



# **HOUSING PRODUCTION PLAN**

## **FY2014-FY2018**

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Town of Norwood, MA

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Complete plan submitted on September 4, 2013, as approved by the  
Massachusetts Department of Housing and Community Development

## Acknowledgements

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This Plan was created under the leadership of the Town of Norwood Community Planning and Economic Development Department, particularly Steve Costello, Director, and Pamela McCarthy, Community Development Fund Program Coordinator, and with the assistance of William J. Plasko., chair of the Board of Selectmen.

The Planning Board and Board of Selectmen voted on September 3, 2013 to adopt this Plan for the purposes of receiving approval and, ultimately, certification, from the Department of Housing and Community Development.

The Town would like to thank the Norwood citizens and town officials who provided input, guidance, and support in the creation of this Plan.

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## Executive Summary

### Purpose

This Housing Production Plan (HPP) is a state-recognized planning tool that, under certain circumstances, permits the Town to influence the location, type, and pace of affordable housing development. This HPP establishes a strategic plan for production of affordable housing that is based upon a comprehensive housing needs assessment and provides a detailed analysis of development constraints due to infrastructure capacity, environmental constraints, protected open space, and regulatory barriers.

This HPP has been prepared in accordance with the Massachusetts Department of Housing and Community Development (DHCD) requirements. The HPP describes how the Town plans to produce affordable housing units to obtain certification of compliance by DHCD and builds on the Town's 2004 Housing Plan, which identified goals and strategies for the development of affordable housing in Norwood.

*When an HPP is certified by DHCD, then a denial of a Comprehensive Permit will be upheld if such application is not consistent with local needs. The Town must produce 62 affordable units for a one-year certificate or 124 affordable units for a two-year certificate.*

Under Massachusetts General Laws Chapter 40B Section 20-23 (C.40B), the Town of Norwood is required to have 10% of its housing units affordable to low/moderate income households or affordable housing on at least 1.5% of total land area. As of April 2013, the state's Subsidized Housing Inventory (SHI) included 5.7% of Norwood's 2010 housing base and occupied roughly 1.1% of the total land area.

### Brief Summary of Housing Needs

Finding 1: Norwood's housing market benefits from regional housing demand which has led to the recent interest for at least one large rental housing development, with more anticipated.

Finding 2: There is a strong local housing need for rental units affordable to extremely low-income households (at or below 30% area median income (AMI)), based on the income of current Norwood residents.

Finding 3: Affordable family rental units are in high demand and are not adequately supplied in Norwood.

Finding 4: Local goals for continued revitalization of downtown would be served by redevelopment of underutilized sites industrial/commercial sites to create mixed-income housing.

Finding 5: Development of greenfield sites would undermine the Town's open space conservation and community preservation goals.

Finding 6: Local needs would be served to foster rehabilitation of existing vacant rental units to create affordable units and to continue housing rehab for low-income homeowners.

Finding 7: Norwood has a local need for ownership housing affordable to low/moderate income households (50-80% AMI) that are priced out of the current market.

Finding 8: Local needs would be served by compact development and infill development of new units of affordable ownership housing.

Finding 9: The need for assisted living facilities and other senior housing choices will continue to grow.

## Goals

Chapter 2 describes affordable housing goals developed through the analysis of housing needs, feedback from a community workshop, as well as guidance from the Town Community Planning & Economic Development Department staff, as follows:

- A. Support a phased approach to reaching the state's affordable housing mandate**
- B. Foster the creation of affordable homeownership opportunities.**
- C. Encourage creation of affordable family housing and supportive housing for senior residents to create a diversity of housing choices.**
- D. Housing initiatives should reinforce Norwood's economic development goals and initiatives to revitalize Norwood Center and South Norwood commercial centers and to encourage economic development in the Town's Office-Research and Manufacturing districts.**
- E. Revitalize underutilized industrial/commercial properties through conversion to mixed-income housing.**
- F. Minimize impacts of new development on priority areas for open space conservation and loss of historic resources.**
- G. Support density and design of housing development that is compatible with the surrounding neighborhoods and Norwood's town character.**
- H. Affordable units should have a perpetual affordability restriction that complies with the MA Department of Housing and Community Development's standards under the Local Initiative Program.**

## Strategies

Chapter 3 identifies the following strategies, which provide a roadmap for attaining the Town's affordable housing goals:

**STRATEGY 1: Create new Smart Growth Overlay Districts in Norwood Center per MGL c. 40R**

**STRATEGY 2: Adopt Inclusionary/Incentive Zoning bylaw**

**STRATEGY 3: Amend Zoning Bylaw to allow parking structures by special permit**

**STRATEGY 4: Support a supportive elderly housing development at Maguire Housing Authority Property**

**STRATEGY 5: Expand Washington Heights family housing development**

**STRATEGY 6: Continue the Housing Rehab Program**

**STRATEGY 7: Create First-time Homebuyer Program**

**STRATEGY 8: Continue to support Housing Authority in its function to administer resident selection for LIP projects**

**STRATEGY 9: Continue active participation in MAPC Sub-Region Three Rivers Interlocal Council and Five-Town Regional Working Group**

## Introduction

Norwood has a variety of opportunities to support local and regional affordable housing needs while also furthering local goals for economic development, downtown revitalization, community vitality, open space conservation, and community preservation. In particular, underutilized industrial and commercial sites present strong opportunities to redevelop for mixed-income housing and mixed uses. Whereas, development of greenfield sites would undermine the Town's open space conservation and community preservation goals.

Housing Production Plans (HPP) are prepared in accordance with the Massachusetts Department of Housing and Community Development (DHCD) requirements under 760 CMR 56.03(4). The plan defines the annual increases in the creation of eligible affordable housing units with expanded local input and broad community support. It is comprised of a comprehensive needs assessment, affordable housing goals, and implementation strategies.

### Purpose

The primary purpose of the HPP is to enable Norwood to be recognized by the state for measurable progress toward local affordable housing goals; this recognition is called "certification." Once certified, Town denials of comprehensive permits will be upheld if the projects do not meet local needs. The first step in this process is to create a HPP that identifies local needs and that is approved by DHCD.

Under Massachusetts General Laws Chapter 40B Section 20-23 (C.40B), the Town of Norwood is required to have 10% of its housing units affordable to low/moderate income households. As of April 2013, the state's Subsidized Housing Inventory (SHI) included 705 units that qualified as affordable units in Norwood, representing 5.7% of Norwood's 2010 housing base of 12,441 units.

#### Comprehensive Permit Denial & Appeal Procedures

Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Zoning Board of Appeals (Board) shall provide written notice to the Applicant, with a copy to the MA Department of Housing and Community Development (DHCD), that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met (certification), and the factual basis for that position, including any necessary supportive DHCD certification letter or documentation.

If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to DHCD, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. The Department shall there upon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the Department to issue a timely decision shall be deemed a determination in favor of the municipality.

Norwood would be required to add 539 units to reach the 10% benchmark of affordable housing under C. 40B. Alternatively, the statute requirements can be met if affordable housing comprises 1.5% or

more of the total land area zoned for residential, commercial, or industrial use. Currently, the Norwood's affordable housing sites are a total of 49.32 acres, which is approximately 1.1% of total land area.

After DHCD's approval of the HPP, the Town must produce the required number of affordable units during every calendar year to retain certification. The required number of affordable units is calculated based on 0.5% of year-round units for a one-year certification (or 62 units for Norwood) or 1.0% for a two-year certification (124 units). When the required number of units is reached within one calendar year, the Town may submit a request for certification to DHCD.

