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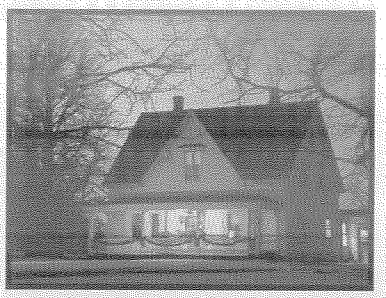
Town of Templeton
Affordable Housing Plan
Completed In Accordance With
Planned Production Regulation



Submitted to MA Department of Housing and Community Development (DHCD) in accordance with the Guidelines for the Planning Production Regulation under MGL Chapter 40B, Sections 20 through 23 and 760 CMR 31.07 (l)(i)

Prepared By:
Montachusett Regional Planning Commission
April 2006
Updated October 2006

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I. EXECUTIVE SUMMARY/BACKGROUND

A. PURPOSE OF AFFORDABLE HOUSING PLAN

The purpose of this Affordable Housing Plan will enable the Town of Templeton to produce a certain number of housing units annually that will be occupied by persons qualifying for the purchases of these affordably-priced homes, so that the Town of Templeton can ultimately achieve the Massachusetts' statutory goal of providing a minimum amount (10%) of housing units at affordable prices. This Plan has been completed in accordance with Commonwealth of Massachusetts' Affordable Housing Statute (MGL Chapter 40B, Sections 20 - 23), and related regulations (760 CMR 31.07).

B. DEFINITION OF AFFORDABLE HOUSING

Generally-Accepted Definition

What is affordable housing and why should the issue of housing affordability be so important to local officials and residents of a community? The generally accepted definition of affordable housing is that housing is considered affordable when "a household pays no more than 30% of its annual income for rent or mortgage". Multiple sources and organizations agree upon this definition. Some of these include the American Planning Association, Massachusetts Department of Housing and Community Development (DHCD), The Greater Boston Housing Report Card, 2003 (Bonnnie Heudorfor, Housing Specialist, Northeastern University, April 2004) the Citizens' Housing and Planning Association (CHAPA) and Templeton's EO 418/Community Development Plan. Alternately, severely cost-burdened households are households where the rent or mortgage exceeds 50% of the total annual household income. In Templeton, many households pay more than 30% of their respective total annual household incomes on rent or mortgage costs while a large number are "severely cost-burdened households" (see below).

MGL Chapter 40B Definition of Households Meeting Affordable Housing Requirements

The State statute concerning affordable housing development (MGL Ch. 40B, Sections 20-23) cites that affordably-produced and priced homes must be available to households where the incomes do not exceed 80% of the median household income for the region in which the community is located. In Templeton's case, the community is located within the Fitchburg-Leominster PMSA (Primary Metropolitan Statistical Area). As of 2005, median household incomes for family sizes ranging from 1 to 8 persons is as follows:

Table A: Moderate-Income Limits by Household Size (February 2005)

HOUSEHOLD SIZE	80% OF MEDIAN INCOME
1	$35,450
2	$40,500
3	$45,600
4	$50,650
5	$54,700
6	$58,750
7	$62,800
8	$66,850

EO 418-Community Development Plan Definition of Affordable Housing

For the purposes of justifying the use of certain federal program funds, namely the Community Development Block Grant (CDBG) funding that the DHCD receives from the Federal Department of Housing and Urban Development (HUD), the DHCD estimated that homes sold up to certain cost "would be considered affordable for the purposes of EO 418 planning". For a list of housing prices, considered at the lowest-middle-and highest range of low-, moderate and middle-income households, please see Appendix A. Local officials, residents and private sector representatives (ex. from the development and lending communities) should not misconstrue or confuse the EO 418-defined "affordably-priced" units for middle-income persons (those earning 150% of median household income) as units that are also affordable or to those units created in compliance with MGL Chapter 40B, Sections 20-23 which are units sold to persons making no more than 80% of median household income).

C. PERCENTAGE OF INCOME EXPENDED UPON FOR HOUSING COSTS COMPARED WITH THE NATIONAL STANDARD

Percentages of total household income used for housing costs in Templeton are as follows:

Concerning homeowners in Templeton, in 2000, 1,329 (79%) of the households in the community spent less than 30% of their income on housing costs while the remaining 349 (21%) spend more than 30%. Therefore, most (nearly eight out of ten) of the existing homeowners in Templeton find housing affordable.

In terms of renters, 221 (62%) of renters spend less than 30% on rent while 38% spent more than 30% showing that rental costs are increasing and are higher than most residents than mortgage costs. One hundred thirty six (136) or 38% of renter-households are severely cost –burdened, higher/lower than their counterparts who own homes.

Table B: Percentage of Income Used for Mortgage and Rent Costs in Templeton, the State and Nation

HOUSEHOLD TYPE	TEMPLETON # UNITS	TEMPLETON % UNITS	W.C. % UNITS *	MA % UNITS	US % UNITS
Households with mortgages below or at 30% of total annual household income	1,329	79.1%	78.6%	76.7%	77.3%
Households with mortgages more than 30% of total annual household income or less	349	20.8%	21.0%	32.6%	21.8%
Households with rent costs below or at 30% of total annual household income	221	62%	60.2%	57.4%	55.6%
Households with rent costs more than 30% of total annual household income or less	136	38%	33.7%	36.3%	36.8%

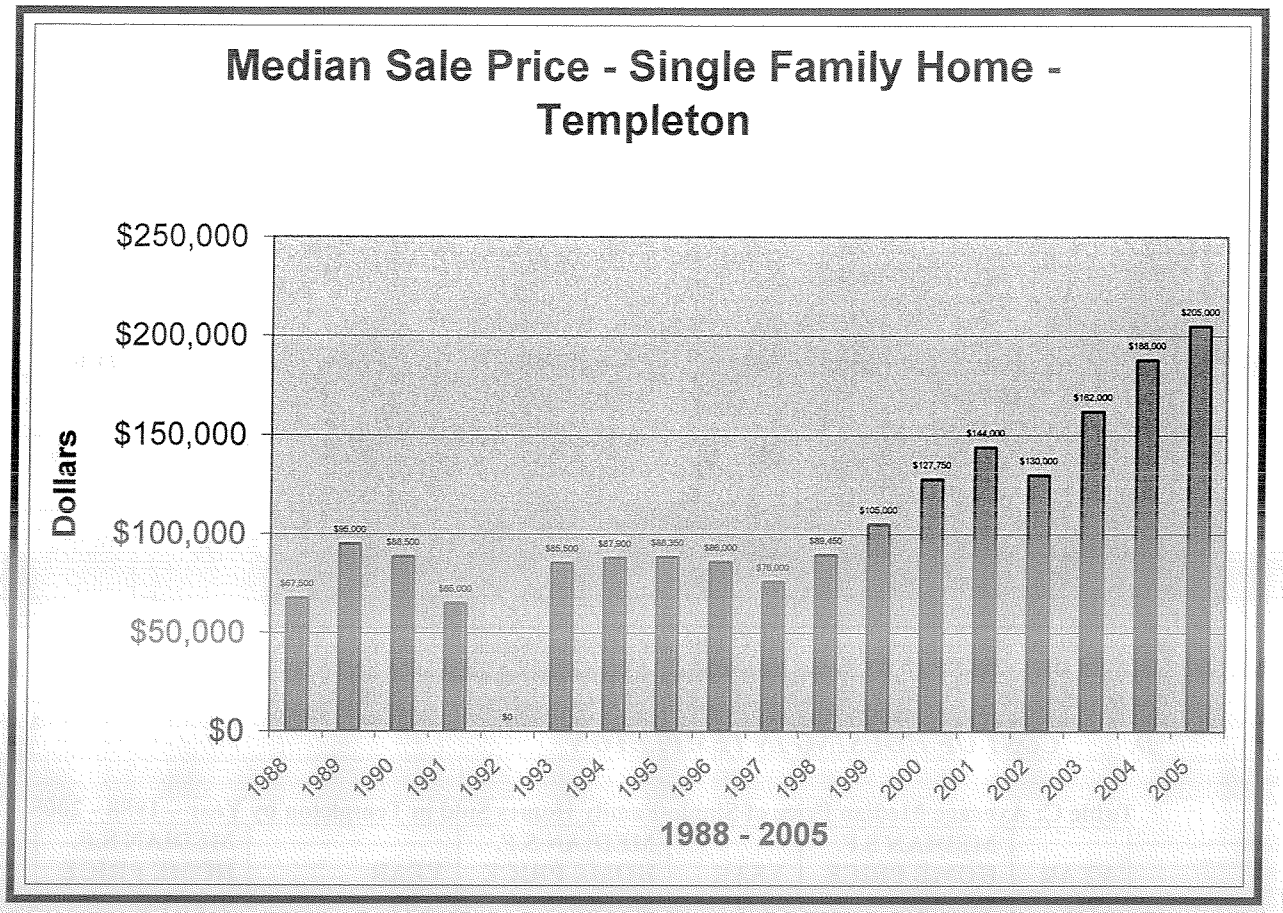
Source: US Census 2000
*** W.C. – Worcester County**

D. COST OF HOUSING IN TEMPLETON

Table C: Average Median Price of Single-Family Homes Sold in Templeton by Year – 1988 - 2005

YEAR	MEDIAN S.F. HOME PRICE	YEAR	MEDIAN S.F. HOME PRICE	YEAR	MEDIAN S.F. HOME PRICE
1988	$67,500	1994	$87,900	2000	$127,750
1989	$95,000	1995	$88,350	2001	$144,000
1990	$88,500	1996	$86,000	2002	$130,000
1991	$65,000	1997	$76,000	2003	$162,000
1992	n/a	1998	$89,450	2004	$188,000
1993	$85,500	1999	$105,000	2005	$205,000

Source: The Warren Group
n/a – data not available
http://rers.thewarrengroup.com/townstats/results.asp


Median Sale Price - Single Family Home - Templeton
$250,000
$200,000
$150,000
$100,000
$50,000
$0
Dollars
$67,500
$96,000
$88,500
$66,000
$0
$85,500
$87,900
$88,350
$86,000
$76,000
$89,450
$105,000
$127,750
$144,000
$130,000
$162,000
$188,000
$205,000
1988
1989
1990
1991
1992
1993
1994
1995
1996
1997
1998
1999
2000
2001
2002
2003
2004
2005
1988 - 2005

E. NEED FOR LOCAL AFFORDABLE HOUSING PLANNING AND CREATION FOR AFFORDABLY PRICED UNITS

Upon completing the EO 418/Community Development Plan, the town recognized the need for the completion of a Master Plan (funding being sought), improvements to local zoning bylaws (ex. the adoption of use districts and zones) and the completion of this Affordable Housing Plan. This Affordable Housing Plan has been created with strategies that, once implemented, will enable Templeton to achieve "certification (creating 19 affordable housing units per year or 37 units every two years) to create the supply of affordable housing needed in the community and enabling the community to reach the statutory requirement of 10%. Therefore, the Town has developed this Affordable Housing Planned Production Plan. In 2004, an Executive Order 418 Community Development Plan was prepared for the town by the Montachusett Regional Planning Commission. The housing component of the Community Development Plan outlined recommendations to the Town on how to meet affordable housing needs. The Affordable Housing Plan details how affordable housing needs in Templeton will be met through achieving production of affordable housing units in accordance with this plan.

This Affordable Housing Plan is a plan that establishes a strategy by which the municipality will meet its affordable housing needs in a manner consistent with the Commonwealth of Massachusetts' Affordable Housing Statute (MGL Chapter 40B, Sections 20 - 23), and related Planned Production regulations (760 CMR 31.07) and policies of the Massachusetts Department of Housing and Community Development (DHCD) producing housing units in accordance with the plan.

F. AFFORDABLE HOUSING PLAN CERTIFICATION

When a municipality, 1. Has an affordable housing plan approved by the MA Department of Housing and Community, and, 2. Is granted certification of compliance with the plan (by creating 19 affordable housing units per year or 37 units every two years), later decisions by the Board of Appeals, relative to comprehensive permit applications, will be deemed "consistent with local needs" (under the aforementioned statue and CMR). Also, these decisions by the Board of Appeals will also be upheld by the Massachusetts Housing Appeals Committee (HAC).

According to thresholds set by MA Department of Housing and Community development, to be granted certification, Templeton would need to produce 19 subsidized year round housing units per year. If that certification is met, decisions by the Templeton Zoning Board of Appeals (ZBA) to deny or approve with conditions comprehensive permit applications will be deeded consistent with local needs for a one year period following certification. If Templeton produced 37 subsidized year round units per year the above would be true for two years. (See Appendix B for DHCD thresholds.)

G. OTHER PERTINENT LOCAL INFORMATION

The town of Templeton (population 6,799 as of 2000) is located in North Central Massachusetts, bordered on the northwest by Royalston, north by Winchendon, Gardner on the east, Hubbardston on the southeast, and Phillipston on the west. Templeton is a rural community with significant historic architecture. The town has five distinct villages. In alphabetical order they are: Baldwinville, Brooks Village, East Templeton, Otter River and Templeton Center. Another section of the community which has some village center identity is locally-referred to as "The Brow". The Brow is located at the intersection of King Phillip Trail/State Route 202 and Patriots Road/State Route 2A, in the western part of the community, approximately one mile east of State Route 2's Exit 19 (intersection of State Routes 2, 2A and 202). The majority of the Town of Templeton is in the Millers River Watershed while a portion lies in the Chicopee Watershed (contributing to the Quabbin Reservoir).

- As of 2000, there were 2,411 total occupied housing units with an average of 2.96 persons per household. The median (average) household income was $48,482.

- In a ten year time span (1990 to 2000) the town lost a great number of its residents (approximately 345) in the age group from 15 to 34. There has been a significant reduction in residents aged 15 to 34.This may be attributed to the decline of jobs available in the community and the shortage of housing affordable to young adults.

- There is a lower than average percent of educated persons (four year and graduate degrees) Templeton's population in the age groups of 15-19 and 20-34. This may be attributed to those persons in these age groups leaving Templeton for educational advancement and not returning to the community, obtaining employment and housing opportunities outside of the community due to the decline of jobs available in Templeton coupled with the significant increase in the cost of housing between 1990 and 2000.

- Templeton has a high proportion of 35 to 55 years olds making up 34% of the town's residents, while the age group of 20 to 34 year olds make up only 16% of the population. The 35 to 54 year old population had increased by over 600 residents, possibly due to the outmigration of former eastern Massachusetts residents who learned that Templeton housing has been consistently less costly than housing to the east. The increase may also be due to the fact that in the 1990's housing was cheaper and some in this age group were able to purchase a home and stay in their home town.

- The unusually high average of persons 65+ reporting a disability may be influenced by the presence of a residential facility for developmentally disabled adults known as the Templeton Developmental Center.

- The highest percentage of units were built in 1939 and earlier leaving Templeton with an older housing stock. The percentage of pre-1940 housing stock at 34.0% is only slightly lower than the Massachusetts average of 34.6%, slightly higher

than the county average of 32.9% and more than twice the national rate of 15.0%. During the three periods of 1960-1969, 1980-1989 and 1995-1998, the percentages of housing units constructed in Templeton were significantly lower than the county, state and the nation.

H. RECOMMENDATIONS

This plan includes a series of recommendations suggesting how Templeton will achieve its goal of providing no less than 10% of its housing stock as affordable housing within a reasonable time. In summary, these goals and strategies they are as follows:

- Develop 19 affordable housing units (or more) each year or 37 units every two years.
    - Four MGL 40B projects have either been submitted to the Board of Appeals for consideration or are anticipated to be submitted. The known developments are Day Mill Townhouses (now being constructed), The Village at Pond View, Depot Pond Village (all rental units), and Riverside Estates. If all are completed, they will produce a total of 372 units, 142 of which are 40B-eligible, thus boosting Templeton's number of 40B-eligible units to 270 (21 more than 249 required) through FY 2006, FY 2007, FY 2008 and Y2009, enabling Templeton to comply with MGL Ch. 40B, Sec. 20-23.
- Adopt zoning regulations with an affordability requirement. Examples include:
    - Inclusionary Housing Bylaw.
    - Accessory Apartment Bylaw.
    - Senior Housing Bylaw.
- Expand affordable rental housing units in the community.
    - Affordable rental units should be constructed in order to provide a supply of housing units available to young persons (19-24 year olds) who have very few housing options in the community and who have been leaving Templeton according to 1990 and 2000 US Census data analyzed by local officials and the MRPC.
    - All rental housing units created in a housing development are eligible for inclusion on Templeton's Subsidized Housing Inventory (SHI), even if the percentage of affordably-priced units is less than 100% of the rental units created on-site.
- Implement zoning regulations for the development of age restricted housing.
    - Example: Adopt Senior Housing Bylaw.
- Continue improving Templeton's existing housing stock. Example:

- Continue to access Community Development Block Grant (CDBG) funding for the continuation of the Housing Rehabilitation program. This program provides a long-term benefit to low- and moderate-income persons over along period of time (15 year minimum). Units rehabilitated under this program can be added to the town's SHI.

- Continue to promote home ownership. This will be accomplished by:
  - Educating residents about the availability of first time homeownership programs available through the Greater Gardner CDC.
  - Increasing the awareness among residents about the American Dream Downpayment Initiative (ADDI) program and other first-time homebuyer programs assisting residents with the purchase of their first homes.
- Improve collaboration between town and developers to build affordable housing by:
  - Holding open meetings with developers formulating strategies to address the affordable housing shortage, such as encouraging developers to do Local Initiative Housing (LIP) projects, endorsable by the community and where units will be added to the local 40B housing inventory.

- Adopt zoning bylaws and/or regulations that would preserve the rural character of Templeton.
  - Scenic roadway, river and overly bylaws will be examined for their eligibility and applicability to preserve the historical and cultural integrity of the community.

