-right multi-family zoning districts for DHCD approval and/or encourage new multi-family housing

production in new or existing mixed-use districts (e.g. within city or town centers or transit-oriented development areas. Grants will generally not exceed \$25,000. The complete list of eligible activities can be found at [www.mass.gov/hed/community/planning/planning-assistance-toward-housing-path.html](http://www.mass.gov/hed/community/planning/planning-assistance-toward-housing-path.html)

6. **Establish a Local Housing Partnership.** Winchendon could establish a municipal entity to deal with affordable housing issues in town, preferably a local housing partnership. Winchendon's town government, as currently constituted, may not have the administrative capacity to handle the wide variety of affordable housing issues the Town may wish to initiate under this plan. Usually it is the Board of Selectmen that appoints such a partnership or committee. The Selectmen need not obtain Town Meeting authority to establish such an entity but can do so if it believes that Town Meeting action will help lend legitimacy to the committee. Dealing with affordable housing issues is a fairly broad mandate, but there are specific tasks that a local housing partnership can undertake, such as:

- Inventory all government-owned buildings that may be suitable for affordable housing adaptive reuse, as well as government-owned properties that may have excess land that could be developed for affordable housing.
- Prepare and update the Town's housing strategy and planning documents.
- Serve as the Town's official advocate for affordable housing.
- Evaluate tax title properties that may be suitable for affordable housing.
- Apply for the various State and federal affordable housing grant opportunities.
- Monitor on an annual basis those accessory apartments that agree to affordability use restriction as part of their approval (more on this in the next recommendation).
- Manage the lottery system for those affordable housing units created through the Local Initiative Program (LIP) or through a Chapter 40B Comprehensive Permit.
- Provide outreach and education to the community regarding affordable housing.

There are several entities that could advise Winchendon on how to establish a local housing partnership and get them started, including the Massachusetts Housing Partnership and the MA Department of Housing and Community Development.

7. **Consider the Community Preservation Act as a Smart Growth Tool that Could Promote Housing.**

While the current timing to consider adopting the Community Preservation Act (CPA) is not appropriate at the moment given municipal budget issues, the town should be aware

of the benefits in the long term. CPA is a smart growth tool that helps communities preserve open space and historic sites, create affordable housing, and develop outdoor recreational facilities. While many communities throughout Massachusetts participate, Winchendon has yet to do so. CPA also helps strengthen the state and local economies by expanding housing opportunities and construction jobs for the Commonwealth's workforce, and by supporting the tourism industry through preservation of the Commonwealth's historic and natural resources.

CPA allows communities to create a local Community Preservation Fund for open space protection, historic preservation, affordable housing and outdoor recreation. Community preservation monies are raised locally through the imposition of a surcharge of not more than 3% of the tax levy against real property, and municipalities must adopt CPA by ballot referendum. By adopting CPA, a portion of the funds raised could be utilized for the purpose of providing affordable housing. The Act requires that a community spend or set aside for later spending at least 10% of the revenues collected annually for the creation, preservation, or support of community housing. Community housing is defined as housing for households earning up to 100% of a community's area median income. Of course, to count toward the state's 40B affordable housing inventory, the housing would have to be affordable to those households earning less than 80% of the area median.