With certification by DHCD, the denial of Comprehensive Permits will be upheld if such applications are not consistent with local needs as described in the HPP. It is important to note that the Town may not automatically deny new comprehensive permit applications, but will need to open the public hearing and consider each new application.

The HPP must identify local needs for affordable housing and recommend strategies for meeting this need, including specific locations for future development. At the time of this writing (June 2013) there was one Comprehensive Permit application (under C.40B) before the Zoning Board of appeals for a major project to develop 297 units of rental housing on approximately 24 acres of land on the former Polaroid site in the northwest area of Norwood. Approval of a project of this size would enable the Town to obtain certification of the HPP, dependent on timing.

In addition, other development projects have been discussed with Town staff that are expected to request Comprehensive Permits in the near future. The Town's intent is to use the approved HPP to shape current and future C.40B development projects.

*There are strong local benefits to having an approved Housing Production Plan. In addition to allowing for greater control over mixed-income and affordable housing development, an approved HPP provides a framework for local housing programs and initiatives and establishes future development goals. It is also an opportunity for citizens to provide input on the creation of affordable housing in the community. These are valuable benefits to the Town of Norwood.*

## Planning Process

In May 2013, the Town engaged JM Goldson community preservation + planning to create this Housing Production Plan. JM Goldson assembled a team consisting of Bluestone Planning Group, Larry Koff & Associates, and Oxbow Partners. JM Goldson and team used the most current available data from a variety of sources including the 2000 and 2010 US Census, the American Community Survey, The Warren Group, Executive Office and Labor and Workforce Development, and past plans including the 2004 Community Development Plan, 2004 Housing Plan, 2010 Open Space and Recreation Plan, and the 2012 Community Development Strategy to complete the housing needs assessment (Chapter 1). The team described the projects included on the state's Subsidized housing Inventory and performed the land area calculation per Chapter 40B s.20-23, with GIS assistance from sub-consultant AppGeo.

The team performed interviews with a variety of town officials and other stakeholders in mid-June. On June 27, 2013, the Town held an interactive community workshop, sponsored by the Community Planning and Economic Development Department, that provided the opportunity for citizen feedback. The workshop included digital group polling and small focus groups. A detailed transcription and summary of the workshop results can be found in Appendix C.

The team examined priority development sites by performing visual and feasibility analysis. The workshop feedback, analysis of priority development sites, and guidance from the Community Planning and Economic Department staff led to the creation of the affordable housing goals and strategies included in chapters 2 and 3.

The team presented the draft HPP to the Planning Board and Board of Selectmen in a joint meeting on September 3, 2013, at which time the HPP was locally adopted, through a unanimous vote of the Board of Selectmen and a unanimous vote of the Planning Board.

## Chapter 1. Housing Needs Assessment

The purpose of the Housing Needs Assessment section of the Housing Production Plan is to understand who currently lives in the community, demonstrated through demographic trends affecting future growth, as well as existing housing stock and future housing needs. The HPP must establish a strategic plan for municipal action with regard to housing, based upon a comprehensive housing needs assessment. This chapter includes data from both the 2000 and 2010 U.S. Census, as well as the American Community Survey, gathered from American FactFinder. In addition, this plan uses data from other sources including the Town's Assessing Department, School Department, and the Community Planning and Economic Development Department, as well as The Warren Group's Town Stats, Multiple Listing Service, the MA Executive Office of Labor and Workforce Development.

This chapter also includes a projection of future population and housing needs, taking into account regional growth factors, that covers the entire period of the plan (FY2014-FY2018). Data used in this regard included projections and build-out analysis from the Metropolitan Area Planning Council (MAPC). In addition, this chapter includes a description of environmental characteristics, municipal capacity, and regulatory barriers, which are largely based on information from the 2010 Open Space and Recreation Plan, 2004 Community Development Strategy, and 2004 Housing Plan.

### Summary of Housing Needs

Norwood is an important manufacturing, suburban-residential, and wholesale and retail trade center south of Boston. The Town is classified by the Metropolitan Area Planning Council as a Subregional Urban Center, with its urban-scale downtown core surrounded by residential neighborhoods with a mix of housing.

#### Population & Households

Norwood's population has experienced a leveling off in the past 20 years after decades of sharp decline. Although experiencing an overall population decline since 1970, Norwood continues to have a significantly higher population than surrounding communities and is substantially more densely populated. Also since 1970, the average persons per household decreased and the population is somewhat older. Minority populations grew from 9% of total population in 2000 to 15.6% in 2010. The percent of small (1-2 people) households is 63% and slightly over half of all housing units have two or less bedrooms. Regionally, the percent of smaller households is comparable at 60%.

#### Housing Stock

There has been an increase in overall vacant units from 2% in 2000 to 4% in 2010 of total housing stock, with low ownership vacancies and moderate rental vacancies. Norwood has a high share of rental housing: with over 42% rental units, Norwood exceeds rental housing percentages in the state, county, and region. Norwood has a smaller percentage of single-family homes than surrounding communities, the

region and the state. Norwood's housing stock is aging, with more than half of the units (over 51%) built between 1950 and 1970.

### **Housing Costs & Affordability**

Between 2000 and 2010, Norwood's median income increased 26%, which is low compared with the county and region, while median home sales price increased 44% in the same period. Two of every five households in Norwood have incomes that may be considered low/moderate income. The median income of Norwood households is \$73,838, however a household would need a minimum income of \$98,000 to afford to buy a single-family house at the 2013 median sales price of \$345,000.

The largest deficit of market rental housing is units affordable to extremely low-income households (with incomes less than 30% of the area median income). Twenty-seven percent of homeowners in Norwood are considered burdened by housing costs whereas 36% of renters are burdened by housing costs.

Overall, Norwood's housing market appears fairly stable because it survived the recession better than surrounding communities - it experienced less of a peak but also less of valley and overall lost less value.

### **Affordable Housing Stock**

The Town's existing affordable housing stock is over 98% rental with only 10 affordable ownership units. There is a lack of affordable ownership units and family units are in particular demand. For every one of the Housing Authority's 75 family rental units there are roughly 16 families waiting. These facts indicate that there is a significant shortage of affordable ownership and family units in Norwood.

### **Key Findings**

The following brief findings are based on the detailed housing needs study that follows and are tied directly to the data analysis and indicators of need evaluated including population and household data and trends, market rate and affordable housing stock, and housing costs and affordability.

Finding 1: Norwood's housing market is stable and it benefits from regional demand given easy access to the Boston job market, which has manifested with the recent interest to develop at least one large rental housing project and more anticipated.

Finding 2: There is a strong local need for rental units affordable to extremely low income households (at or below 30% area median income (AMI)) as higher income groups do not show large deficits of rental housing stock within affordable price ranges.

Finding 3: Affordable family rental units are in high demand, as seen through the Housing Authority's extensive waiting list for family units.



Finding 4: Local goals for continued revitalization of downtown would be served by redevelopment of underutilized sites industrial/commercial sites that are within walking distance of downtown and the commuter rail.

Finding 5: Development of greenfield sites would undermine the Town's open space conservation and community preservation goals.

Finding 6: Given higher vacancy rates for rental units (though still moderate overall), local needs would be served by fostering rehabilitation of existing vacant rental units to create affordable units and to continue housing rehab for low-income homeowners.