- Relevant work products (ex. zoning bylaws recommendations) completed through the Massachusetts EOEA-funded Smart Growth Technical Assistance grant will be presented at town meeting for adoption to both increase the amount of affordable housing to be created in the community and to preserve important open spaces and natural features of the town.

II. COMPREHENSIVE HOUSING NEEDS ASSESSMENT

A. TEMPLETON DEMOGRAPHICS

(All data is from 2000 Census unless indicated otherwise – Appendix C)

1. Population Characteristics

a) Historical Population Data

In 1980 and 1990, Templeton's population was 6,070 and 6,438, respectively. Between 1980 and 1990 the town added 368 residents, an increase of 6.1%. By the year 2000 population had increased by an additional 361 residents, for a total increase of 729 more persons, or a 12% increase in population from 1980 to 2000. The majority of communities in the Montachusett Region grew at a faster rate than Templeton. However, Templeton grew faster than several towns to the east. This is most likely due to the fact that housing prices in Templeton were lower than those cities and towns.

In the decade of the 1990's Templeton grew just below the median of all other MRPC communities. In this ten-year period the population increased from 6,070 residents, to 6,799, an increase of 361 individuals or 5.6%. From 1990 to 2000 the number of housing units increased by 321 (14.1%) additional units (from 2,276 units in 1990 to 2,597 units in 2000) as the population increased by 5.6%. Some of the causes of the increases in the numbers of housing units and population are related to the increases in populations by certain age groups (notably the 35 to 54 year old age group) and the increase of 108 in the number of female-headed households (from 118/7.1% in 1990, to 226/9.4%).

Table D: Population Increases by Numerical Increase by Geographic Place by Census Year - 1960 – 2000

	Actual Population	Actual Population	Actual Population	Actual Population	Actual Population	Projected Population	Projected Population
Year	1960	1970	1980	1990	2000	2010	2020
Templeton	5,371	5,863	6,070	6,438	6,799	7,096	7,362
Massachusetts	5,148,578	5,689,170	5,737,093	6,016,425	6349097	6,649,441	6,885,546
US	179,323,175	203,302,031	226,542,199	248,709,873	281,421,906	308,936,000	335,805,000

Source: U.S. Department of Commerce, Bureau of the Census 1960, 1970, 1980, 1990, 2000 and Projections from MISER.

Templeton's population has risen 26.6% since 1960, 16.0% since 1970, 12.0% since 1980 and 5.6% since 1990. For all four periods compared below, Templeton's population grew faster than the State's population but always less than one-half of the Nation's population increase.

Table D.1.: Population Increases by Percent Increase by Geographic Place by Census Year - 1960 – 2000

	Population Change	Population Change	Population Change	Population Change
Years Compared	**60-00' %**	**70-00' %**	**80-00' %**	**'90-00'%**
Templeton	**26.6%**	**16.0%**	**12.0%**	**5.6%**
Massachusetts	**23.3%**	**11.6%**	**10.7%**	**5.5%**
US	**56.9%**	**38.4%**	**24.2%**	**13.2%**

Source: U.S. Department of Commerce, Bureau of the Census 1960, 1970, 1980, 1990, 2000 and Projections from MISER.

b) Estimated Population Growth – 2000 through 2005

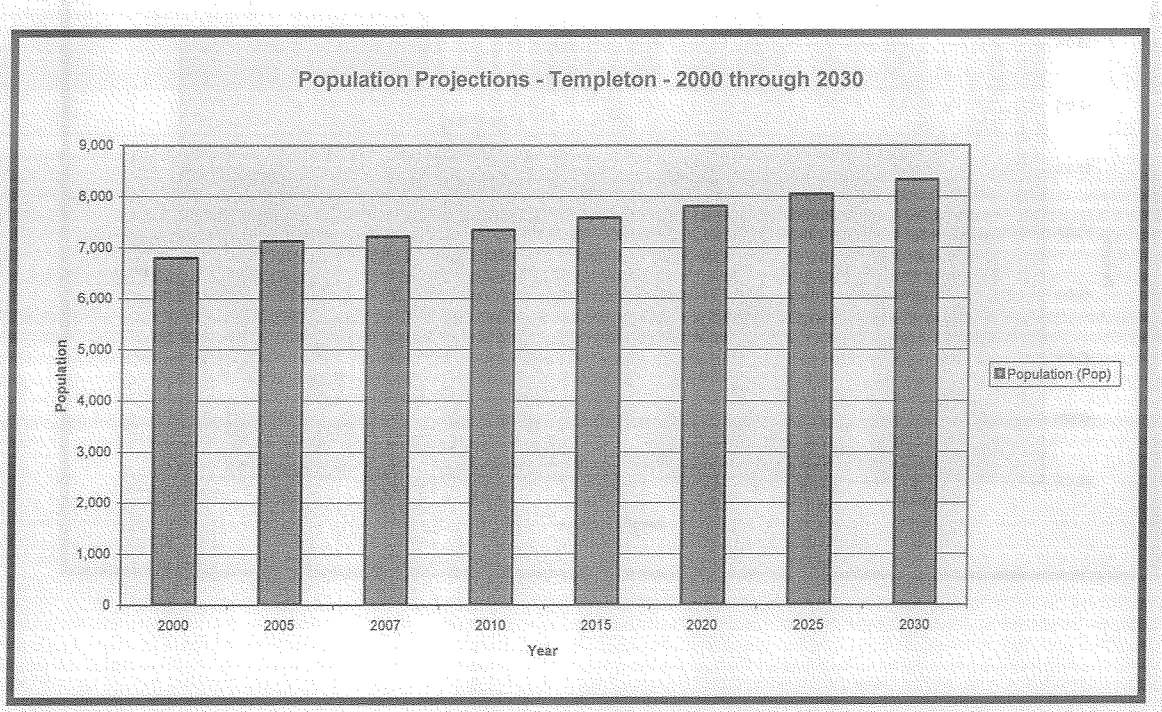
Population projections completed by the Montachusett Regional Planning Commission, in 2005/6, based on a growth formula by the State, predicted that by 2010 Templeton would have 7,348 residents. According to Templeton's 2004 Annual Report, by the year 2004, Templeton had already exceeded that estimate. In January of 2004 Templeton's population had increased to 7,372 individuals, adding
adding 573 new residents in the last four years.

According to the MRPC, using Massachusetts Executive Office of Transportation methodology, the population in Templeton and the Montachusett Region has been estimated at 7,127 in 2005.

Table E: Population Projections – By Year

Year	2000	2005	2007	2010	2015	2020	2025	2030
Population	6,799	7,127	7,216	7,348	7,583	7,813	8,051	8,329

Source: Montachusett Regional Planning Commission (MRPC) According to Massachusetts Executive Office of Transportation (EOT) Methodology



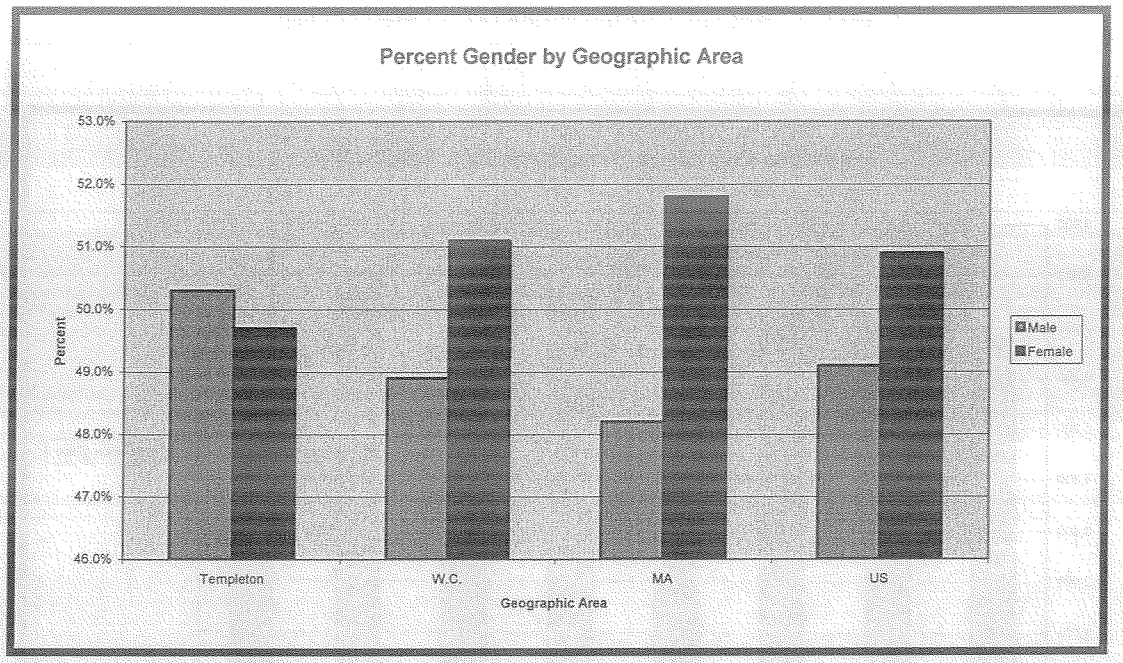
c) Gender

Templeton's population is divided somewhat evenly according to gender, at 50.3% male and 49.7% female. Males account for 3,417 of the residents in Templeton, while females total 3,382 residents. Gender distribution in Templeton is consistent with the state, county and national ratios of 1:1.

Table F: Gender by Geographic Area

GENDER	Male	Female
# Of Males/Females - Templeton	3,417	3,382
Percentage: Town of Templeton	50.3%	49.7%
Percentage: Worcester County	48.9%	51.1%
Percentage: Massachusetts	48.2%	51.8%
Percentage: US	49.1%	50.9%

Source: US Census 2000



d) Minorities

Compared to statewide averages, Templeton has a very small population of minorities. Templeton has a higher percentage of white persons (98.1%) than the County (89.6%), State (84.5%) and Nation (75.1%). The Census indicates that, in Templeton, over 98.1% of the residents are white, while 0.4% are black or African American, 0.2% being American Indian, 0.3% Asian, 0.4% some other race and 0.6% two or more races.

Table G: Race by Geographic Place

	Templeton: Number of Persons White and Non-White	Templeton: Percentage of Persons White and Non-White	Worcester County: Percentage of Persons White and Non-White	Massachusetts: Percentage of Persons White and Non-White	US: Percentage of Persons White and Non-White
White	6,673	98.1%	89.6%	84.5%	75.1%
Black or African American	24	0.4%	2.7%	5.4%	12.3%
American Indian and Alaska Native	15	0.2%	0.3%	0.2%	0.9%
Asian	19	0.3%	2.6%	3.8%	3.6%
Native Hawaiian or Other Pacific Islander	0	0%	Below 0%	Below 0%	0.1%
Other Race	29	0.4%	2.9%	3.7%	5.5%
Two or more races	39	0.6%	1.8%	2.3%	2.4%

Source: US Census 2000

US Census – Total number many add to more than total population because individuals may report more than one race.

e) Disabled and Special Needs (Civilian Non institutionalized)

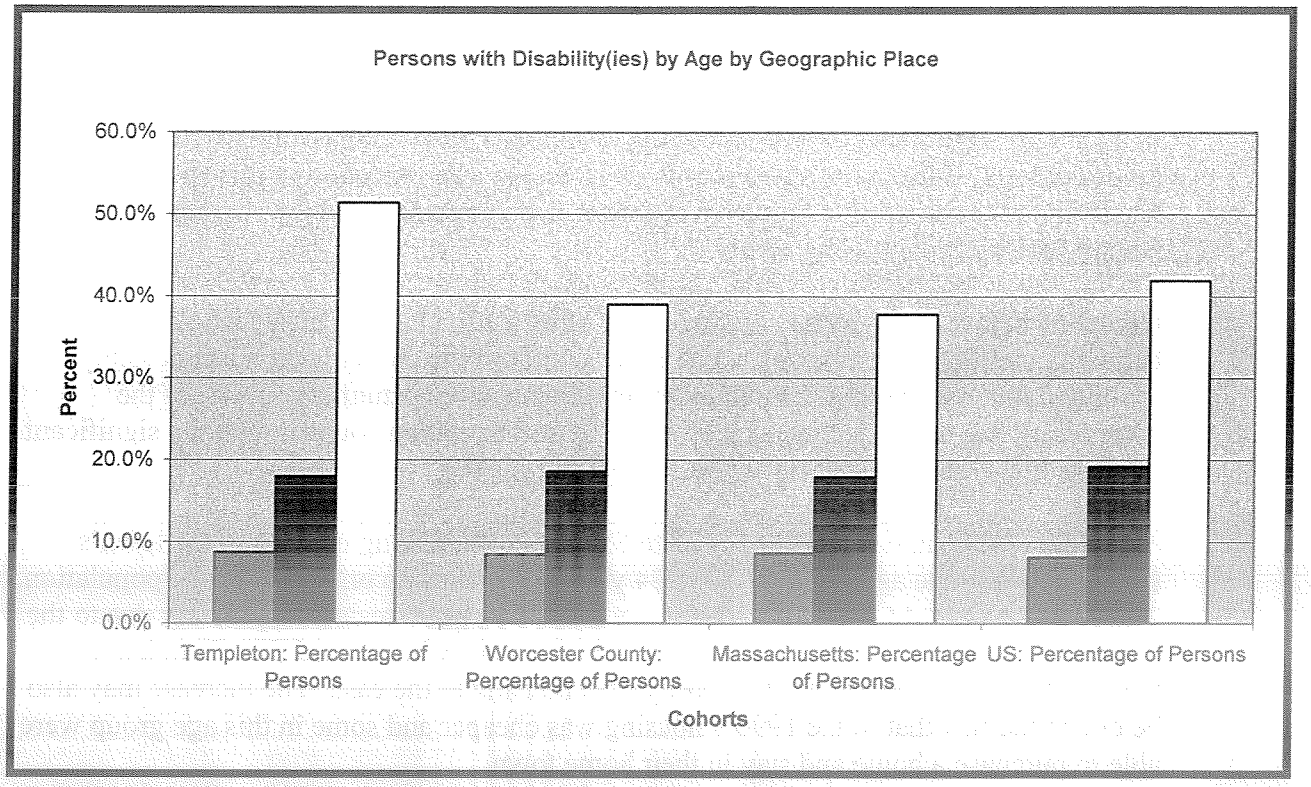
Of the 1,186 persons reported on disability status in Templeton (of 6,085 total population):

- 8.7% percent (131 of 1,511) of the 5 to 20 population were reported as disabled. This rate is only slightly higher than the County (8.5%), Massachusetts (8.6%) and National (8.6%) averages.
- Of the 3,881 persons, in the 21 to 64 population cohort, 18.0% are listed as having a disability, less than the County average (18.6%), slightly higher than the Massachusetts average (17.9%) and lower than the National (19.2%) average.
- Lastly, of the population 65 years and older, 51.4% reported a disability which was significantly higher than the County (39.0%), Massachusetts (37.8%) and Nation (41.9%) averages. The unusually high average of persons 65+ reporting a disability may be influenced by the presence of a residential facility for developmentally disabled adults known as the Templeton Developmental Center.

Table H: Disabled Persons by Geographic Place

	Templeton - Number of Persons :	Templeton: Percentage of Persons	Worcester County: Percentage of Persons	Massachusetts: Percentage of Persons	US: Percentage of Persons
Total 5-20 Years	1,511	XXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXX	XXXXXXX
Total 5-20 Years With Disability	131	8.7%	8.5%	8.6%	8.1%
Total 5-20 Years – Without Disability	1,380	91.3%	91.5%	91.4%	91.9%
Total 21-64 Years	3,881	XXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXX	XXXXXXX
Total 21-64 Years With Disability	699	18.0%	18.6%	17.9%	19.2%
Total 21-64 Years – Without Disability	3,182	82.0%	81.4%	82.1%	79.8%
Total 65+ Years	693	XXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXX	XXXXXXX
Total 65+ Years With Disability	356	51.4%	39%	37.8%	41.9%
Total 65+ Years – Without Disability	337	48.6%	61%	32.2%	58.1%

Source: US Census 2000


Persons with Disability(ies) by Age by Geographic Place
60.0%
50.0%
40.0%
30.0%
20.0%
10.0%
0.0%
Percent
Templeton: Percentage of Persons
Worcester County: Percentage of Persons
Massachusetts: Percentage of Persons
US: Percentage of Persons
Cohorts

f) Age Groups (Distribution)

In a ten year time span (1990 to 2000) the town lost a great number of its residents (approximately 345) in the age group from 15 to 34. The reduction in this age group may be attributed to the decline of jobs available in the community and the shortage of housing affordable to young adults.

Given the below average rates of attainment of education beyond high school (see below/above) the loss of persons aged 15-19 and 20-34 from Templeton can possibly be attributed to those leaving Templeton for employment opportunities outside of the community due to the decline of jobs available in Templeton coupled with the significant increase in the cost of housing between 1990 and 2000.

Templeton has a high proportion of 35 to 55 years olds making up 34% of the town's residents, while the age group of 20 to 34 year olds makes up only 16% of the population. The 35 to 54 year old population had increased by over 600 residents, possibly due to the outmigration of former eastern Massachusetts residents who learned that Templeton housing has been consistently less costly than housing to the east. The increase may also be due to the fact that in the 1990's housing was cheaper and some in this age group were able to purchase a home and stay in their home town.