Finding 7: Norwood has a local need for ownership housing that is affordable to low/moderate income households (50-80% AMI) that are priced out of the current market; this could include first-time home-buyer units, both single-family homes and condominiums.

Finding 8: With low vacancy rates for ownership housing, a lower percent of single-family housing than typical in the region, and much of the housing stock having been built in the mid-20th century, local needs would be served by compact development and infill development of new units of affordable ownership housing including single-family detached/attached (townhouses) and duplexes.

Finding 9: With a large increase in Norwood's 55-64 year old residents in addition to the growing regional demand for senior housing options, the need for assisted living facilities and other senior housing choices will also continue to grow.

## Population & Household Analysis

A community's housing needs change over time: the size and composition of the population evolves, housing preferences shift along with household size and householder age, and social and economic factors change. In addition, regional shifts in these areas affect a community's housing needs. This Plan examines Norwood and the region through these various lenses to determine housing needs.

### Community Profile<sup>1</sup>

The earliest European settlers of what eventually became the Town of Norwood arrived from Dedham in the late 17th century. The attraction was the swift moving Neponset River in present day South Norwood near the East Walpole line. The Neponset River was to become the driving force for the Town's development throughout the next two centuries. Known officially as the second parish of Dedham, most inhabitants referred to their village by its Indian name, Tiot. The population grew through the 18th

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<sup>1</sup> Excerpted directly from: MA Department of Housing and Community Development, "Community Profile: Norwood, MA." *Town of Norwood* Housing Production Plan FY2014-FY2018

century, and names such as Tiot, Morse Village, and Ellis distinguished the various population centers within South Dedham.

In 1872, Norwood became a town of Norfolk County when the Act of Incorporation was approved by the General Court. At that time, 1,825 persons, almost exclusively Anglo/Saxon Protestant, lived within its area of 10.48 square miles. Spurred by its status as a separate town, Norwood was launched into a growth pattern. Between the years 1872 and 1922, industry replaced agriculture as the economic base of the community. Many of Norwood's industries were world-famous for their products. Several of these old industries have since dissolved or moved out but others have survived and prospered.

*Attracted by the rise of new industry in the late-19th and early 20th centuries, immigrants moved into the Town and the population increased to over 12,600.*

The influx and assimilation of immigrants has placed Norwood among the most culturally diverse towns of its size and type in New England. Economic and physical expansion culminated in the "Town Manager" form of government in 1914 as a more effective way to administer the growing town.

Industrial development continued in Norwood through the mid-20th century. After World War II a gradual shift to high tech occurred in Norwood. Major corporations have found Norwood's proximity to Boston and access to major east coast population centers to be attractive for business. The Town is now considered one of the more important manufacturing, suburban-residential, and wholesale and retail trade centers south of Boston.

## Population Trends

*Norwood's population has experienced a leveling off in the past 20 years after decades of sharp decline.*

The population very slightly increased by 0.05% (by 15 persons) in the ten years between the 2000 and 2010 U.S. censuses, from 28,587 to 28,602 persons. In the past 20 years (1990-2010), the population declined slightly by -0.3%. In the same 20-year period, Norfolk County's population grew by roughly 9% as did the Commonwealth (see Table 1 and Chart 1).

*Table 1: Population 1990-2010*

Geography	Population			
Name	1990	2000	2010	1990-2010 % Change
Norwood	28,700	28,587	28,602	-0.34%
Norfolk County	616,087	650,308	670,850	8.89%
Massachusetts	6,016,425	6,349,097	6,547,629	8.83%
Sources: 1990, 2000, & 2010 U.S. Census, DP-1.				

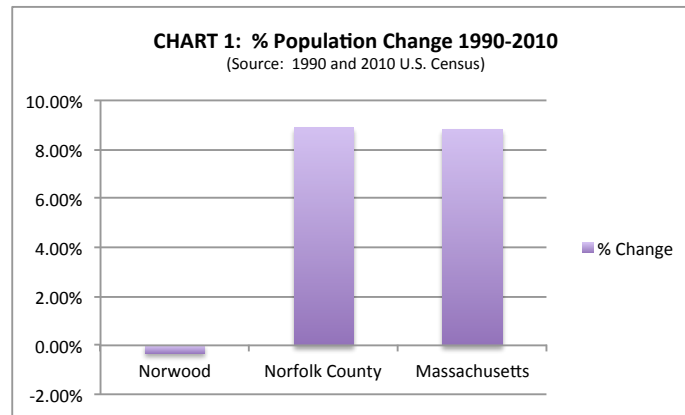
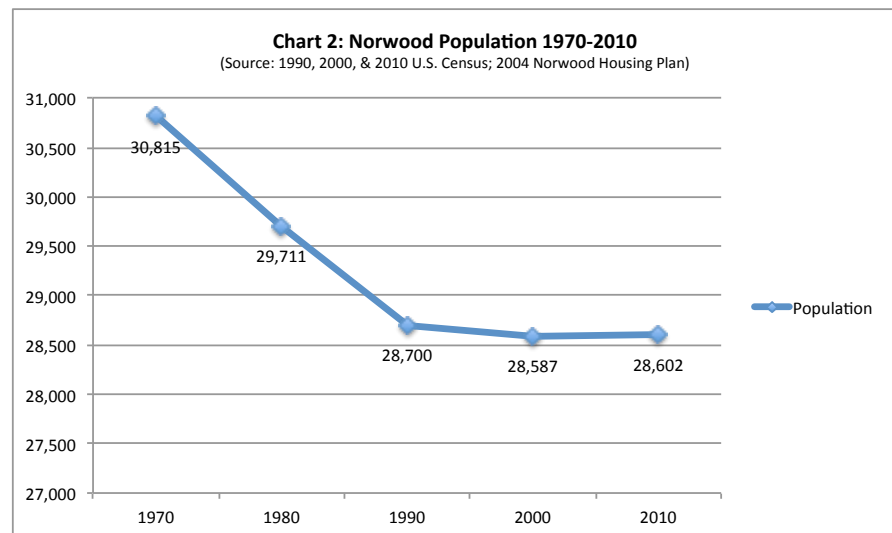


Chart 2 demonstrates the decline in population that Norwood experienced from 1970 to 2000, losing 2,228 persons or 7.2% of its population. The sharp decline occurred between 1970 and 1980 and began leveling off in the past 20 years.

Norwood grew less and is much more densely populated than surrounding communities. Norwood's slight population change of 0.05% is small compared to the growth in surrounding communities: Surrounding municipalities experienced growth ranging between 1.17% to 5.46% between 2000-2010.

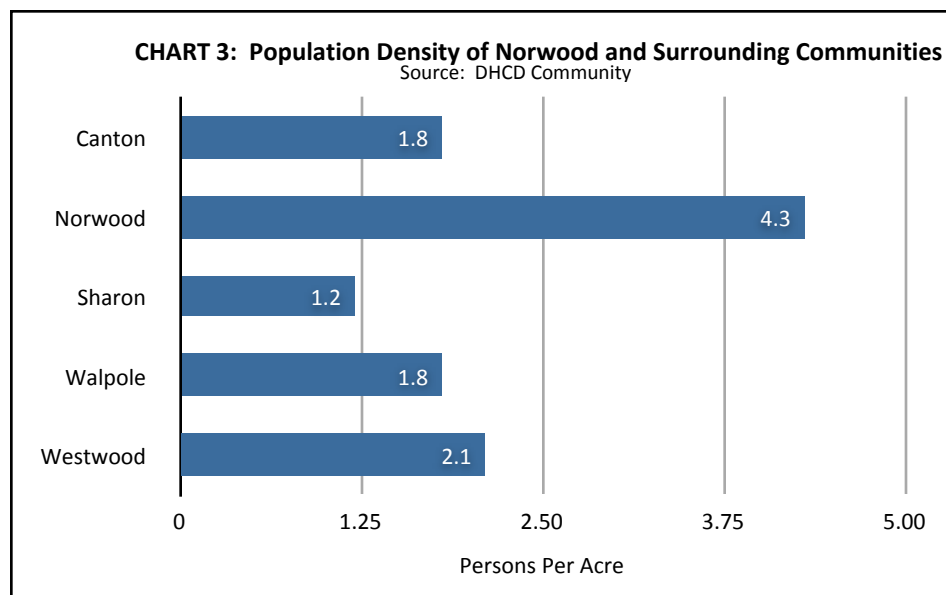


*Although experiencing a population decline over the past 40 years, Norwood continues to have a significantly higher population than surrounding communities and is substantially more densely populated with 4.3 persons per acre whereas surrounding communities range in density from 1.2 to 2.1 persons per acre.*

For the purposes of this Plan, surrounding communities are defined as the directly abutting communities of Canton, Sharon, Walpole, and Westwood. See Table 2 and Chart 3.

*Table 2: Population and Density for Norwood and Surrounding Towns*

Name	2000	2010	% Pop Change 2000-2010	Land Area (sq. miles)	2010 Persons Per Sq. Mile	2010 Persons Per Acre
Canton	20,775	21,561	3.78%	18.9	1,138	1.8
Norwood	28,587	28,602	0.05%	10.5	2,729	4.3
Sharon	17,408	17,612	1.17%	23.3	756	1.2
Walpole	22,824	24,070	5.46%	20.5	1,172	1.8
Westwood	14,117	14,618	3.55%	11.0	1,333	2.1
Source: 2000 & 2010 US Census, DP-1; DHCD Community Profiles; and author calculations.						



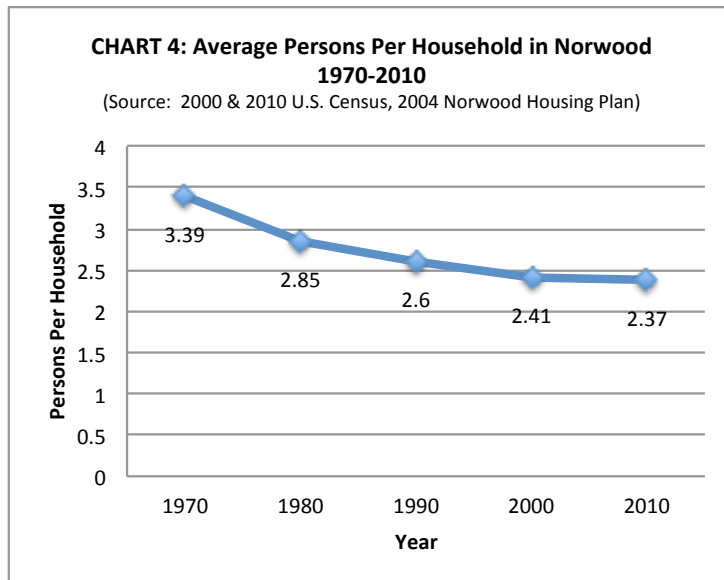
### Population Projections and Build-out

The Metropolitan Area Planning Council (MAPC), the regional planning agency of which Norwood is one of 101 municipalities served, prepared population projections as part of its regional plan *MetroFuture: Making a Greater Boston Region*. The baseline projection, which is based on current trends, estimates that between 2010 and 2030 Norwood will grow by just over 800 persons, which would bring the population to just below 1980 levels.

MAPC also prepared a MetroFuture projection that estimates growth if the smart growth recommendations of the MetroFuture plan are implemented: The MetroFuture projection estimates over additional 1,300 persons by 2030, which would bring the population to just above 1980 levels. Under full buildout projections by MAPC, additional growth in population is projected at 1,604 persons, which would still be below the peak 1970 population.

## Households by Size & Type

Norwood experienced multiple changes in household composition in the past decade. Some of the main trends are highlighted below.



### # of Households

The total households in Norwood grew 2.5% between 2000 and 2010, from 11,623 to 11,917. With population only growing 0.05%, the increase in households primarily results from a decrease in average household size by 1.7% (from 2.41 to 2.37 persons per household).

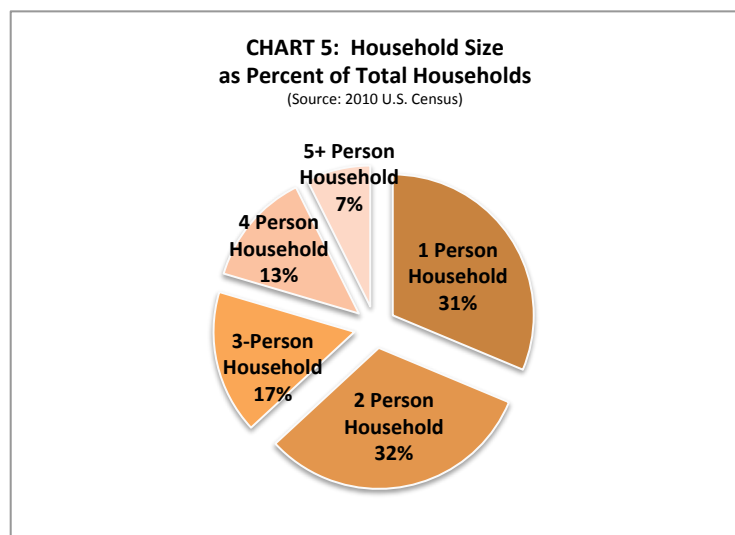
*Since 1970, Norwood average persons per household decreased over 30% from 3.39 persons per household to 2.37.*

This reflects national trends which show a continued decline in household size

since the end of the Baby Boom, however the downward trends have slowed in the decade between 2000-2010 (from 2.59 to 2.58). In 1960, the average household size nationally was 3.29 persons per household.<sup>2</sup>

### Household Size

One and two-person households have each increased by 12% in Norwood between 2000 and 2010 while larger households of 4 and 5+ persons have decreased by 2% and 3% respectively. This trend of smaller household sizes is reflected in the average household size, which decreased 3%. The average household size for owner-occupied units has decreased by 4% from 3.05 to 2.92 while the average renter household size has held steady at 2.1 persons per household. As seen in Chart 5, 32%



<sup>2</sup> 2010 Census Brief: Households and Families 2010  
Town of Norwood

of Norwood households are two-person households, while 31% are one-person. Three and four-person households make up 17% and 13% of total households and five or more person households are 7%.

### Population in Group Quarters

Although Norwood experienced slight growth in overall population and 2.5% in households, the community had a 30% population decline in group quarters (from 563 to 395 persons). The population residing in institutional group quarters (e.g., correctional facilities and nursing homes) declined 86% from 103 to 14 persons and the population in non-institutional group quarters (e.g., colleges/private educational facilities) declined 17% from 460 to 381 persons. According to Town staff, two nursing homes closed in this period.