Table I: Population Gains and Losses by Age Group from 1990 to 2000

	1990	1990	2000	2000		
	Templeton	**Templeton**	**Templeton**	**Templeton**		
	#	%	#	%	**Population Gain/Loss**	**Notes:**
Under 5	425	6.6%	457	**6.7%**	32	
5 to 9	473	7.3%	494	7.3%	21	
10 to 14	470	7.3%	531	**7.8%**	61	
15 to 19	454	**7.1%**	428	6.3%	-26	
20 to 24	350	**5.4%**	274	4.0%	-76	
25 to 34	1,077	**16.7%**	834	12.3%	-243	Total loss of 345 persons aged 15-34 from 1990 to 2000
35 to 44	1,017	15.8%	1,279	**18.8%**	262	
45 to 54	707	11.0%	1,012	**14.9%**	305	
55 to 59	270	4.2%	346	**5.1%**	76	
60 to 64	306	**4.8%**	269	4.0%	-37	
65 to 74	506	**7.9%**	458	6.7%	-48	Total loss of 85 persons aged 60-74 from 1990 to 2000
75 to 84	286	4.4%	312	**4.6%**	26	
Over 85	97	1.5%	105	1.5%	8	
Total Population	6,438	100.0%	6,799	100.0%	361	

Source: US Census 1990 and 2000

1) Concerning persons aged through 19:
   a) When compared with the **nation**:
      i) The national rate for growth for persons aged through 19 was 12.8%. Templeton's growth rate for this age group was less than half of the national rate at 4.8%.
      ii) The percent increase of children through the age of five increased from 1990 to 2000 at a rate of 7.5%, nearly double that of the US rate (4.5%). However, all other cohorts for children through 19 years of age grew at rates significantly less than the national rates.
      iii) The populations of children in Templeton aged 5-9 and 10-14 grew at rates of 4.4% and 13.0% compared with the same US categories of 13.5 and 19.9%, respectively.
      iv) Templeton suffered a significant loss in persons aged 15-19 of -5.5% while the national growth rate for this age group was 13.9%.
   b) When compared with the **state**:
      i) Templeton's increase of persons aged through 19 of 4.8% was less than the state's gain in this cohort of 8.2%.
   c) When compared with the **county**:
      i) Gains were nearly identical for the county as Templeton's increase of persons aged through 19 of 4.8% was less than the county's gain in this cohort of 8.1%.
2) Concerning persons aged 20 through 34:
   a) When compared with the **nation**:
      i) Nationally, there were small decreases in both population cohorts of those aged 20-24 at -0.3% and 25-34 at -7.6%.
      ii) In Templeton, losses of population from these age cohorts were more significant. A reduction of -21.7% occurred of those aged 20-24 while the loss of -18.0% took place for those aged 25-34.
      iii) Overall, in the nation there was a decrease in the 20-34 age group of -5.4% while Templeton's same population decreased by -18.9%.
   b) When compared to the **state**:
      i) Losses occurred both in Templeton at -18.9% and in the state at -17.6%.
   c) When compared to the **county**:
      i) Both Templeton and the county lost about a fifth of the number of persons aged 20-34 at losses of -18.9% for Templeton and -20.6% for the county.
3) Concerning persons aged 35 through 64:
   a) When compared with the **nation**:
      i) There was nearly and equal gain, by percentage, in this age group in Templeton and in the Nation at 27.6% and 26.3%, respectively.
      ii) It may be of interest to note that while the age cohort 60-64 grew at a small rate of 1.85 nationally between 1990 and 2000, Templeton's group of 60-64 year olds decreased by a high rate of 12.1%.
   b) When compared with the **state**:
      i) Both Templeton the county gained a significant number of persons in this age cohort as this age cohort grew by more than one-fourth for both Templeton at 26.3% and more than one-fifth for the county at 22.1%.
   c) When compared to the **county**:

i) Both Templeton the county gained a significant number of persons in this age cohort as this age cohort grew by more than one-fourth for both Templeton at 26.3% and the county at 26.8%.

4) Concerning persons aged 65 and over:
   a) When compared with the **nation**:
      i) It is interesting that the disproportionate decrease locally and increase nationally of 65-74 year olds (see above) is almost identical when data is reviewed for those aged 65-70:
      ii) Nationally, there was a 1.6% increase in this age category while there was a 9.5% decrease in the number of those aged 65-74 in Templeton.
      iii) While the number of those persons in Templeton aged 74-84 and 85+ grew at 9.1% and 8.2%, respectively, these same age cohorts grew at the astounding rates of 22.9% and 37.6%, nationally.
      iv) Overall, the number of persons aged 65 and over in Templeton decreased by -1.6% while the number of persons in this age cohort grew nationally at 12.0%.
   b) When compared with the **state**:
      i) Templeton's number of persons aged 65+ declined by -1.6% while the state's number of persons in this category increased by 5.0%.
   c) When compared with the **county**:
      i) Templeton's number of persons aged 65+ declined by -1.6% while the county's number of persons in this category increased by 0.7%.

g) **Median Age Distribution**

The median age of communities in the Montachusett Region have changed significantly between 1980 and 2000. The medium age grew by 7.6 years. From a regional average of

29.8 years in 1980, to 32.9 in 1990, and reaching 37.4 in 2000. This is a larger increase in the age of the population than the state as a whole.

The Town of Templeton began at a higher median age than the other towns increasing from 32.0 years in 1980, to 34.8 years in 1990, up to 38 years in 2000. This 6 year increase in age structure (18.75%) occurred as the population increased 6.1% in the 1980's and 5.6% in the 1990's. In this last decade the male to female ratio of population remained somewhat the same, with 50.2% male and 49.8% female in 1990, and 50.3% male and 49.7% female in 2000.

Table J: Montachusett Median Age 1980 – 2000

	1980	1990	2000
Community	**Median Age**	**Median Age**	**Median Age**
Templeton Average	32.0	34.8	38
Region Average	29.8	32.9	37.4
Mass. Average	31.1	33.5	36.5

Source: U.S. Department of Commerce, Bureau of the Census 1980, 1990, 2000, June 2003.

h) Age of Residents

Concerning age groups tracked by the US Census, young persons are leaving Templeton, middle-aged persons are moving into the community and the elderly population is declining somewhat. More specifically:

Between 1990 and 2000 the age group subsets that did not increase were the 15 to 34 years of age. (This group lost 20.8% from 1980 through 2000.)

The 25 to 34 age category decreased by 20.8% or 404 individuals.

Meanwhile the subset of 35 to 59 years of age increased from 27.6% of the town population in 1980, to 43.44% in 2000. This relates to the increase in the median age of the community, from 32 years to 38 years, mentioned earlier.

Yet the overall growth of 88 young residents between 1980 and 2000 has had an impact on the schools and early care systems.

Between 1980 and 2000 the subset of residents over 60-74 years of age decreased 15%.

The decreased numbers in this 60-74 age category make up 10.3% of the total population.

Looking at the population by age groups over time in Templeton it can be observed that aside from the two previously mentioned groups, all other age groups increased in number from 1980 to 2000.

Table K: Population Gains/Losses by Age Group by Geographic Place – 1990 - 2000

	Templeton	Templeton	Worcester County	Worcester County	State	State	US	US
Ages	2000	1990	2000	1990	2000	1990	2000	1990
Under 5	457	425	50,027	53,250	397,268	412,473	19,175,798	18,354,443
5 to 9	494	473	56,007	48,887	430,861	378,035	20,549,505	18,099,179
10 to 14	531	470	55,707	44,582	431,247	348,093	20,528,072	17,114,249
15 to 19	428	454	50,924	49,989	415,737	409,934	20,219,890	17,754,015
20 to 24	274	350	42,610	56,216	404,279	513,639	18,964,001	19,020,312
25 to 34	834	1077	102,868	127,062	926,788	1,101,361	39,891,724	43,175,932
35 to 44	1279	1017	130,804	107,407	1,062,995	918,456	45,148,527	37,578,903
45 to 54	1012	707	102,867	67,768	873,353	600,095	37,677,952	25,223,086
55 to 59	346	270	35,003	27,846	310,002	253,458	13,469,237	10,531,756
60 to 64	269	306	26,177	29,432	236,405	261,597	10,805,447	10,616,167
65 to 74	458	506	46,961	54,412	427,830	459,881	18,390,986	18,106,558
75 to 84	312	286	37,275	31,832	315,640	267,194	12,361,180	10,055,108
Over 85	105	97	13,733	11,022	116,692	92,209	4,239,587	3,080,165
Total Population	6799	6438	750,963	709,705	6,349,097	6,016,425	281,421,906	248,709,873
% Increase	5.6	6.1						

Source: U.S. Department of Commerce, Bureau of the Census

Table L: Population Gains and Losses In Templeton from 1980 through 2000

Year	1980	1990	% Change '80-'90	2000	% Change: '90-'00	% Change: '80-'00
	# Persons	# Persons		# Persons		
Ages						
Under 5	379	425	12.1%	457	7.5%	20.6%
5 to 9	449	473	5.3%	494	4.4%	10.0%
10 to 14	530	470	-11.3%	531	13.0%	0.2%
15 to 19	613	454	-25.9%	428	-5.7%	-30.2%
20 to 24	404	350	-13.4%	274	-21.7%	-32.2%
25 to 34	923	1077	16.7%	834	-22.6%	-9.6%
35 to 44	725	1017	40.3%	1279	25.8%	76.4%
45 to 54	655	707	7.9%	1012	43.1%	54.5%
55 to 59	296	270	-8.8%	346	28.1%	16.9%
60 to 64	329	306	-7.0%	269	-12.1%	-18.2%
65 to 74	507	506	-0.2%	458	-9.5%	-9.7%
75 to 84	196	286	45.9%	312	9.1%	59.2%
Over 85	64	97	51.6%	105	8.2%	64.1%
Total Population	6070	6438	6.1%	6799	5.6%	12.0%

Source: U.S. Department of Commerce, Bureau of the Census

i) Education Level

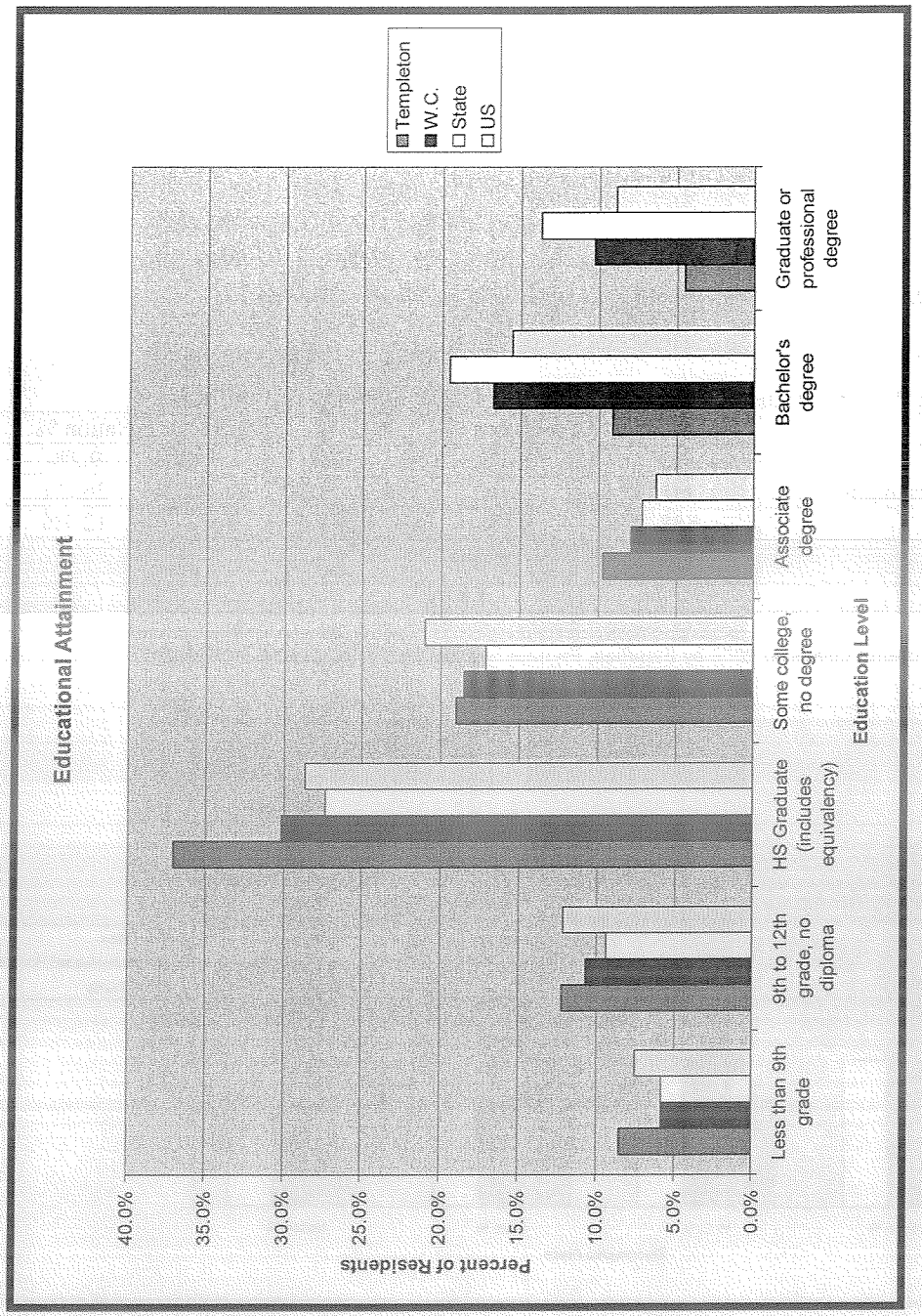
From 1990 to 2000 those with a high school diploma has remained consistent at 37%. Those will college degrees have increased by 5%. The majority of residents over 25 have high school diplomas.

Templeton has a higher portion of residents (37.1%) with a high school diploma than the county (30.2%), state (27.3%) and national (28.6%) averages. However, compared to the county, state and national averages, Templeton has a lower portion of residents with Bachelor's and Graduate degrees.

Table M: Education Level of Residents

	Templeton	Templeton	Worcester County	State	US
Educational Attainment (Population 25 and older)	#	%	%	%	%
Less than 9th grade	387	8.5%	5.8%	5.8%	7.5%
9th to 12th grade, no diploma	557	12.2%	10.7%	9.4%	12.1%
HS Graduate (includes equivalency)	1697	37.1%	30.2%	27.3%	28.6%
Some college, no degree	868	19.0%	18.5%	17.1%	21.0%
Associate degree	444	9.7%	7.9%	7.2%	6.3%
Bachelor's degree	416	9.1%	16.7%	19.5%	15.5%
Graduate or professional degree	206	4.5%	10.3%	13.7%	8.9%

Source: US Census 2000


Educational Attainment
Templeton
W.C.
State
US
40.0%
35.0%
30.0%
25.0%
20.0%
15.0%
10.0%
5.0%
0.0%
Percent of Residents
Less than 9th grade
9th to 12th grade, no diploma
HS Graduate (includes equivalency)
Some college, no degree
Associate degree
Bachelor's degree
Graduate or professional degree
Education Level

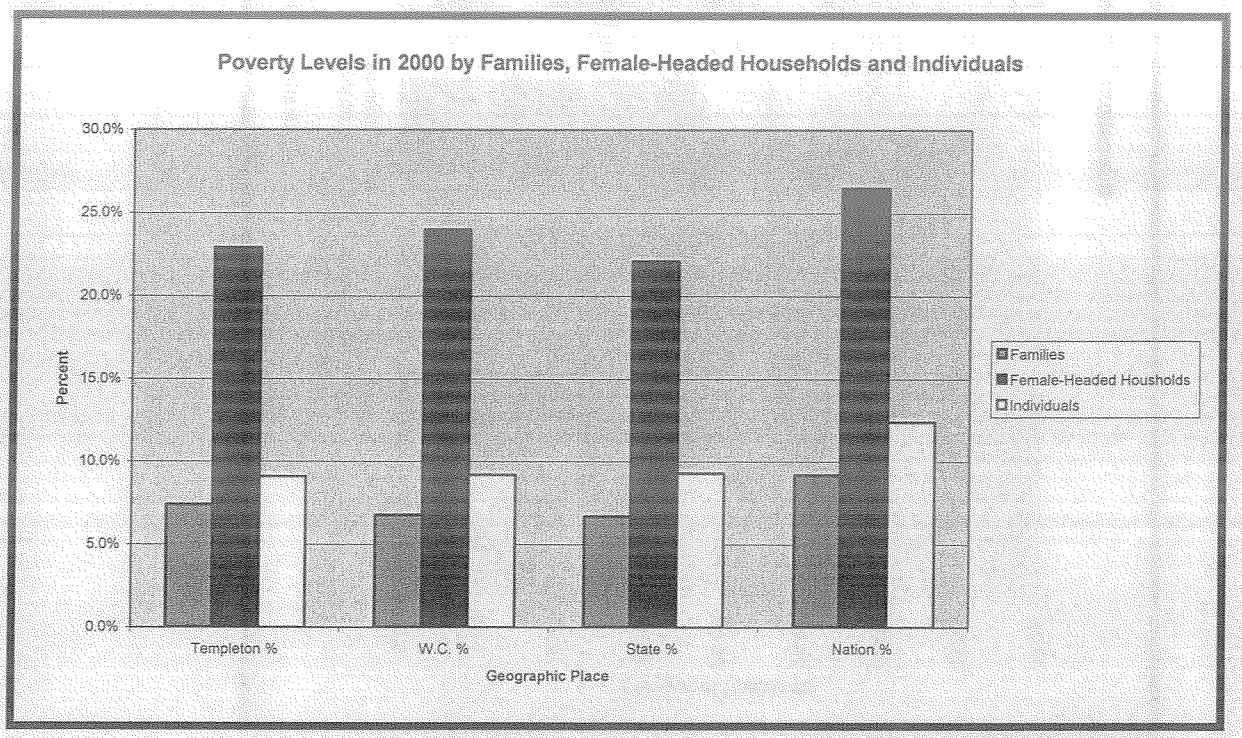
j) Poverty

Of the 6,799 residents of Templeton in 2000, 588 (9.1%) individuals lived below poverty, while in 1990 284 (4.4%) individuals of the 6,438 residents lived below poverty and increase of 304 (119.7%) from 1990 to 2000. In 2000, Templeton's poverty rate of 9.1% was slightly lower than the county, state and nation at 9.2%, 9.3% and 12.4%, respectively.

Table N: Poverty Status by Family, Female Headed Households and Individuals

	Templeton #	Templeton %	W.C. %	State %	Nation %
Families	135	7.4%	6.8%	6.7%	9.2%
Female-Headed Households	60	22.9%	24.0%	22.1%	26.5%
Individuals	588	9.1%	9.2%	9.3%	12.4%

Source: US Census 2000



B. HOUSING CHARACTERISTICS

1. Household Composition

Templeton has a total of 2,411 occupied households of those 1,809 are family households and 602 are non-family households.

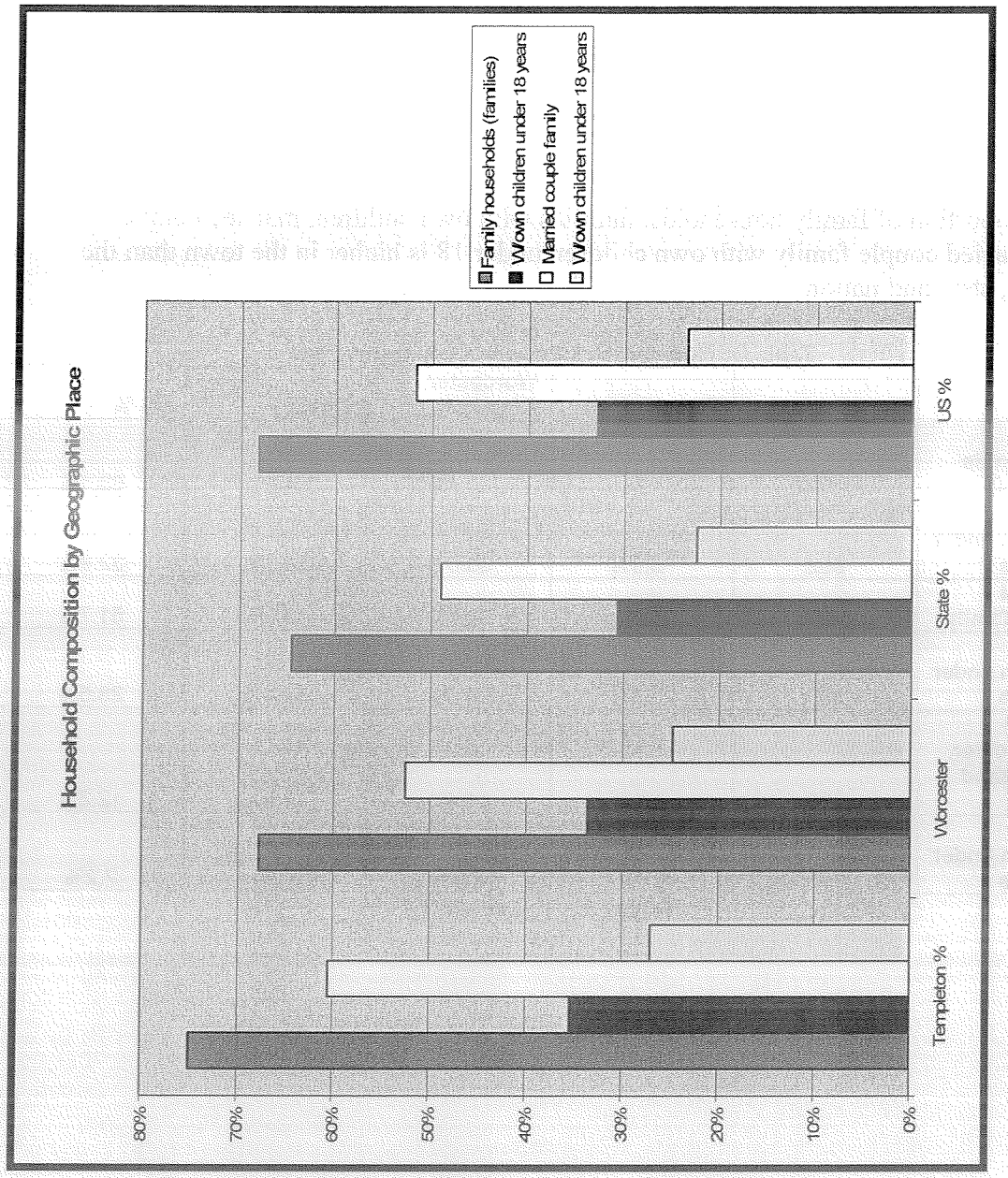
a) Family Households

The proportion of family households, families with own children, married couple family and married couple family with own children under 18 is higher in the town than the county, state and nation.

Table O: Household by Type by Geographic Place

	Templeton #	Templeton %	Worcester County %	State %	US %
Family households (families)	1,809	75%	67.8%	64.5%	68.1%
W/own children under 18 years	852	35.3%	33.6%	30.6%	32.8%
Married couple family	1,458	60.5%	52.5%	49.0%	51.7%
W/own children under 18 years	652	27.0%	24.8%	22.4%	23.5%
Female householder, no husband present	226	9.4%	11.4%	11.9%	12.2%
W/own children under 18 years	130	5.4%	6.9%	6.7%	7.2%

Source: US Census 2000


Household Composition by Geographic Place
Family households (families)
Wown children under 18 years
Married couple family
Wown children under 18 years
80%
70%
60%
50%
40%
30%
20%
10%
0%
Templeton %
Worcester
State %
US %

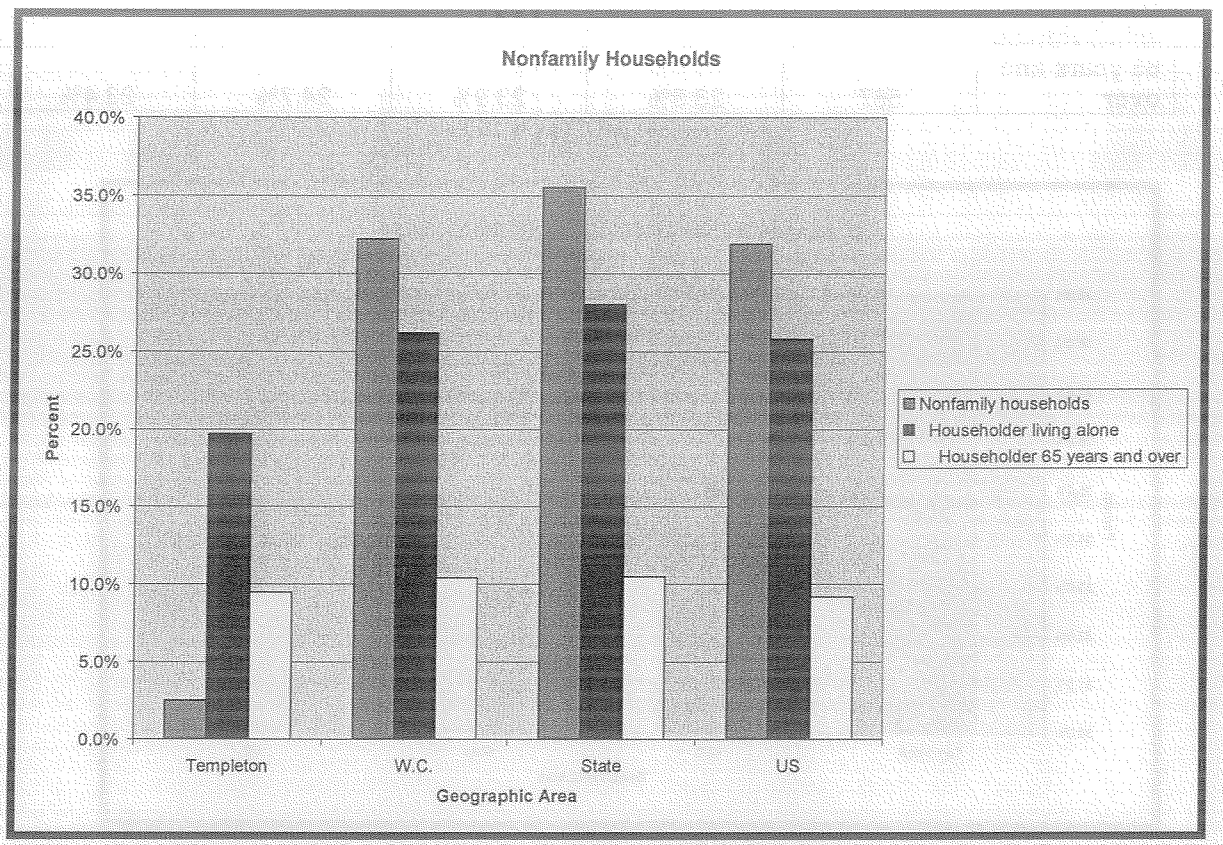
b) Non-family households

Templeton is least likely to have non-family households when compared with the county, state and national averages. Also, Templeton has a smaller percentage of householders living alone than do the county, state and nation.

Table O.1.: Household by Type by Geographic Place

	Templeton #	Templeton %	Worcester County %	State %	US %
Non family households	602	25%	32.2%	35.5%	31.9%
Householder living alone	474	19.7%	26.2%	28.0%	25.8%
Householder 65 years and over	229	9.5%	10.4%	10.5%	9.2%

Source: US Census 2000



c) Households with Individuals 18 Years and Younger and 65 Years and Over

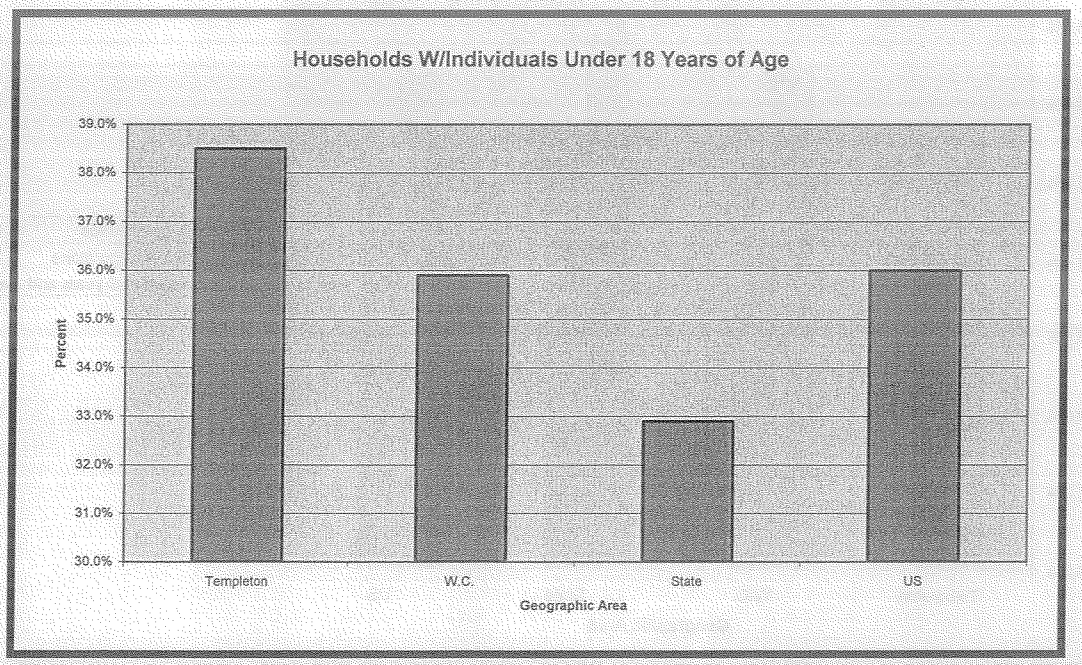
Templeton's percent of households with individuals at 18 years and younger at 38.5% and is only slightly higher than the nation at 36% and the county at 36%, as well as the state at 33%.

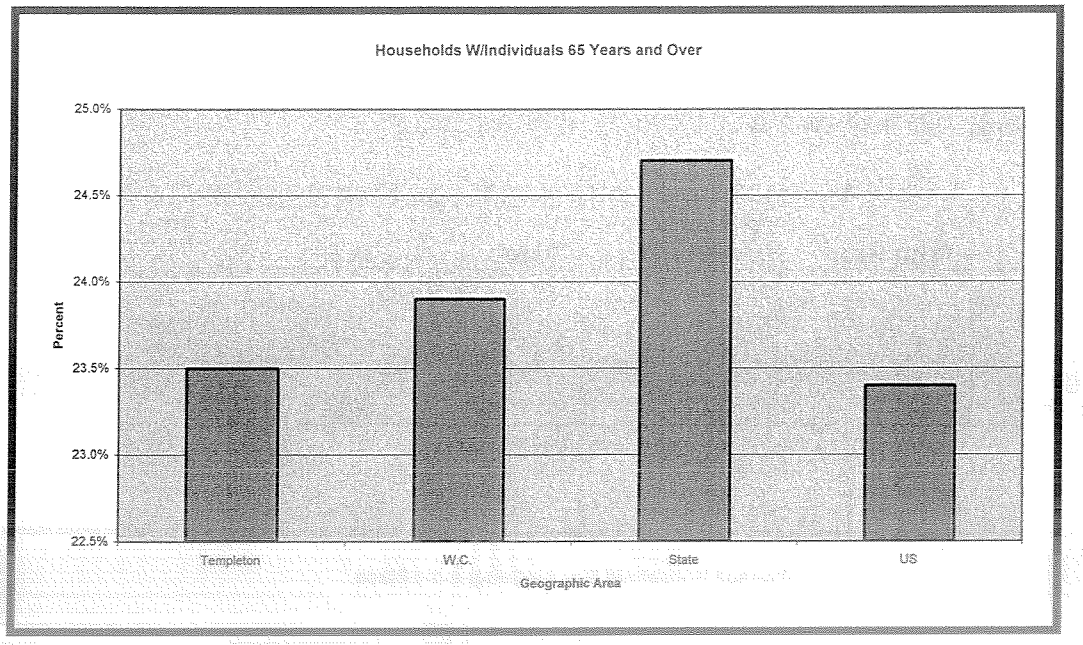
Templeton's percent of households with individuals at 65 years and older at 23.5% is only slightly higher than the nation at 23.4% but less than the county 23.9% and state 24.7% averages.

Table P: Households with Young Persons and Older Adults by Geographic Place

	Templeton #	Templeton #	Worcester County	State	U.S.
Households w/individuals under 18 years	928	38.5%	35.9%	32.9%	36.0%
Households w/individuals 65 years and over	567	23.5%	23.9%	24.7%	23.4%

Source: US Census 2000




Households W/Individuals 65 Years and Over
25.0%
24.5%
24.0%
23.5%
23.0%
22.5%
Percent
Templeton
W.C.
State
US
Geographic Area

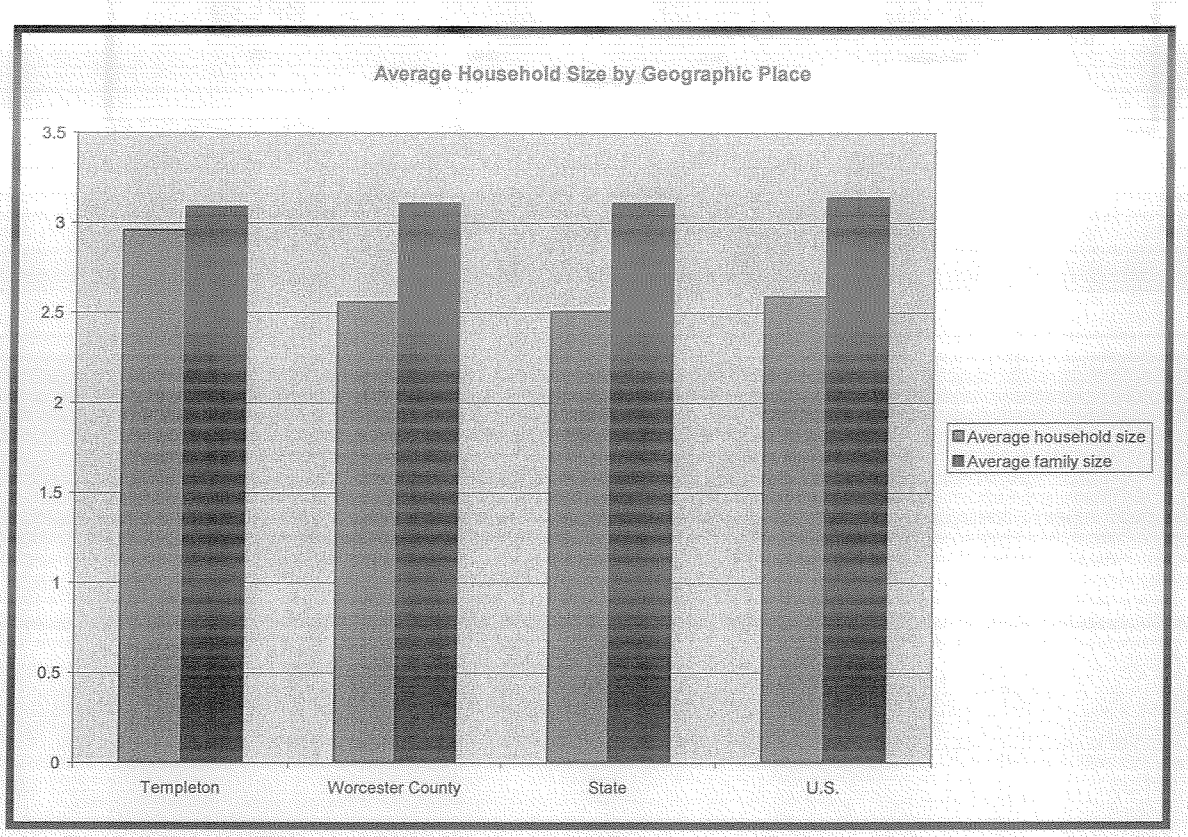
d) Household Size

Templeton's average household size is larger than the county, state and nation while its average family size is lower than the county, state and nation.