### Age

*Norwood's 2010 population is somewhat older than in 2000: Median age increased 6% from 38.6 to 41.1 years.*

Norwood residents age 35-44 years decreased 18.5% and age 25-35 decreased 12%, however together comprise 28% of the total population. The age cohorts with the most increase were age 45-54 years (34.5%) which comprise 15% of the total population and age 85+ years which increased 26%, but only makes up 3% of the total population. In addition, 17% of Norwood's population is over 65. While residents over 65 living in town decreased slightly by 0.8% between 2000 and 2010, the population between the age of 54 and 64 increased by 34.5% in that same period, indicating a growing demand for senior housing choices, particularly when combined with regional needs for senior housing, including assisted living.

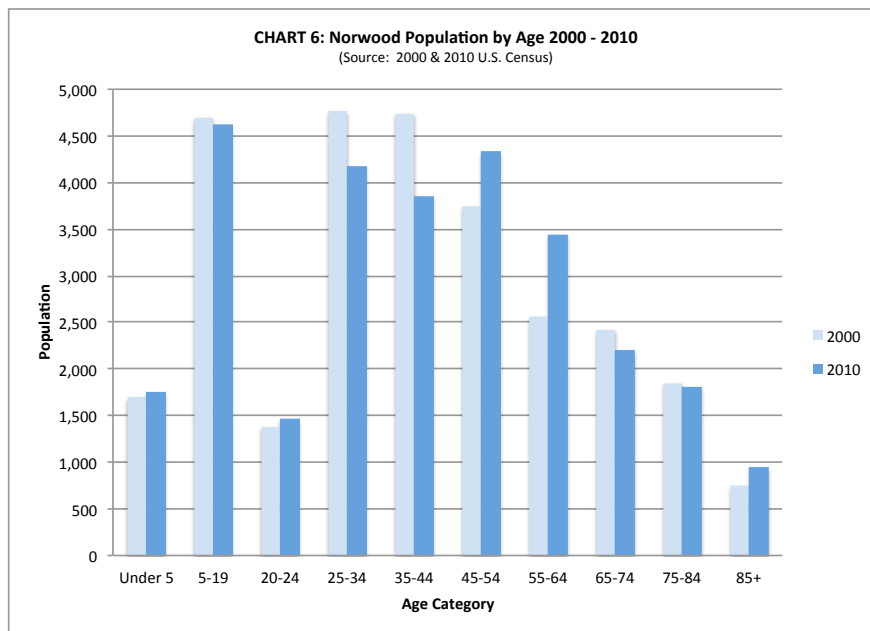


Table 3 displays a detailed summary of the data discussed in this section.

*Table 3: Population, Households, Type and Household Size for Norwood*

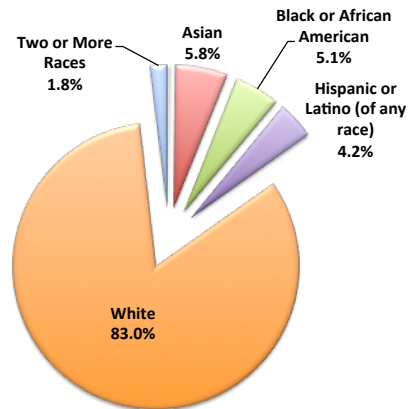
	2000	2010	% of Total	Change	% Change
<b>Total Population</b>	28,587	28,602	100.00%	15	0.05%
<b>Population in Group Quarters</b>	563	395	1.38%	-168	-29.84%
<b>Institutional</b>	460	381	1.33%	-79	-17.17%
<b>Non-institutional</b>	103	14	0.05%	-89	-86.41%
<b>Population by Age</b>					
<b>Under 5</b>	1,693	1,747	6.11%	54	3.19%
<b>5-19</b>	4,687	4,616	16.14%	-71	-1.51%
<b>20-24</b>	1,380	1,463	5.12%	83	6.01%
<b>25-34</b>	4,758	4,177	14.60%	-581	-12.21%
<b>35-44</b>	4,740	3,861	13.50%	-879	-18.54%
<b>45-54</b>	3,743	4,330	15.14%	587	15.68%
<b>55-64</b>	2,564	3,448	12.06%	884	34.48%
<b>65-74</b>	2,425	2,206	7.71%	-219	-9.03%
<b>75-84</b>	1,851	1,814	6.34%	-37	-2.00%
<b>85+</b>	746	940	3.29%	194	26.01%
<b>Median age (years)</b>	38.6	41.1		3	6.48%
<b>Population in Households</b>	28,024	28,207	98.62%	183	0.65%
<b>Average Household (HH) Size</b>	2.41	2.37	na	0	-1.66%
<b>Average HH Size Owner-Occupied Unit</b>	2.68	2.58	na	0	-3.73%
<b>Average HH Size Renter-Occupied Unit</b>	2.05	2.07	na	0	0.98%
<b>Total HH</b>	11,623	11,917		294	2.53%
<b>Total Families HH with own children under 18</b>	3,157	3,137	26.32%	-20	-0.63%
<b>Total Housing Units</b>	11,945	12,441		496	4.15%
<b>Owner-Occupied</b>	6,650	6,844	57.43%	194	2.92%
<b>Renter-Occupied</b>	4,973	5,073	42.57%	100	2.01%
<b>Total Occupied Units</b>	11,623	11,917	95.50%	294	2.53%
<b>Total Vacant Units (not incl. seasonal)</b>	288	524	4.20%	236	81.94%
<b>1 Person Household</b>	3,413	3,730	31.30%	317	9.29%
<b>2 Person Household</b>	3,801	3,791	31.81%	-10	-0.26%
<b>3-Person Household</b>	1,963	1,961	16.46%	-2	-0.10%
<b>4 Person Household</b>	1,489	1,557	13.07%	68	4.57%
<b>5+ Person Household</b>	957	878	7.37%	-79	-8.25%
Source: 2000 & 2010 US Census DP-1, HCT6; and author calculations.					

### Racial/Minority Population Information

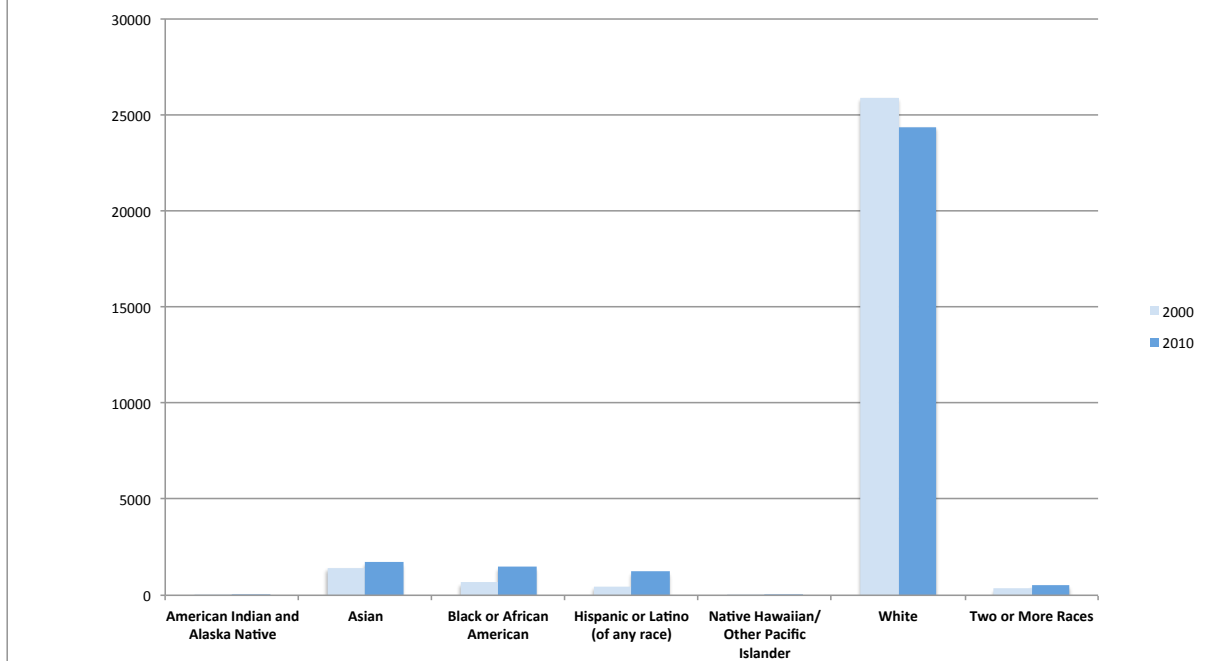
Norwood's population predominantly consists of residents who reported their race as "white," 83% of the population. Persons reporting as "black or African American" consists of 5% and the percentage reporting "Hispanic or Latino" is 4%. Close to 6% reported as being "Asian." Between 2000 and 2010, total population reporting as "Asian" increased 17%; "Black or African American" increased 125%; and "Hispanic or Latino" increased by 159%. Less than 1% of the population reports as American Indian, Alaska Native, Native Hawaiian, or other Pacific Islander.