Table Q: Average Household and Family Sizes by Geographic Place

	Templeton	Worcester County	State	U.S.
Average household size	2.96	2.56	2.51	2.59
Average family size	3.09	3.11	3.11	3.14

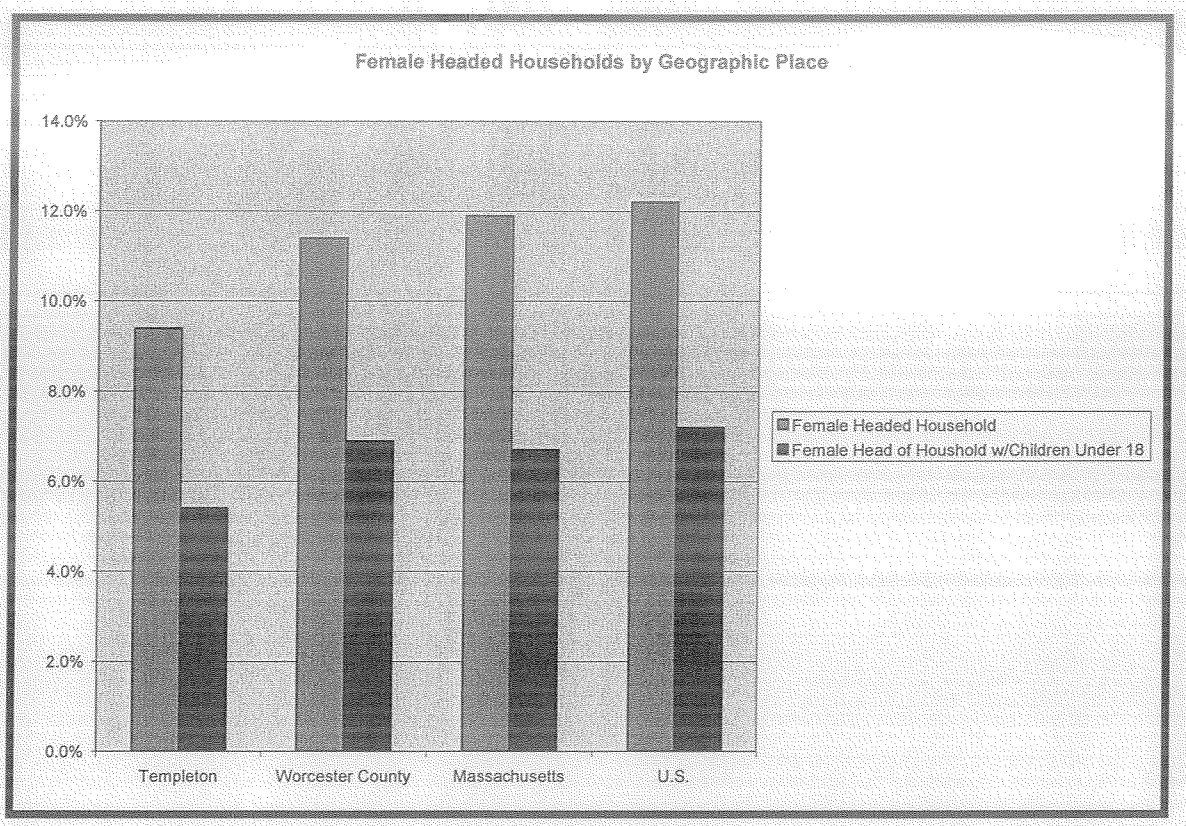
Source: US Census 2000



e) Female-Led Households

The percent of female-headed households in Templeton is less than the county, state and nation.

	Templeton	Templeton	Worcester County	Massachusetts	U.S.
Female Headed Household	226	9.4%	11.4%	11.9%	12.2%
Female Head of Household w/Children Under 18	130	5.4%	6.9%	6.7%	7.2%



f) Groups Quarters Homes

There are 303 persons in "group quarters "in the community according to the MA DHCD. Addresses of sites of group quarters housing are confidential to protect the persons in question. Group quarters have been defined by the US Census as population including all people not living in households. Two general categories of people in group quarters are recognized: (1) the institutionalized population and (2) the non institutionalized population.

2. *Housing Inventory*

a) Total Housing Units – 1990 – 2000

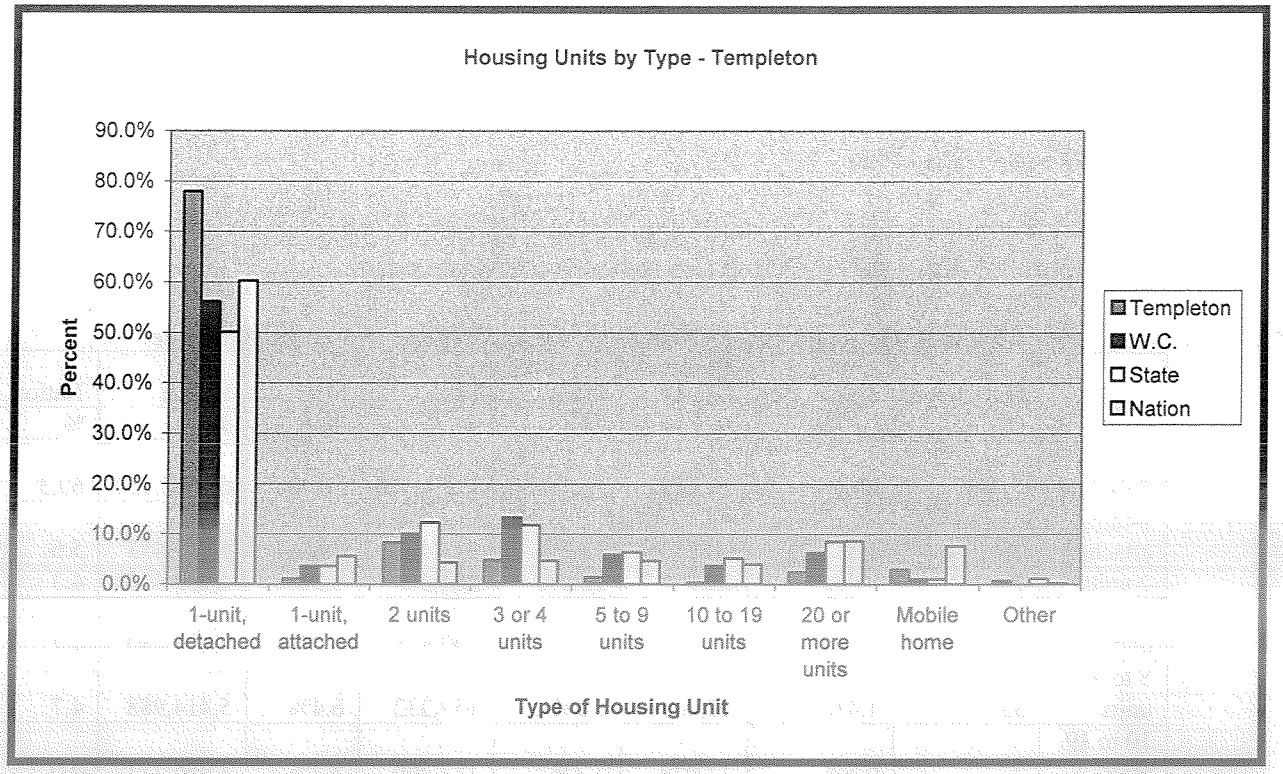
Total Housing Units - 1990

In 1990, Templeton had more single-family housing units by percentage, at 79.1%, than the county (59.8%), state (53.9%) and nation (65.9%) averages.

Table R: Housing Units by Type, Number and Percent by Geographic Place

	Templeton	Templeton	Worcester County	Worcester County	State	State	Nation	Nation
	#	%	#	%	#	%	#	%
1-unit, detached	1,775	78.0%	167,648	56.2%	1,237,786	50.1%	68,865,957	60.3
1-unit, attached	25	1.1%	10,667	3.63%	88,746	3.6%	6,447,453	5.6
2 units	189	8.3%	29,871	10.0%	304,308	12.3%	4,995,350	4.3
3 or 4 units	109	4.8%	39,617	13.3%	292,835	11.8%	5,494,280	4.7
5 to 9 units	33	1.4%	17,467	5.9%	159,332	6.4%	5,414,988	4.7
10 to 19 units	7	0.3%	11,079	3.7%	127,760	5.2%	4,636,717	4.0
20 or more units	55	2.4%	18,870	6.3%	210,825	8.5%	10,008,058	8.6
Mobile home	66	2.9%	2,894	1.0%	23,928	1.0%	8,779,228	7.6
Boat, RVZ, van, etc.	17	0.7%	46		27,191	1.1%	262,610	0.2
	2,276	100.0%	-	-	2,472,711	100.0%	-	-

Source: US Census 1990


Housing Units by Type - Templeton
90.0%
80.0%
70.0%
60.0%
50.0%
40.0%
30.0%
20.0%
10.0%
0.0%
Percent
1-unit, detached
1-unit, attached
2 units
3 or 4 units
5 to 9 units
10 to 19 units
20 or more units
Mobile home
Other
Type of Housing Unit
Templeton
W.C.
State
Nation

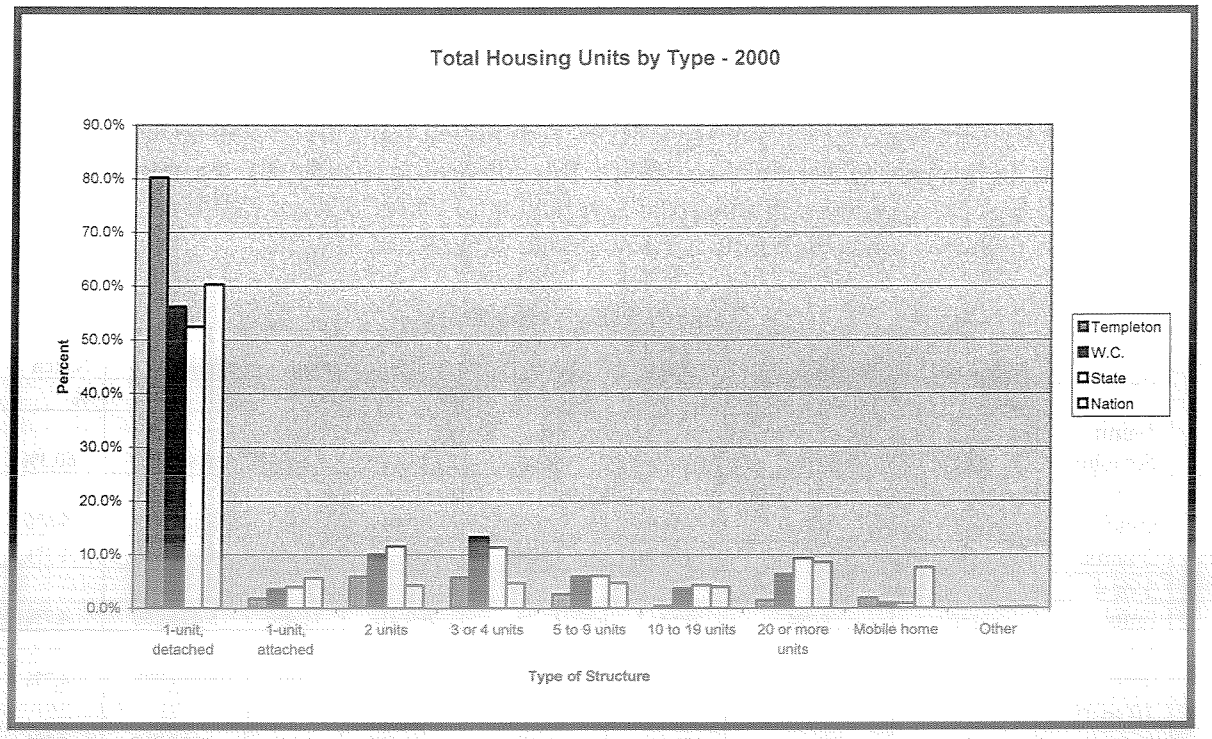
Total Housing Units - 2000

As of 2000, there were 2,615 housing units in Templeton. This represents an increase of 321 units, an increase of 14.1%, since 1990. It is interesting to note that the rate at which the number of housing units increased in Templeton between 1990 and 2000 of 14.1% was more than two times higher than the state rate of increase of 6.0%.

Table S: Units by Structure

	Templeton	Templeton	Worcester County	Worcester County.	State	State	Nation	Nation
	#	%	#	%	#	%	#	%
1-unit, detached	2,097	80.2%	167,648	56.2%	1,374,479	52.4%	69,865,957	60.3%
1-unit, attached	47	1.8%	10,667	3.6%	104,129	4.0%	6,447,453	5.6%
2 units	154	5.9%	29,871	10.0%	304,501	11.6%	4,995,350	4.3%
3 or 4 units	150	5.7%	39,617	13.3%	299,416	11.4%	5,494,280	4.7%
5 to 9 units	69	2.6%	17,467	5.9%	156,135	6.0%	5,414,988	4.7%
10 to 19 units	10	0.4%	11,079	3.7%	113,697	4.3%	4,636,717	4.0%
20 or more units	38	1.5%	18,870	6.3%	244,892	9.3%	10,008,058	8.6%
Mobile home	50	1.9%	2,894	1.0%	24,117	0.9%	8,779,228	7.6%
Boat, RVZ, van, etc.	0	0.0%	46	0.0%	623	0.1%	262,610	0.2%
	2,615	100.0%	298,159	100.0%	2,621,989	100.0%	115,904,641	100.0%

Source: US Census 2000



Templeton is the fifth fastest growing community in terms of new housing in the Montachusett region; Hubbardston, being the first, followed by Groton, Phillipston and then Sterling.

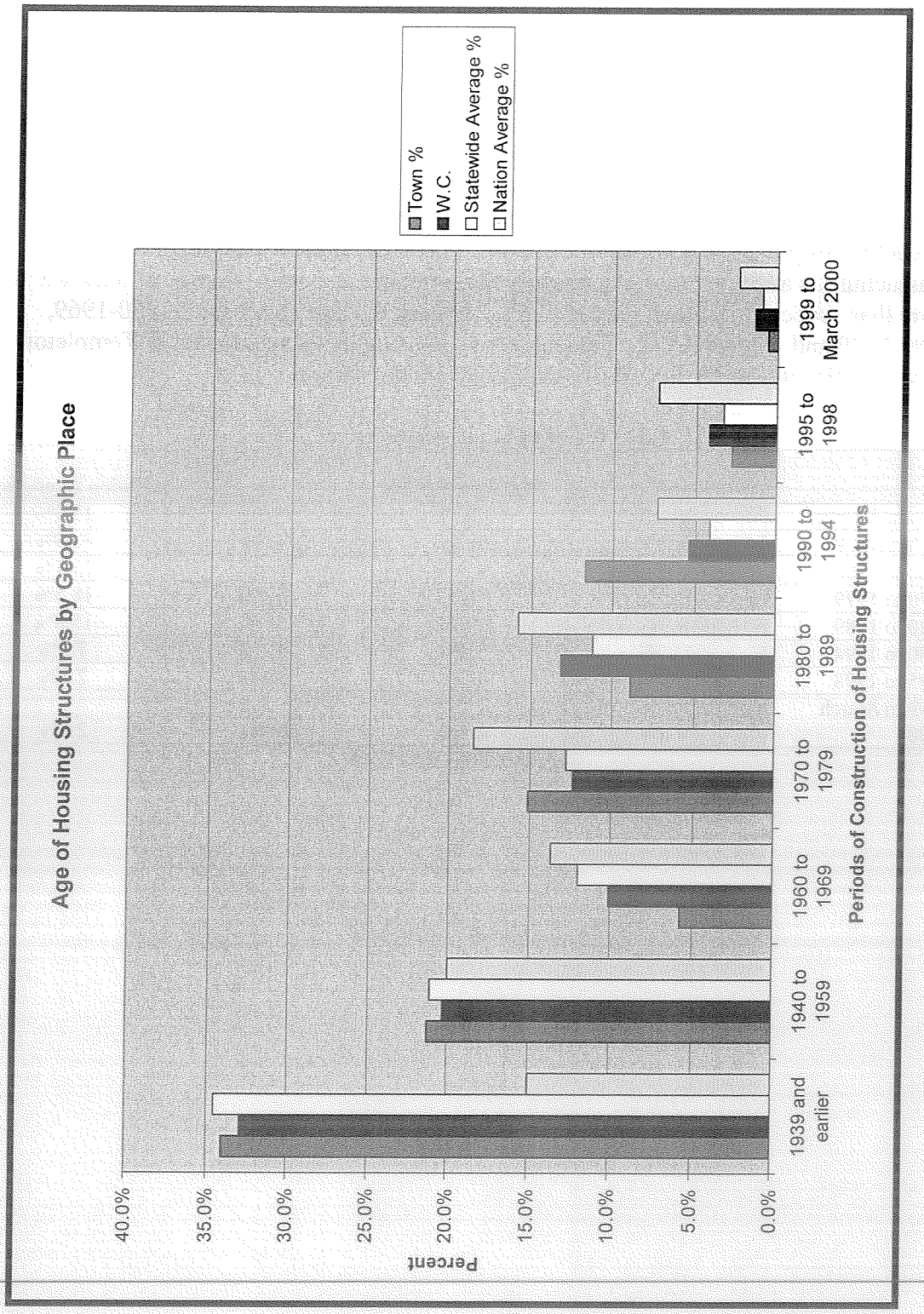
b) Age of Housing Stock

The highest percentage of units were built in 1939 and earlier leaving Templeton with an older housing stock. It is quite likely that many of these older residences would not meet today's various housing codes (plumbing, electricity, weather-proofing, septic systems, building code, etc.). Aesthetic improvements could also be made, which would serve to enhance the visual appearance of neighborhoods throughout the community. The percentage of pre-1940 housing stock at 34.0% is only slightly lower than the Massachusetts average of 34.6%, slightly higher than the county average of 32.9% and more than twice the national rate of 15.0%. During the three periods of 1960-1969, 1980-1989 and 1995-1998, the percentages of housing units constructed in Templeton were significantly lower than the county, state and the nation.