*Minority populations comprised 9% of Norwood's total population in 2000 and 15.6% in 2010.*

**CHART 7: NORWOOD POPULATION BY RACE 2010**  
(SOURCE: 2000 & 2010 U.S. CENSUS)



**CHART 8: NORWOOD POPULATION BY RACE 2000-2010**  
(SOURCE: 2000 & 2010 US CENSUS)



Despite this increase in minority population in Norwood in between 2000-2010, the minority population for the Boston-Cambridge-Quincy, MA-NH Metro Area (part); Massachusetts (Boston Metro Area) is 27.0%, which is substantially greater than the racial and ethnic diversity within Norwood.



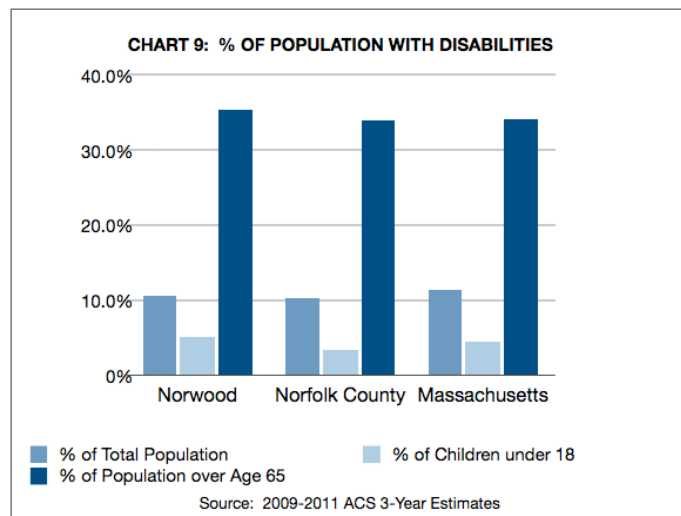
### Environmental Justice and Equity<sup>3</sup>

Since 2002, the Massachusetts Executive Office of Energy and Environmental Affairs has been implementing an Environmental Justice Policy to help ensure that all Massachusetts residents experience equal protection and meaningful involvement with respect to development, implementation, and enforcement of environmental laws, regulations, and policies and the equitable distribution of environmental benefits. Per the Town of Norwood's Open Space and Recreation Plan, MAPC consulted MassGIS to determine if there were any environmental justice neighborhoods within Norwood. According to this source, one Census block group (250214134003) within Census Tract 413400 in Norwood met the criteria. The neighborhood is anchored by the Windsor Gardens Commuter Rail station and includes two major apartment complexes: The Berkshires at Windsor Gardens and Old Derby Village. The environmental justice designation is because 27.4% of the population in this area is Asian and 31.6% is foreign born.<sup>4</sup>

### Special Needs

According to the 2009-2011 American Community Survey, an estimated 2,974 Norwood residents report a disability, 10.5% of the population. The Town of Norwood's population of citizens living with a disability is comparable to the county (10.3%) and state (11.3%) levels.

Just over 5% of children under 18 years old have disabilities. The population of children under 18 living with a disability is higher than in the County (3.3%) and State (4.5%). Generally, children between the ages of 5 and 17 are grade school-aged, and may require additional resources in school and home depending on the nature of the disability.



In line with county (34%) and state (34.1%) figures, an estimated thirty-five percent (35.3%) of Norwood seniors (over the age of 65) have a disability. As such, the elderly portion of the population with special

<sup>3</sup> This section on environmental justice is largely excerpted from MAPC, *2010-2017 Town of Norwood Open Space and Recreation Plan (OSRP)*, p. 3

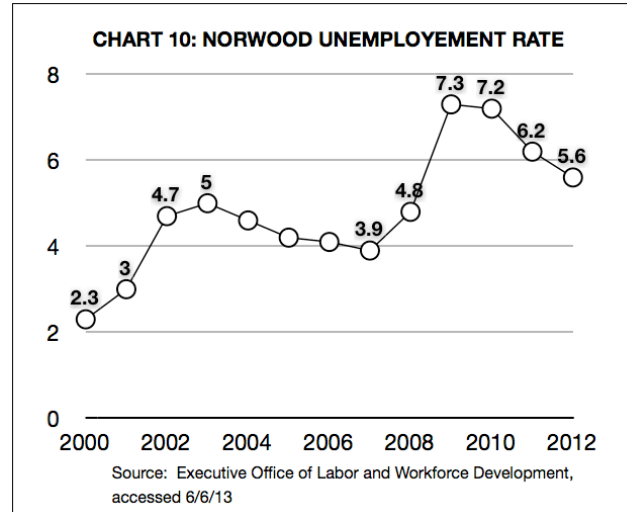
<sup>4</sup> Note: These figures to determine the Environmental Justice (EJ) neighborhood, which are excerpted from the 2010-2017 OSRP, appear to be based on the 2000 U.S. Census. Figures for 2010 do not appear to be available on the American Fact Finder website, however the neighborhood is still considered an EJ neighborhood according to the Town's Director of Community Planning and Economic Development.

needs could benefit from access to a variety of amenities including as physical therapy facilities, assisted living facilities, and alternative modes of transportation.

### Economic Analysis

Regional access to Norwood is good - the community is 14 miles southwest of Boston and 30 miles northeast of Providence. There is north/south access from routes 1, 1A, and Interstate 95. In addition, there is bus service from the Orange Line MBTA (Forest Hills Station) and three commuter rail line stations.

Between 2000 and 2012, local unemployment rates reached a high in 2009 of 7.3 and have since dropped to 5.6 in 2012. Pre-recession rates were as low as 2.3 in 2000.



The total number of jobs in town is estimated at 24,691, which reflects growth of about 7% since 1990 (an additional 1,764). Between 2000 and 2010, there was a small growth with an additional 52 jobs. The major industries in town include health care with roughly 15.5% of total jobs in Norwood, retail with almost 13% of the jobs, and manufacturing with also almost 13%.

There are more jobs in town than the number of working residents. As a result, the town's ratio of jobs to labor force is greater than one. For every resident (labor force) in Norwood, there exists 1.55 jobs.