Table T: Age of Housing Structures – 2000

	Town %	Worcester County	Statewide Average %	Nation Average %
1939 and earlier	34.0%	32.9%	34.5%	15.0%
1940 to 1959	21.3%	20.3%	21.1%	20.0%
1960 to 1969	5.7%	10.1%	12.0%	13.7%
1970 to 1979	15.1%	12.4%	12.8%	18.5%
1980 to 1989	8.9%	13.2%	11.2%	15.8%
1990 to 1994	11.7%	5.4%	4.1%	7.3%
1995 to 1998	2.8%	4.2%	3.3%	7.3%
1999 to March 2000	0.6%	1.4%	0.9%	2.4%

Source: US Census 2000


Age of Housing Structures by Geographic Place
Town %
W.C.
Statewide Average %
Nation Average %
Percent
40.0%
35.0%
30.0%
25.0%
20.0%
15.0%
10.0%
5.0%
0.0%
1939 and earlier
1940 to 1959
1960 to 1969
1970 to 1979
1980 to 1989
1990 to 1994
1995 to 1998
1999 to March 2000
Periods of Construction of Housing Structures

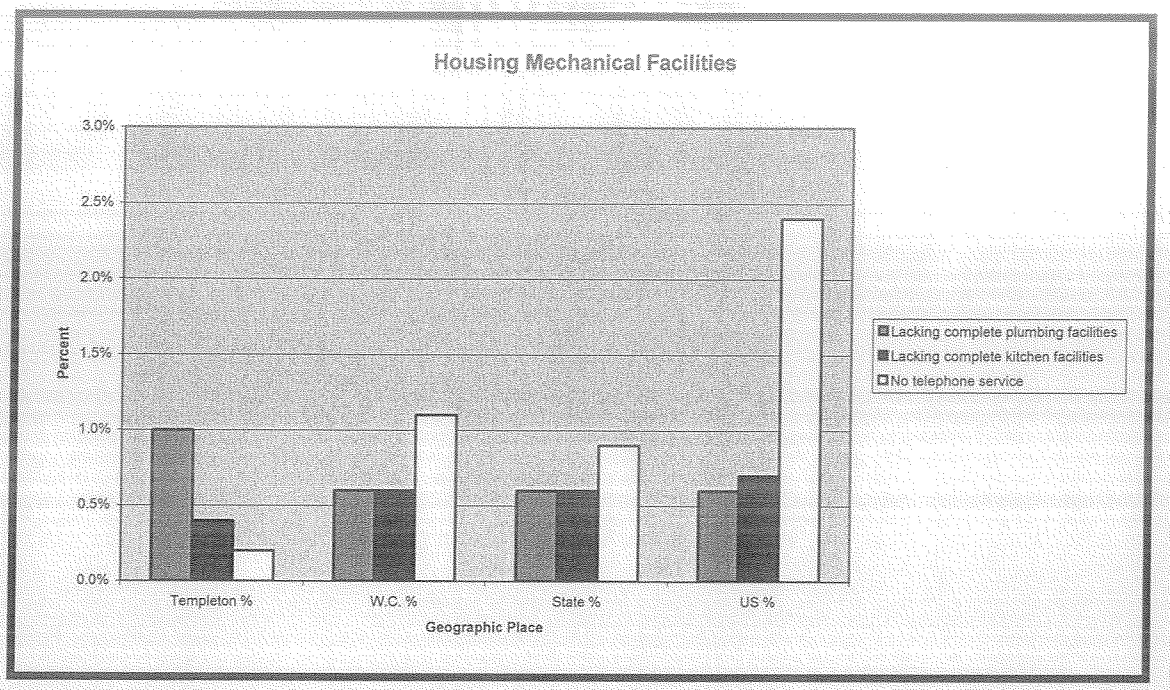
c) Mechanical Systems

While those households in Templeton are more likely to have telephone service than households in the county, state or nation, households in Templeton are least likely to have complete plumbing facilities.

Table U: Selected Housing Characteristics – Mechanical Systems

	Templeton %	Worcester County. %	State %	US %
Lacking complete plumbing facilities	1.0%	0.6%	0.6%	0.6%
Lacking complete kitchen facilities	0.4%	0.6%	0.6%	0.7%
No telephone service	0.2%	1.1%	0.9%	2.4%

Source: US Census 2000



d) Housing Units 2000 - 2005

The total number of housing units in 2000 was 2,597 and the total number of occupied housing units was 2,411. The total number of housing units has increased by another 407 new housing units that have been constructed in Templeton since 2000, raising the total number of housing units to 3,004.

Table V: Total Number of New and Present Housing Units in 2005 Based Upon Building Permits for Single- and Multi-Family Homes Per Year

YEAR	NEW UNITS PER YEAR	TOTAL # OF UNITS BY YEAR
1999	XXXXXXXXXXXXXXXXX	2,597
2000	46	2,643
2001	63	2,706
2002	48	2,754
2003	52	2,806
2004	89	2,895
2005	109	3,004

Source: US Census http://censtats.census.gov/bldg/bldgprmt.shtml

3. *Income and Housing Costs*

a) *Income Distribution by Household*

Household Income and Median Household Income

In the year 2000, over half (51%) of residents were earning less than median income of $48,482. Templeton's median household income of $48,482 compares with the State at $50,502, county at $47,874 and Nation at $41,994.

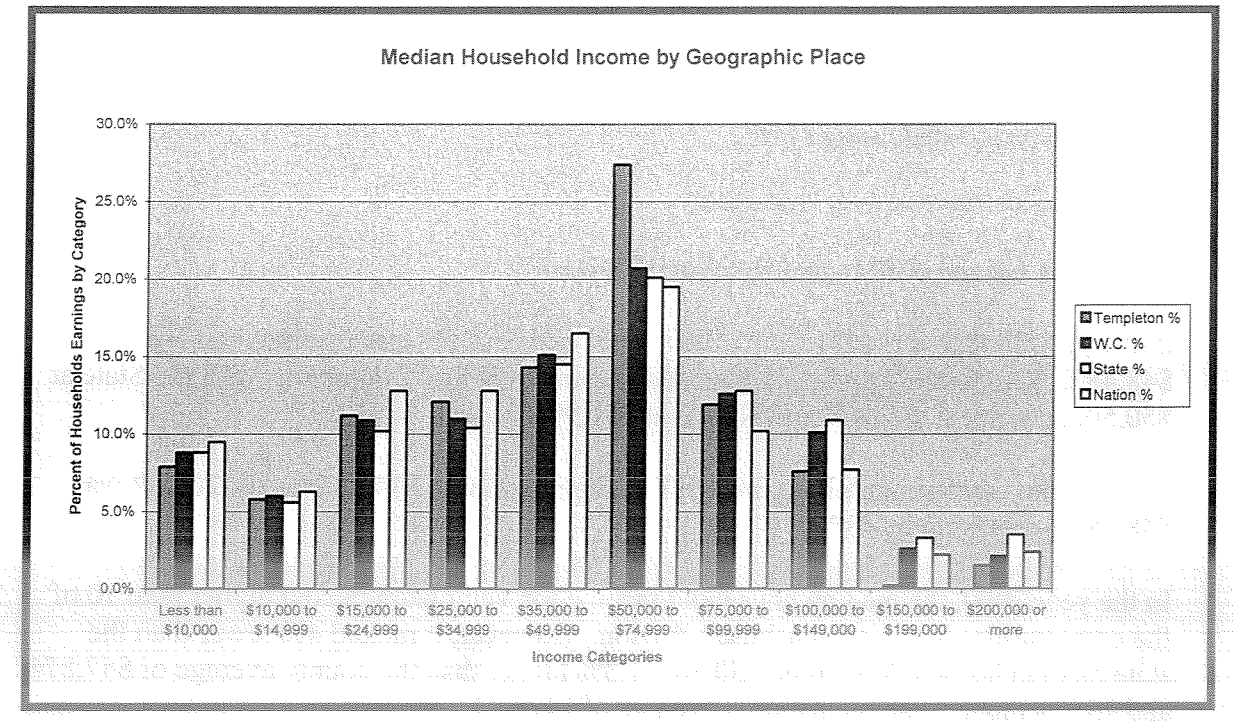
In 1990, the median household income for Templeton was $34,395 and in 2000 it was $48,482, increasing by 41%.

In the year 2000, the median household income for Templeton ranked higher than 10 of the communities in the Montachusett Region. However, it ranked 4% lower than the state median household income $50,502, 1.3% higher than the county average of $47,874 and 15.4% higher than the national average of $41,994.

Table W: Median Household Income

	2000	Templeton %	Statewide Average	National Average
Less than $10,000	191	7.9%	8.8%	9.5%
$10,000 to $14,999	141	5.8%	5.6%	6.3%
$15,000 to $24,999	271	11.2%	10.2%	12.8%
$25,000 to $34,999	293	12.1%	10.4%	12.8%
$35,000 to $49,999	344	14.3%	14.5%	16.5%
$50,000 to $74,999	662	27.4%	20.1%	19.5%
$75,000 to $99,999	286	11.9%	12.8%	10.2%
$100,000 to $149,000	184	7.6%	10.9%	7.7%
$150,000 to $199,000	4	0.2%	3.3%	2.2%
$200,000 or more	36	1.5%	3.5%%	2.4%

Source: US Census 2000


Median Household Income by Geographic Place
Percent of Households Earnings by Category
30.0%
25.0%
20.0%
15.0%
10.0%
5.0%
0.0%
Templeton %
W.C. %
State %
Nation %
Less than $10,000
$10,000 to $14,999
$15,000 to $24,999
$25,000 to $34,999
$35,000 to $49,999
$50,000 to $74,999
$75,000 to $99,999
$100,000 to $149,000
$150,000 to $199,000
$200,000 or more
Income Categories

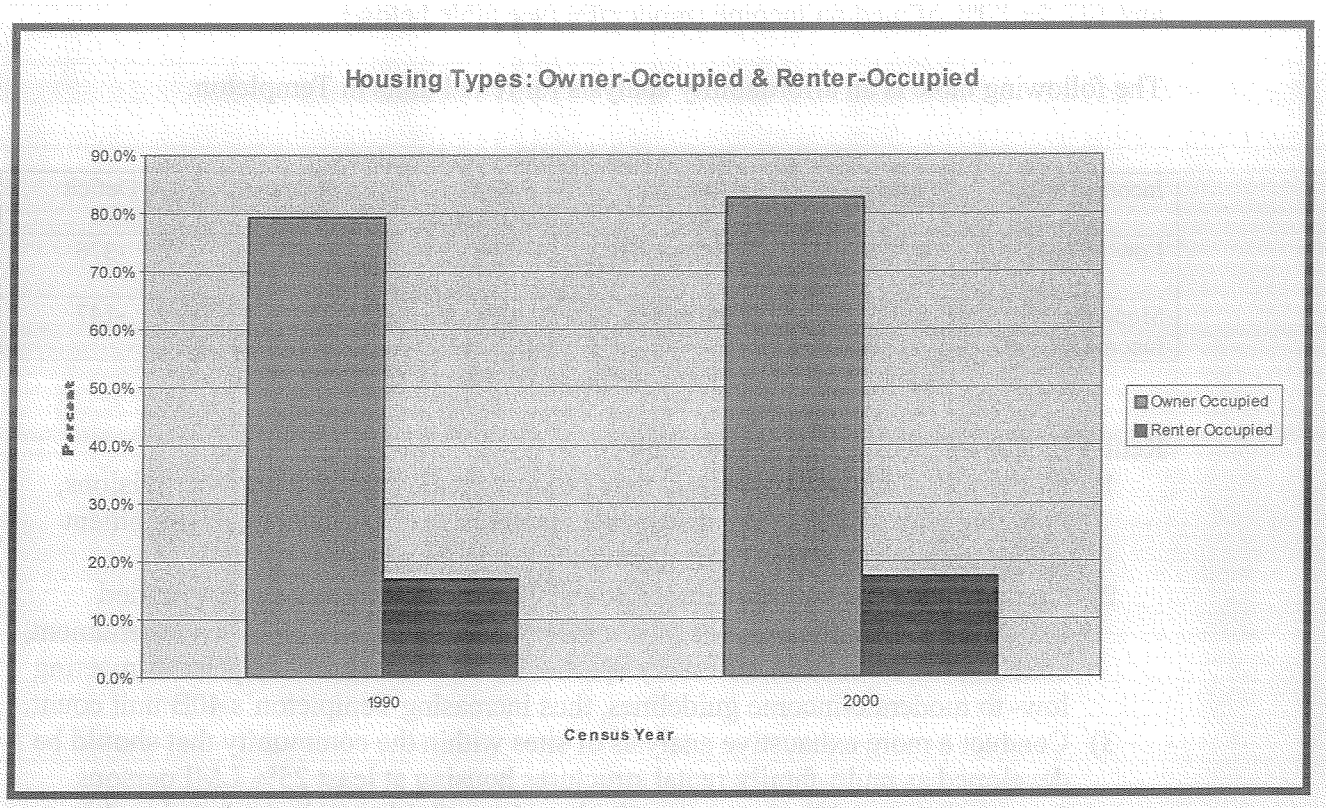
4. *Homeownership*

The number of housing units in Templeton increased by 355 (15.6%) units since 1990. Of the 2,411 occupied units in Templeton 1,996 (82.8%) were owner occupied, 415 (17.2%) renter occupied and 186 (7.7%) vacant. From 1990 to 2000, owner occupied units increased by 3% while renter occupied units remained somewhat unchanged.

Table X: Housing Units: Owner-Occupied and Renter-Occupied

Category	1990 Units	1990 %	2000 Units	2000 %
Total Housing Units	2,276	100%	2,597	100%
Occupied	2,195	96.4%	2,411	92.8%
Owner Occupied	1,808	79.4%	1,996	82.8%
Renter Occupied	387	17.0%	415	17.2%
Vacant	81	3.6%	186	7.2%

Source: US Census 2000



5. *Rental Housing*

In 2000, 17.2% (415) of occupied units in Templeton were renter occupied. While the actual number of rental units increased from 1990 to 2000 by 28 new renter-occupied units, the total percentage of renter occupied units decreased from 17.6% in 1990 to 17.2% in 2000.

This table indicates that Templeton has a shortage of rental units that are affordable. The 2000 Census further supports that one third of Templeton's rental households were "cost burdened" as they were paying more than 30% of their monthly income towards rent.

In terms of affordable rental units, Templeton ranks well when compared to the region's other communities. The 2000 DHCD housing Certification Program lists an affordable monthly rental figure of $1,523 per month. According to the 2000 census 87 % of Templeton's rental units had a monthly rent under $999. Rental units in Templeton are considered very affordable if you compare them to other communities in the region, however, 136 (33.8%) households pay more than 30% of their income toward rental costs and there are deficits in the numbers of rental units: 376 for 50% median income (low) and 147 for 80% of median income (moderate) (see table below).

The following table is an affordability analysis for rental units in Templeton.

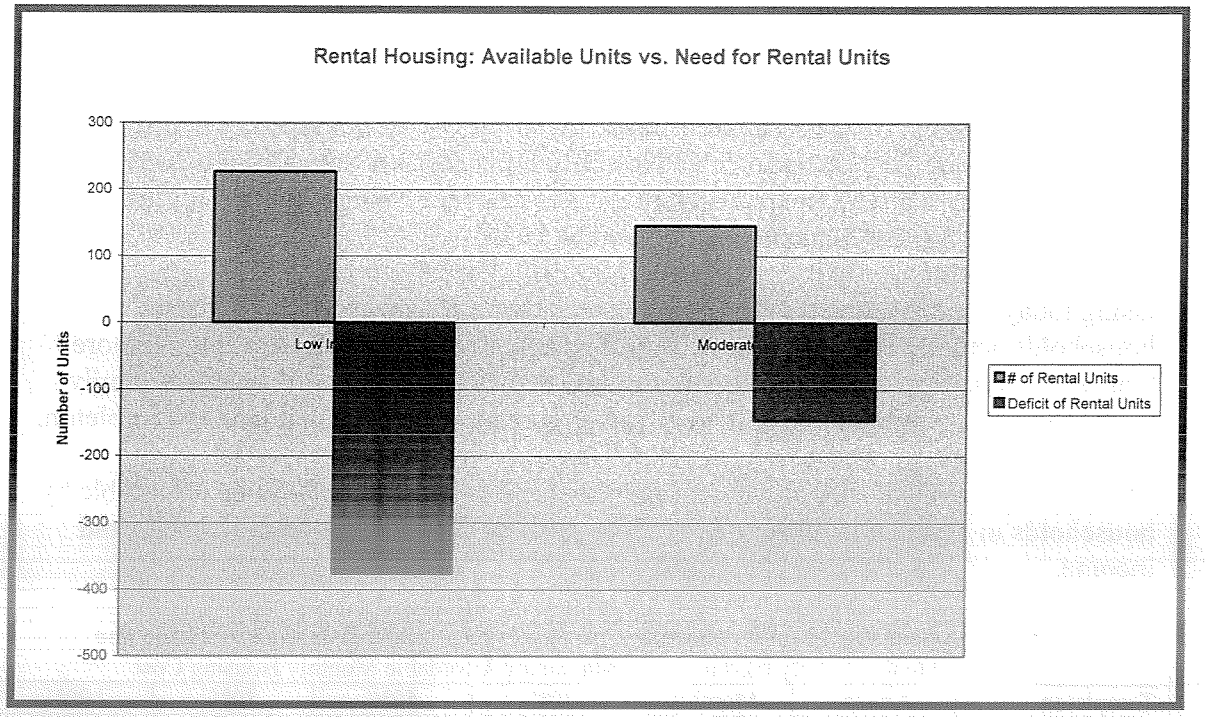
Table Y: Rental Unit Need/Demand Analysis

Income Group	Income	Affordable Rent	# of Households	# of Actual Units	Deficit
Low Income	$24,242	$606/month	603	227	-376
Moderate Income	$31,513	$788/month	293	146	-147

Source: U.S. Department of Commerce Bureau of Census 2000

Rental Housing Strategy. Templeton shall:

1) Be proactive with developers as they propose single-family home subdivisions, Planning Board and Board of Appeals members shall educate the development community about the need for rental housing in the community.
2) Complete its analysis of a Smart Growth Technical Assistance grant-funded initiative to study the benefits of Accessory Apartment zoning bylaw amendment, enabling the creation of accessory apartments to be inhabited by persons meeting low- to moderate-income guidelines, thus increasing Templeton's 40B unit count.
3) Conduct a more exhaustive analysis of sites within the community that should be developed as multi-family rental structures housing at least 25% LMI persons (vacant sites, tax title sites, brownfields and greyfields will be included in this inventory). Sites identified by local officials will be publicly identified and marketed as holding potential for the development of rental units. This inventory will be completed by June 30, 2007 by a team of local officials including representatives from the Planning Board, Board of Appeals, Board of Selectmen, Conservation Commission, Town Treasurer and Building Inspector.