*Table 4: Norwood Jobs/Labor Force Ratio*

	1990	2000	2010
<b>Jobs</b>	22,927	24,639	24,691
<b>Resident Labor Force</b>	16,444	16,178	15,917
<b>Jobs/Labor Force Ratio</b>	1.39	1.52	1.55
Sources: Koff, Town of Norwood Economic Development Plan, 2004; Executive Office of Labor and Workforce Development.			

*Table 5: 2011 Average Employment and Wages by Industry*

Industry	# Establish-ments	% Establish-ments	Average Em-ployment	% Average Employment	Total Wages	Average Weekly Wage
Health Care & Social As-sistance	143	11.09%	3,819	15.47%	\$199,462,472	\$1,004
Retail Trade	152	11.78%	3,162	12.81%	\$149,994,985	\$912
Manufacturing	69	5.35%	3,136	12.70%	\$299,537,500	\$1,837
Professional & Technical Services	157	12.17%	2,186	8.85%	\$180,763,129	\$1,590
Wholesale Trade	117	9.07%	1,874	7.59%	\$139,286,356	\$1,429
Educational Services	22	1.71%	1,637	6.63%	\$85,396,338	\$1,003
Arts, Entertainment, & Recreation	91	7.05%	1,558	6.31%	\$25,475,451	\$314
Administrative & Waste Services	72	5.58%	1,353	5.48%	\$81,090,918	\$1,153
Transportation & Ware-housing	31	2.40%	1,332	5.39%	\$67,336,939	\$972
Information	33	2.56%	1,170	4.74%	\$74,751,121	\$1,229
Finance & Insurance	56	4.34%	961	3.89%	\$94,351,957	\$1,888
Construction	114	8.84%	881	3.57%	\$55,901,539	\$1,220
Other Services, Ex. Public Admin	156	12.09%	588	2.38%	\$18,755,119	\$613
Real Estate/Rental & Leasing	39	3.02%	365	1.48%	\$16,546,459	\$872
Management of Compa-nies & Enterprises	10	0.78%	135	0.55%	\$15,061,953	\$2,146
Total	1,290		24,691		\$1,503,712,236	\$1,182
Source: "2011 Average Employment & Wages by Industry," MA Executive Office of Labor and Workforce De-velopment, accessed 6/6/13.						

*Table 6: Top Employers in Norwood*

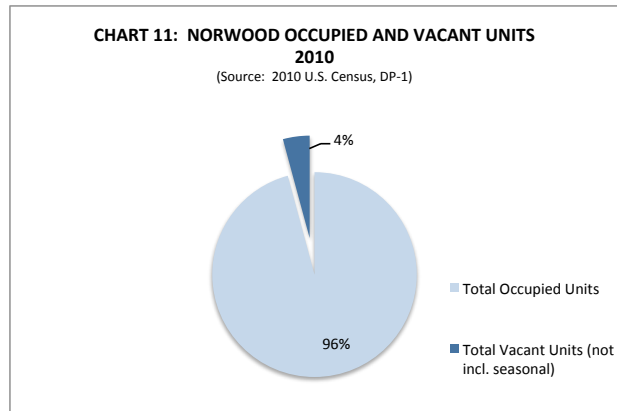
COMPANY NAME	# EMPLOYEES
Advantage Resourcing	1,000-4,999
Analog Devices, Inc	1,000-4,999
Dedham Medical Center	1,000-4,999
Norwood Hospital	1,000-4,999
Ellis Nursing Home	250-499
FM Global	250-499
GZA Geo Environmental, Inc	250-499
Home Depot	250-499
Instron Corp	250-499
Quad/Graphics	250-499
Shaw's Supermarket	250-499
Source: MA Executive Office of Labor and Workforce De-velopment, accessed 6/6/13.	

## Housing Supply

The community's housing supply is a critical factor to consider in determining housing needs including vacancy rates, tenure, and housing type in comparison with the larger region and changes over time. While the population remained level and the number of households increased by 294 units between 2000 and 2010, the total housing units increased by 534 units.

### Vacancies

Vacancies are an essential measure of the state of the housing market. Vacant units represent the supply of homes that exceeds demand, which is related to market trends. Between 2000 and 2010, the number of vacant units in Norwood increased from 288 in 2000 to 524 units in 2010. The number of vacant units in 2010 was comparable to the total new units (534) since 2000. The percent of vacant units increased from 2% to 4% of total housing units.



The overall vacancy rate in Norwood of 4% is lower than the overall vacancy rate of the state (5.18%) and Boston Metro Area (4.45%) and greater than Norfolk County (3.63%). Compared with surrounding communities, Norwood's vacancy rate is higher than overall vacancy rates in the surrounding communities, which range from 2.51% in Walpole to 3.61% in Canton. Note that overall vacancy rates in the Census include "other" vacant housing units that are not categorized as to rental or ownership.

*Table 7: Regional Overall Vacancy Rates (Sorted by Vacancy Rate)*

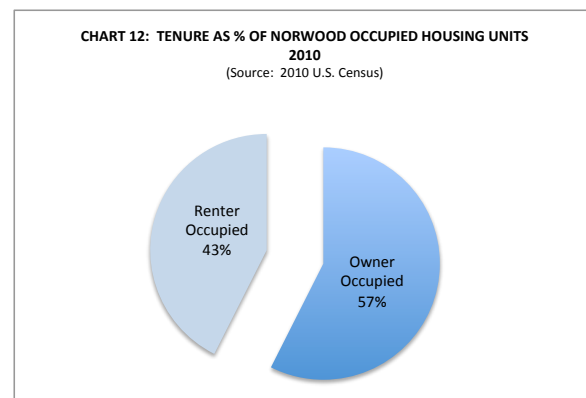
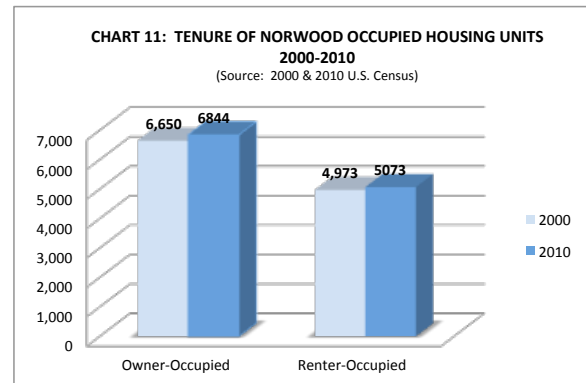
Geography	Vacancy Rate	Total Vacant Units	Total Units
Massachusetts	5.18%	145,549	2,808,254
Boston Metro Area*	4.45%	75,905	1,704,800
Norwood	4.01%	500	12,479
Norfolk County	3.63%	9,816	270,359
Canton	3.61%	316	8,762
Sharon	2.65%	171	6,456
Westwood	2.58%	140	5,431
Walpole	2.51%	227	9,040
Source: 2010 U.S. Census DP-1			
Note: Vacant units include all vacant units except seasonal, recreational, or occasional use, rented not occupied, and sold not occupied.			
* "Boston Metro Area" is abbreviated for "Boston-Cambridge-Quincy, MA-NH Metro Area (part); Massachusetts."			

## Tenure

Norwood's occupied housing stock is 57.4% owner occupied and 42.6% renter occupied. Norwood's percentage of rental housing is significant compared with the lower share of rental housing stock in the state overall as well as the region as discussed in more detail to follow.