Rental Housing: Available Units vs. Need for Rental Units
300
200
100
0
-100
-200
-300
-400
-500
Number of Units
Low In
Moderat
# of Rental Units
Deficit of Rental Units

6. *Housing Affordability*

Households paying in excess of 30% are considered cost burdened; those households paying in excess of 50% percent are considered severely cost burdened. The median family income for Templeton for FY2005 (DHCD) is $62,600 annually. In 2005, according to the Warren Group the average sales price for a single-family home in Templeton was $200,000 increasing 44% since 1990.

Using today's mortgage rates along with calculating a 5% downpayment, those households actually earning $62,600 would be able to afford a home costing no more than $189,000. Those households earning less than $62,600 annually (median family income), today, would not be able to afford to purchase a $200,000 home in Templeton.

The table below shows the maximum monthly housing cost that would be affordable by households in Templeton earning 30%, 50%, 80% or 100% of the median household income.

Table Z: Affordable Monthly Housing Costs by Percent of Median Household Income

	Median Family Income		Maximum Affordable Monthly Housing Cost			
Templeton	Annual	Monthly	30%	50%	80%	100%
	$62,600	$5,216	$470	$782	$1,251	$1,565

Source: MA Department of Housing and Community Development

The increasing home prices also mean that Templeton's residents in their 20's who may want to reside in their home town may find it very difficult to do so. Templeton's seniors (65+) account for 12.9% Templeton's population. The 45-64 year olds account for 24.2%. As the population ages many will need housing specifically designed for elderly. The town currently has one elderly housing complex of units that has a waiting list for those units.

7. *Housing Market*

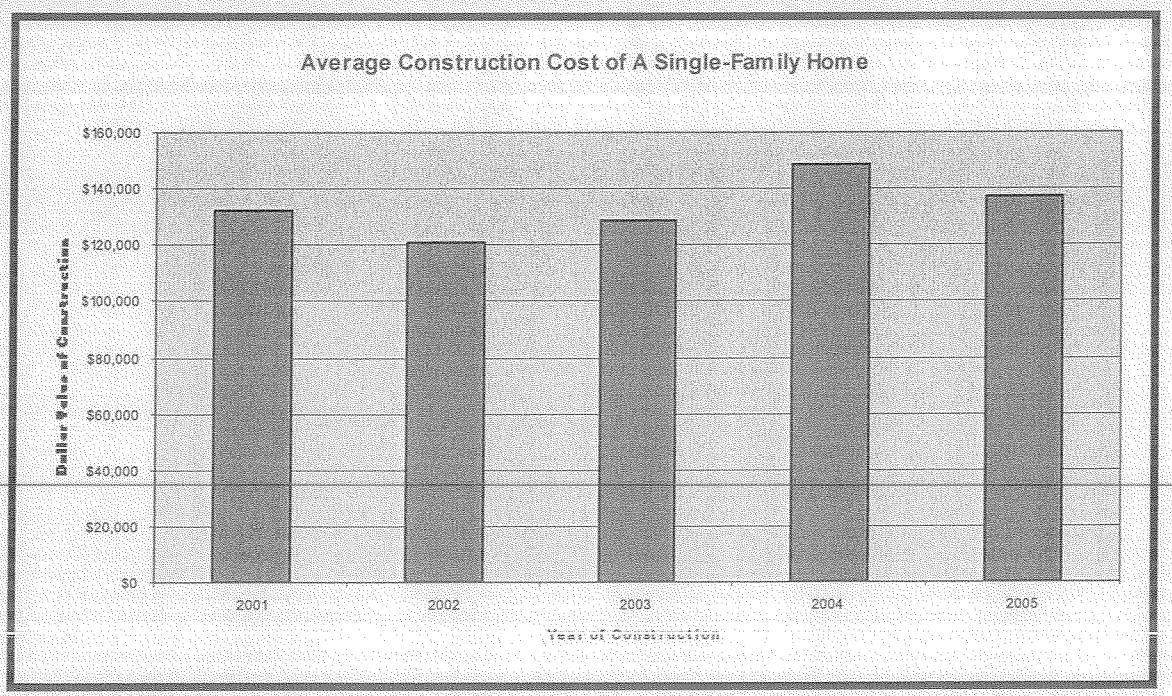
The housing market in Templeton has been quite active over the last five years. *MassStats* indicates that sales prices for homes in Templeton for the year 2000 were under $150,000 and in 2004 sales prices increased averaging $150,000 to $199,000 http://shiraz.caliper.com/Maptitude/MassStatsNETVersion/(n2vh1z55cv3n3xjthg15hfj1)/map.aspx?Redirected=True.

The average construction cost of a single-family home in 2001 was $132,039, rising to a high of $148,507 in 2004 and decreasing to $137,037 in 2005. Also, the average construction cost of a single-family home in 2005 was $137,037 compared with the average cost for multi-family homes of $282,000.

Table AA: Housing Permitting and Construction Costs in Templeton

Year	Unit Type	# of Permits	Total Construction Cost	Average Construction Cost
2001	Single Family	63	$8,318,426	$132,039
2002	Single Family	48	$4,790,046	$120,625
2003	Single Family	52	$6,675,786	$128,381
2004	Single Family	54	$8,019,382	$148,507
	Two Family	3	$608,000	$202,666
	Three & Four Family	9	$2,767,600	$307,5111
2005	Single Family	55	$7,537,052	$137,037
	Two Family	1	$211,040	$211,040
	Three & Four Family	9	$2,538,890	$282,098

U.S. Department of Commerce/Census Building Permits



The above data also show that Templeton has experienced rapid growth in new construction issuing 272 building permits for single-family homes and 22 for multi-family homes for a total of 294 building permits issued in a five-year period, from 2001 to 2005. This recent increase in growth is significantly higher than previous growth as between 1980 and 2000, Templeton averaged 34 single-family home housing starts. (It should be noted that the average number of building permits issued from 2001 through 2005 is almost 59 (58.8), exceeding the Rate Development Bylaw passed approximately seven years ago for the issuance of no more than 34 building permits per year by 25 permits per year, an increase of almost 74% of the eligible number of building permits allowed annually. This increase may be due to market demand for housing and local zoning bylaws or the lack of local zoning bylaws to create opportunities for the development of affordable housing units.

8. *Subsidized Housing Inventory*

The MA Department of Housing and Community Developments most recent data (8/17/06) on Chapter 40B subsidized housing inventory shows that Templeton has 2,492 year round housing units of which 166 units are counted on the subsidized inventory representing 6.7% of Templeton's Housing Stock.

To meet the State's requirement of 10%, Templeton has to build/convert 121 existing units to affordable subsidized units. As Templeton's housing stock continues to increase the number of affordable subsidized units will need to increase to meet the 10% goal. Based upon the building permit issuance rate an average of 59 permits issued per year, it is possible that Templeton could have a total of 3,082 housing units constructed in the year 2010. If the number of MGL Chapter 40B-eligible-units remains stagnant at 166, then Templeton's percentage of affordable units in 2010 will drop to 5.3% in 2010.

Templeton realizes it needs to promote orderly growth for all unit types (market rate and affordably-priced units) not only to work toward achieving its goals of reaching the MGL Chapter 40B requirement of 10%, but more importantly, to not fall behind in its percentage of affordably priced units in the community. Templeton wishes to accomplish this goal/objective so as not to strain the community's ability to provide basic services and to preserve and enhance existing community character and the value of properties in the community.

As part of the overall strategy for producing affordable housing within the town, the town has hired an Affordable Housing Coordinator. This person will work with the Greater Gardner Community Development Corporation and Habitat for Humanity to research the availability of town owned land that could be used to build affordable housing.

He will also monitor housing rehab under the Community Development Block Grant (CDBG) and capture this information for submission to DHCD to update the Subsidized Housing Inventory for the town.

III. DEVELOPMENT CONDITIONS AND CONSTRAINTS

A. LOCAL ZONING CONSTRAINTS

Templeton was one of the only two communities in Massachusetts (besides Hancock) that has opted not to adopt true "use" zoning districts, that divide the Town into various areas specifying uses that are permitted by right, special permit and prohibited (Source: Attorney Mark Babrowski). At the annual town meeting in May of 2006, the town did adopt Commercial/Industrial Zoning for parts of Templeton and is planning to bring a zoning package before a special town meeting in December of 2006, to establish use zoning for the rest of the town.

The "Zoning" section of the general by-laws contains dimensional standards and requires special permits for some uses, but does not constitute true zoning in that it does not divide the town into distinct districts. The town-wide minimum lot size is 43,560 square feet and the frontage requirement is 150 feet. No building can exceed 30 feet in height from the top of the foundation. Buildings must be set back 30 feet from any street and rear lot line and 15 feet from any side lot line. Single-family, two-family and multi-family and institutional structures can be built anywhere in Town, except in the new commercial/industrial zones and where environmentally constrained. Any new roads created to serve subdivisions require a 50-foot right-of-way for collector streets, minor streets and lanes.

Templeton's By-laws provide no incentives or provisions for more flexible or compact development patterns. Multi-family structures, which cannot exceed six units, require a special permit from the Zoning Board of Appeals and site plan approval from the Planning Board. Multi-family structures containing three or four units require 87,120 square feet and 200 feet of frontage. Multi-family structures containing five or six units require 130,680 square feet and 250 feet of frontage. The structures cannot cover more than 30% of a lot, and a contiguous 10-foot-wide buffer must be established along the perimeter of the lot. At least 30% of the lot must be open space. If a multi-family structure is constructed adjacent to a residential, commercial or industrial use, a 50-foot buffer must be established.

B. OTHER CONSTRAINTS

Identified during the state-funded "build-out" project (1999-2001), some of the local building constraints include, but not limited to, wetlands, rivers, streams, slopes, ledge and soil conditions and endangered species and wildlife habitats. The former lack of "use zones/use districts" and any local zoning bylaws facilitating the creation of affordable units outside of the "40B" statute were significant impediments to providing a sufficient number of affordably priced units promoted by the community.

C. MEANS TO MITIGATE LOCAL ZONING CONSTRAINTS

Templeton is implementing changes to its zoning bylaw, Article XXI. Some of the proposals include the adoption of use districts (Templeton had none prior to this year), adopting Inclusionary Housing, Senior Center and Accessory Apartment Zoning Bylaws. Templeton has recently applied for and received a Smart Growth Technical Assistance. A State grant enabled Templeton to complete its Executive Order 418/Community Development Plan which includes recommendations such as creating a Master Plan and making improvements to the local zoning bylaws enabling Templeton to adopt "use zones"/"use districts" and enact the aforementioned zoning bylaws increasing the supply of affordable housing in the community.

D. LOCAL CAPACITY (SOURCE TEMPLETON's 2004 ANNUAL REPORT)

In Fiscal year 2004, there was a drastic cut in state aid. The towns operating budget was significantly under-funded. This resulted in layoffs in the highway department and police department. The police department could not offer the twenty four hour seven day per week police coverage, which left the town depending on neighboring communities for support. It also reduced hours for town employees in some departments. Three hundred eight five streetlights were removed from service. The town has an aging fleet of police and fire vehicles. The ambulance continues to struggle in its effort to provide the needed volunteer service to the community. Templeton does not have a town planner. These issues are of great concern to the town particularly when dealing with rapid growth.

E. STATE OWNED LAND

Massachusetts owns 2,600 acres of land in the town. This land houses the Templeton Developmental Center employing approximately 100 people. This facility houses developmentally-disabled adults and also serves as a working farm. The large tract of open space and recreation uses (ex. hiking trail) on the property are assets to the community as needed housing for developmentally-disabled and a place of employment for local residents.

CAPACITY OF MUNICIPAL INFRASTRUCTURE

A. ROADS

According to information provided in the Templeton Annual Report (2004) Many of Templeton's roads and streets need rebuilding and sidewalks are in poor shape. Templeton's drainage system needs constant repair. The town's Chapter 90 funds from the state were reduced thus limiting funding for repairs and upgrades to road infrastructure and adding additional residential development at this time could further complicate this problem.

Even though local resources have been scarce, local funds have been appropriated for road reconstruction projects to include Baldwinville Road (a main thoroughfare in town). In FY'04 and FY'05 $100,000 was raised, and in FY'06 $200,000 was raised for road improvements.

B. WATER LINES

Public water is mainly available in the urbanized area of Templeton. Water lines were constructed in the 1950's and the town has started to replace/upgrade its existing water lines. The remainder and majority of the town is served by private wells. The May 1999 Annual Town Meeting authorized the borrowing of $3.99 million for significant improvements to the water system augmented by grants as available, such as the FY'99 and FY'02 CDBG funding the replacements of water mains on Bridge, Cottage and Dennison Streets.

C. SEWER

Public sewer is mainly available to the urbanized area of Templeton. The remainder and majority of the community is served by private septic systems. In FY 2001, the Annual Town Meeting authorized the borrowing of $6.0 million for significant improvements to the wastewater treatment plant augmented by grants as available.

D. SCHOOLS

Templeton has three schools that enroll children from Pre K to grade four:

Templeton Center School, built in 1941, is in violation of MA State Building Codes for life safety and accessibility issues * (Due Diligence Report) January 2003. It does not have a sprinkler system and the smoke /fire detection system and fire alarms are not fully compliant. It does not have ADA accessibility. Current enrollment population at the schools is 156 students decreasing from 183 students in 2003. It does not have a sprinkler system and the smoke /fire detection system and fire alarms and is not ADA compliant. Its classrooms, art room, science and computer room, library, cafeteria, kitchen, and administration rooms do not meet recommended size standards and it does not have a gym.

Baldwinville Elementary School, built in 1925, in the year 2003 had a school enrollment population of 211 students. According to a study done by Symes, Maini and Mckee, at that population the school would require a minimum of 32,750 square feet to meet current DOE education guidelines. In 2005, student population increased by 11 students to 222. This school is also in violation of MA State Building Codes for life safety and accessibility issues * (Due Diligence Report) January 2003. It also does not have a sprinkler system and the smoke /fire detection system and fire alarms are not fully ADA compliant. Its classrooms, art room, science and computer room, library, cafeteria, kitchen, administration rooms do not meet recommended size standards and it does not have a gym.

East Templeton Elementary School, built in 1918 shares the same problems mentioned above. In 2003, there were 89 full time students and at that time to meet DOE Educational guidelines, it was projected that the school would require a minimum of 13,800 additional feet. Since 2003, the school's enrollment population has increased by 50 students to 128.

When considering school enrollment population information and census information, it shows the population in this age group is increasing. With continued growth in Templeton, the town needs to find a way to address the issues they have with their current elementary schools. The Town paid $25,000 for the completion of a feasibility study to address improvements to existing or the replacement of the three, existing elementary schools in the Town of Templeton. This study was completed in January 2003. A new consolidated elementary school will be constructed on ten acres of donated land on Baldwinville Road when funding from the state becomes available and the state lifts its new school building moratorium.

The Narragansett Middle and High Schools Complex enroll approximately 1,000 students from grades 5 through 12 (MA Department of Education). The middle school was recently built alongside the High School. These schools are newer and do not experience the problems the elementary schools have.

V. AFFORDABLE HOUSING GOALS AND STRATEGIES

Templeton will meet the "40B" Affordable Housing Unit Goal of attaining 10% of all units as affordable by implementing the following goals and objectives:

A. GOALS AND OBJECTIVES

- To develop 19 affordable housing units (or more) each year or 37 units annually.

- To adopt new zoning bylaws with affordability requirements. Examples include:
  - Inclusionary Housing Zoning Bylaw.
  - Accessory Apartment Zoning Bylaw.
  - Senior Housing Zoning Bylaw.

- To implement zoning regulations for the development of age restricted housing.
  - Example: Adopt Senior Housing Bylaw.

- To continue improving Templeton's existing housing stock. Example:
  - Continue to access Community Development Block Grant (CDBG) funding for the continuation of the Housing Rehabilitation program. This program provides a long-term benefit to low- and moderate-income persons over along period of time (15 year minimum). Units rehabilitated under this program can be added to the town's 40B unit count.

- To continue to promote home ownership. This will be accomplished by:
  - Educating residents about the availability of first time homeownership programs available through the Greater Gardner CDC.
  - Increasing the awareness among residents about the American Dream Downpayment Initiative (ADDI) program and other first-time homebuyer programs assisting residents with the purchase of their first homes.
  - Working with the greater Gardner CDC to build affordable housing utilizing suitable town owned land.

- To improve collaboration between town and developers to build affordable housing by:
  - Holding open meetings with developers formulating strategies to address the affordable housing shortage, such as encouraging developers to do Local Initiative Housing (LIP) projects, endorsable by the community and where units will be added to the local 40B housing inventory.

- Creating a "Development Review Group" (DRG). The purpose of the DRG would be to facilitate communication among local officials concerning long-term housing planning efforts, improvements as needed to local zoning bylaws, regulations and policies affecting land development and cursory reviews of pending land development proposals for housing, mixed-use and business purposes. The DRG would consist of representatives of all boards, commissions and local officials involved in the housing review and approval process. The DRG would serve local officials as an advisory committee and would not have any authority to approve or deny proposals.

➢ To adopt zoning bylaws and/or regulations that would preserve the rural character of Templeton.

- Scenic roadway, river and overlay bylaws will be examined for their eligibility and applicability to preserve the historical and cultural integrity of the community.

➢ Relevant work products (ex. zoning bylaws recommendations) completed through the Massachusetts EOEA-funded Smart Growth Technical Assistance grant will be presented at town meeting for adoption to both increase the amount of affordable housing to be created in the community and to preserve important open spaces and natural features of the town.

Additional objectives to be considered include:

1. Preserving and expanding "group quarters" housing for developmentally-disabled and other persons in need, such as those who are housed at the Templeton Developmental Center.
2. Ensuring that affordable housing units and options are available to persons and families in all stages of life from "first-time homebuyer" (young families) to "empty-nester" (ex. senior citizens).
3. Calculating and registering units created within the "Day Mill"/Baldwinville Road "40B" development with the DHCD toward Templeton's SHI unit count. (ongoing)
4. Calculating and registering units rehabilitated within the CDBG-funded Housing Rehabilitation Program (with Winchendon and Gardner in the past) with the DHCD toward Templeton's SHI unit count. (ongoing)
5. Approving with conditions up to four, proposed 40B developments.
6. The town was recently awarded a Smart Technical Assistance Grant from the State for monies to update current bylaw regulations. The town plans to bring zoning regulations for adoption at its town meeting such as Inclusionary Housing and other zoning bylaws encouraging the development of Affordable Housing.
7. Projecting the total number of housing units to be created by 2010, calculating any deficit or overage in sffordable units and implementing any combination of the above objectives to ensure that parity in affordable units to total units will be attained and maintained.

1. Proposed Zoning

a) Proposed Zoning - Open Space Subdivision Bylaw

The Town will adopt an Open Space Subdivision Bylaw to allow for building houses closer together while preserving the remaining land as open space. Open space housing makes economic sense for a municipality in several instances, such as having a central location for picking up school children, reduced road and infrastructure maintenance costs and the permanent protection of open space.

Open space housing is also consistent with Templeton's rural character, compact villages, and open space preservation goals. An Open Space Subdivision may also be used as a way to acquire publicly accessible land for sports, paved and unpaved trails, and other public facilities.

Factors that will be considered designing an Open Space Subdivision bylaw include: density bonuses, minimum lot sizes, quantity and quality of required open space, drainage, water, waste disposal, length and width of interior roads and of course public health and safety.

To promote affordable housing, an affordability component will be included requiring that a portion of the units be reserved as affordable to low and moderate income households.

b) Proposed Zoning – Age Restricted Zoning Bylaw

An Age Restricted Zoning Bylaw will be developed, considered and adopted to address the need for senior housing. To promote affordable housing, a long-term affordability use restriction will be included and recorded requiring that a portion of the units be reserved as affordable to low and moderate income households.

c) Proposed Zoning - MIXED-use District in Villages

This bylaw will foster an opportunity for creative development and encourage a mix of uses compatible with existing neighboring properties and will provide housing and business in locations where town services are available and promote the unitization of existing buildings and property.

d) Proposed Zoning -Accessory Dwelling Units

To provide a low priced housing alternative an Accessory Dwelling Units Zoning Bylaw will be adopted to provide supplementary housing that can be integrated into existing single family neighborhoods.

e) Multi-Family Dwellings

To expand affordable rental housing units in the community by implementing zoning the Town will encourage Multi-Family Dwellings in its Villages.

Templeton's village centers already have the sewer and water infrastructure in place to accommodate higher density housing. Such housing tends to be more affordable than single-family homes on large lots, due to smaller land costs per unit and lower construction costs. Thus, having more multi-family units would help the Town bridge the gap in affordable rental units. Having more people live in the village areas will increase the demand for shopping opportunities, services and food establishments fostering some economic development opportunities in the villages. Allowing a higher population density in areas with public water, and the creation of small wastewater treatment plants if necessary, would also alleviate some of the pressure to develop housing in the more rural areas of town and help reduce road and infrastructure maintenance costs.
One way the Town could encourage multi-family dwellings in the village centers would be through Adaptive Reuse (see above). Properties that have the potential to be converted to subsidized housing. It is possible that town-owned properties, properties that may be acquired by the community thought the "tax title" process and some former or existing "brownfield" sites may be suitable for construction of single- or multi-family housing units. The former "Woodskill Clock" factory on Central Street in Baldwinville Village is in "tax title" and is also a "brownfield" site. If deemed suitable, this may be a location for the creation of one or two affordable or mixed-income housing units.

B. STRATEGIES

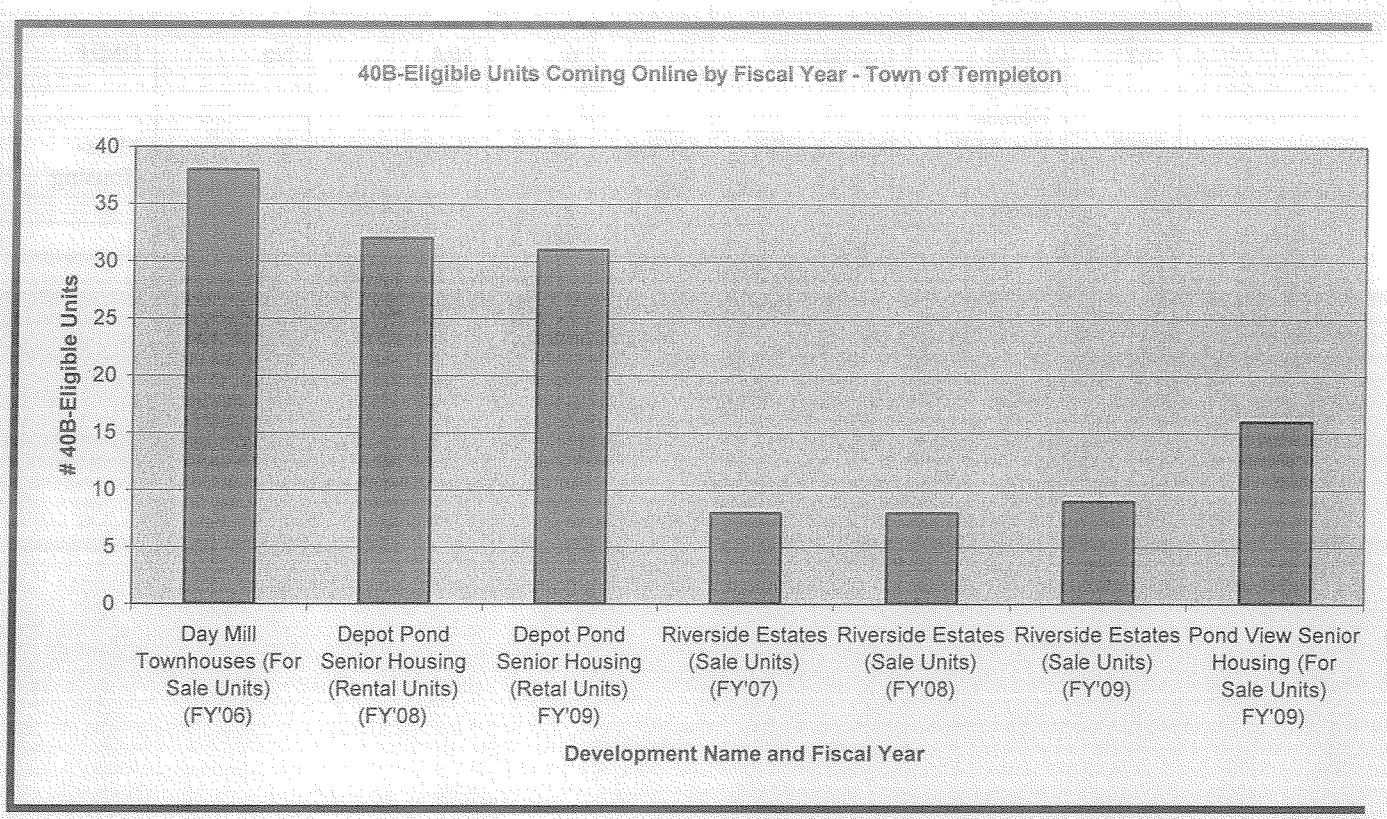
As stated earlier in the report, there are 2,492 year round housing units in Templeton as of the year 2000. The goal for planned production is that 0.75% of Templeton's housing units be affordable with deed restrictions. That means to meet that percentage for 2,492 units, 19 of these subsidized units each year would need to be produced. To meet the 10% "40B" threshold, at least 19 units of affordable housing must be created each year for the next 6 years. When the 2010 Census is released the number of housing units in town will have increased and that number will have to be adjusted. The Town plans on making every effort to produce 19 affordable units per year whether it be through "40B" housing subdivisions, and any other eligible units created through proposed Inclusionary Housing, Accessory Apartments, Open Space Subdivisions, and or Senior Housing Zoning Bylaw revisions and/or units created or rehabilitated with the assistance of eligible state and/or federal funding programs (example: CDBG Housing rehabilitation and first time home-buyer programs funded through MHFA and/or ADDI).

The geographic areas in Templeton where zoning will be implemented to accomplish affordable housing goals will include, but not be limited to, 40B projects under construction and proposed, including:

- 27 units of affordable housing units have been created at Day Mill Townhouses (as of April 2006). The total number to be created is 38.
- Senior housing on Depot Pond will create at least 63 units of rental housing in FY 2008-09. All of these units to be created will be rental units.
- 100 total units have been proposed at Riverside Estates through FY 07/08/09: 75 will be market rate units and 25 family units will be affordable units. The Town of Templeton is waiting for letter of eligibility.
- A "55+ development" totaling 56 housing units will be developed at Pond View creating 28 duplexes with a minimum of 16 affordable units.

Town of Templeton Affordable Housing Plan for Planned Production

Development Name and Fiscal Years Units to Be Created	40B-Eligible Units
Day Mill Townhouses (For Sale Units) (FY'06)	38
Depot Pond Senior Housing (Rental Units) (FY'08)	32
Depot Pond Senior Housing (Rental Units) FY'09)	31
Riverside Estates (For Sale Units) (FY'07)	8
Riverside Estates (For Sale Units) (FY'08)	8
Riverside Estates (For Sale Units) (FY'09)	9
Pond View Senior Housing (For Sale Units) FY'09)	16
TOTAL	**142**



The above 40B-eligible dwelling units to be created will be added to the affordable housing that exists in the community, notably:

DHCD ID#	PROJECT NAME	ADDRESS	TYPE	TOTAL SHI UNITS	AFFORDA-BILITY EXPIRES	BUILT W/ COMP. PERMIT?	SUBSI-DIZING AGENCY
3126	Phoenix Court	9 Bridge St.	Rental	52	Perp.	No	DHCD
3127	Tucker Building	773 Bald-winville Rd.	Rental	8	Perp.	Yes	DHCD
3128	Heather-wood Manor	7 Baldwin Drive	Rental	28	2041	Yes	RHS
3129	Pineview Elderly Housing	11 Bridge St.	Rental	30	2008	No	RHS & DHCD
4479	DMR Group Homes	Confidential	Rental	4	N/A	No	DMR
4611	DMR Group Homes	Confidential	Rental	6	N/A	No	DMH
7669	Day Mill Town-Houses	Baldwinville Road	Owner-Ship	38	Perp.	Yes	Mass-Housing
		TOTAL		166			

Census 2000 Year Round Housing Units: 2,492
Percent Housing Subsidized: 6.66%
Source: DHCD

Also, several geographic areas in Templeton where zoning will be examined for possible changes in order to facilitate the creation of affordable housing units will include, but not be limited to:

- Proposed Village Center Use Districts for four areas within the community including Templeton Center Village, East Templeton Village, Otter River Village, and Baldwinville Village (*);
- Proposed Residential-Agricultural 1, Residential-Agricultural 2, and Residential 5 Use Districts (*);
- Existing and former "brownfields" will be analyzed for reuse as safe and appropriate for housing use (ex. The former Woodskill Clock factory may have been cleaned to a degree high enough to allow housing to be created on this existing brownfield);
- Properties in "tax title" and some existing town-owned properties may be conducive for the production of affordable housing, mixed-income housing and/or mixed income housing on a mixed-use site (housing and commercial) (further research into the availability and appropriateness of development of "tax title" and some existing town-owned properties will be analyzed no less than annually by local officials to identify affordable housing, mixed-income housing and/or mixed income housing on a mixed-use site development opportunities.

** - There were two communities in the Commonwealth of Massachusetts that did not have "use districts": Hancock and Templeton. A Smart Growth grant, from the Massachusetts EOEA, is funding a local effort to propose "use districts" in Templeton. Commercial/Industrial A (CI/A) and commercial/Industrial B (CI/B) zones were passed at Annual Town meeting in May 0f 2006. Other possible zoning bylaw revisions to the zoning bylaws (Article XXI) may include Inclusionary Housing, Accessory Apartments, Open Space Subdivisions and/or Senior Housing Zoning Bylaws.*

Comprehensive permit applications will be encouraged within areas of the community and future use districts where there is a proximity to local services, transportation network and do not diminish the natural resources of the community

The town will establish a local Affordable Housing Committee consisting of appropriate local officials (ex. One representative each from the Housing Authority, Board of Selectmen, Board of Appeals, Planning Board, local municipal staff such as the Affordable Housing Coordinator, Building Inspector, and the Fire and/or Police Chief), Realtors, lawyers, bankers, and interested citizens, to oversee updates to this Affordable Housing Plan, propose Housing Policy to the Board of Selectmen for consideration, interact with private- and public-sector affordable housing developers, facilitate communication between local officials and staff concerning affordable housing developments and educate fellow local officials and the general public about affordable housing needs. The Affordable Housing Committee will identify appropriate municipal sites as well as other sites for development and work with developers to promote affordable housing. With the assistance of local officials and municipal staff, the Affordable Housing Committee will oversee that Templeton's subsidized units are reported to be counted on the State's inventory.

Lastly, Templeton will make every effort to access public and private-sector funding opportunities to assist residents with the acquisition of affordably-priced homes and stabilizing the existing housing stock with programs such as a CDBG-funded Housing Rehabilitation program.

Templeton will actively work with the City of Gardner to continue receiving funds for housing rehabilitation through the MA Community Development Block Grant Program. Over the past six years through this grant the town was able to rehab 31 single-family homes and 4 two-family homes. Of these, 3 have repaid the loans and can not be counted on the Subsidized Housing Inventory (SHI). Local officials are aware that these rehabilitated units can be added to Templeton's SHI count as long as an affordability restriction has been put in place (ex. Long-term affordability restriction recorded at the Registry of Deeds within the loan agreement, mortgage or both). Templeton's Affordable Housing Coordinator will submit the proper information to the Department of Housing and Community Development (DHCD) to requests that CDBG-funded rehabilitated housing units will be added Templeton's Subsidized Housing Inventory.

The Affordable Housing Committee will investigate grant opportunities, besides the CDBG program. Additional funding programs available to aid Templeton create affordably-priced housing units include, but will not be limited to, American Dream Down-payment Initiative (ADDI) and MassHousing Finance Agency (MHFA) First Time Home Buyer programs assisting residents and increasing the supply of affordable housing in the community. Also, the Town is a participant of the Get the Lead Out Program and has information on this program readily available for its residents.

Quality housing stock will be encouraged for persons and families in all phases of life from "first-time home-buyer" to "empty nesters" and persons with and without disabilities or impediments. Templeton is proud to be the home to the Templeton Developmental Center and other "group quarters" housing for developmentally-disabled persons. Housing for developmentally-disabled and senior citizens is encouraged to exist and grow responding to needs to be quantified by local officials and housing advocates both private and public.

Other strategies have been detailed above under "GOALS AND OBJECTIVES".

VI. USE RESTRICTIONS

Affordable housing will be maintained through deed restrictions ensuring long-term affordability of units (see terms below). Deed restrictions will include the following language.

- Affordable units will serve households with incomes no greater than 80% of the area median income. Units will be subject to use restrictions or re-sale controls to preserve their affordability.
- For new construction, a minimum of thirty years or longer from the date of subsidy approval or commencement of construction.
- For rehabilitation, for a minimum of fifteen years or longer from the date of subsidy approval or completion of the rehabilitation.
- Alternatively, a term of perpetuity is encouraged for both new construction and rehabilitation.
- Units are or will be subject to an executed Regulatory Agreement between the developer and the subsidizing agency unless the subsidy program does not require such an agreement. The units have been, or will be marketed in a fair and open process consistent with state and federal fair housing laws.