*Almost all Americans rent housing at some point in their lives, oftentimes as a young adult or during common life transitions including re-locating for new employment, divorce, or failed homeownership. Rental units provide options for those situations where homeownership is not ideal or possible.<sup>5</sup>*

The total number of owner-occupied units increased 194 units and rental units increased 100 units between 2000 and 2010 US Census. In that decade, owner-occupied units as a percent of total occupied housing units slightly increased from 57.2% in 2000 to 57.4% in 2010, and rental occupied units slightly fell from 42.8% in 2000 to 42.6% in 2010. The number of Norwood's occupied housing units (11,917) is the highest among surrounding communities. The percent of total occupied units that are renter occupied in 2010 in Norwood (43%) is higher than all surrounding communities, the Boston Metro Area, Norfolk County, and the state.



### DEMAND FOR RENTAL HOUSING EXPECTED TO CLIMB

"The recession has not only dampened the rate at which young adults form independent households, but also stalled the pace of immigration—both drivers of rental demand. When job growth regains momentum, the number of renter households could climb quickly.

Given the long lead times needed to develop new multifamily housing, a sharp increase in demand could quickly reduce vacancy rates and put upward pressure on rents. While this would be good news for owners and investors in rental housing, it would also fuel the intense affordability pressures that low-income renters already face."

Source: Joint Center for Housing Studies of Harvard University, *America's Rental Housing - Meeting Challenges, Building on Opportunities*. 2011

<sup>5</sup> Joint Center for Housing Studies of Harvard University. "America's Rental Housing - Meeting Challenges, Building on Opportunities." 2011.

*Table 8: Regional Housing Stock by Tenure (Sorted by % Rental)*

Geography	Owner Occupied	Renter Occupied	Total Occupied Units	% Rental
Norwood	6,844	5,073	11,917	43%
Boston Metro Area*	963,081	635,370	1,598,451	40%
Massachusetts	1,587,158	959,917	2,547,075	38%
Norfolk County	178,369	79,545	257,914	31%
Canton	6,184	2,194	8,387	26%
Walpole	7,183	1,547	8,730	18%
Sharon	5,380	839	6,219	13%
Westwood	4,581	668	5,249	13%
Source: 2010 U.S. Census, DP-1				
* "Boston Metro Area" is abbreviated for "Boston-Cambridge-Quincy, MA-NH Metro Area (part); Massachusetts."				

### Ownership Vacancy Rates

Norwood's vacancy rate for ownership housing stock is 0.71%, which is lower compared with surrounding communities, the Boston Metro Area, Norfolk County, and the state; Sharon is the only surrounding community with a lower owner vacancy rate (0.35%). As seen in Table 9, vacancy rates in the region and state range from 0.35% to 1.84%.

*Table 9: Regional Owner Vacancy Rates (Sorted by Vacancy Rate)*

Geography	Owner Vacancy Rate	# Owner Units Vacant	Total Owner Units
Canton	1.84%	116	6,314
Massachusetts	1.55%	25,038	1,618,604
Boston Metro Area*	1.41%	13,856	980,782
Westwood	1.27%	59	4,657
Norfolk County	1.10%	1,993	180,988
Walpole	0.72%	52	7,260
Norwood	0.71%	49	6,907
Sharon	0.35%	19	5,417
Source: 2010 U.S. Census DP-1			
* "Boston Metro Area" is abbreviated for "Boston-Cambridge-Quincy, MA-NH Metro Area (part); Massachusetts."			
Note: Vacant owner units include for sale, not occupied (does not include sold, not occupied)			

*Low ownership vacancy rates indicate a stable ownership market in Norwood compared with the region.*

### Renter Vacancy Rates

As seen in Table 10, renter vacancy rates in the region and the state overall range from 3.32% to 10.88%, with Norwood's at 5.80, just below the median of 5.86. In Norfolk County, the renter vacancy rate is 5.91%; 5.78% in the Boston Metro Area, and 6.47% in Massachusetts.

*Norwood's rental vacancy rate is comparable with the regional market climate for rental housing stock.*

*Table 10: Regional Renter Vacancy Rates (Sorted by Vacancy Rate)*

Geography	Renter Vacancy Rate	# Rental Units Vacant	Total Renter Units
Sharon	10.88%	103	947
Massachusetts	6.47%	66,673	1,030,412
Walpole	6.06%	100	1,649
Norfolk County	5.91%	5,020	84,886
Norwood	5.80%	313	5,396
Boston Metro Area*	5.78%	39,124	676,971
Canton	5.63%	131	2,327
Westwood	3.32%	23	693
Source: 2010 U.S. Census DP-1			
* "Boston Metro Area" is abbreviated for "Boston-Cambridge-Quincy, MA-NH Metro Area (part); Massachusetts."			
Note: Vacant renter units include for rent (do not include rented not occupied).			

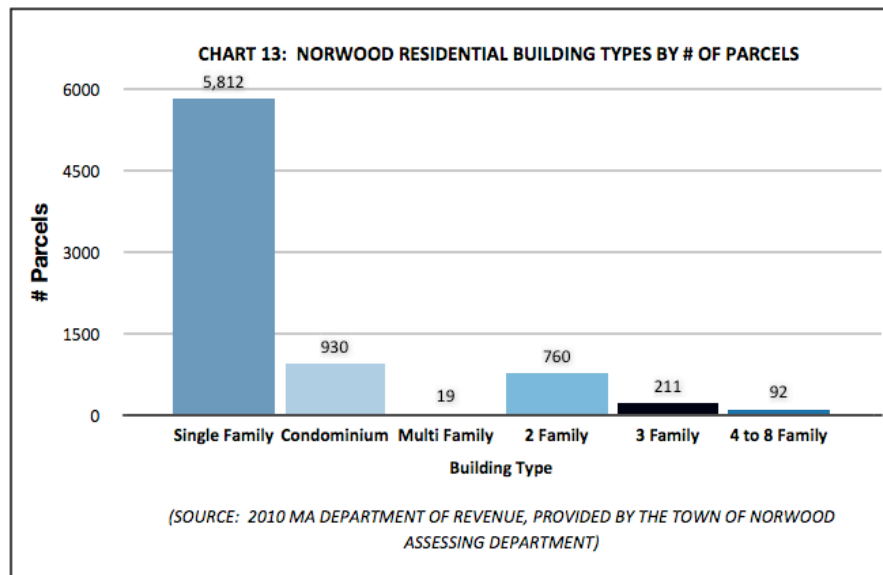
## Housing Types

A comparison of housing types from the Town Assessing Department notes that the Town's housing stock remains primarily single-family at roughly 74% of total parcels; however single-family units make up roughly 46% of total residential units (2007-2011 American Community Survey 5-Year Estimate, B25024). Condominiums make up about 12% of parcels and two-families about 10%. Parcels with units of three or more make up roughly 4%.

*Norwood has a lower percentage of single-family homes than surrounding communities, the Boston Metro Area, Norfolk County, as well as the state. This fact correlates with the larger percentage of rental units in Norwood.*

*Table 11: Norwood Residential Building Types by Number of Parcels, 2010*

Assessor Code	Building Type	# Parcels	% of Total
101	Single Family	5,812	74.28%
102	Condominium	930	11.89%
Misc 103, 109	Multi Family	19	0.24%
104	2 Family	760	9.71%
105	3 Family	211	2.70%
111, 125	4 to 8 Family	92	1.18%
	<b>Total Residential Parcels</b>	<b>7,824</b>	<b>100.00%</b>
Source: 2010 MA Department of Revenue, Provided by Town of Norwood Assessing Department.			





*Table 12: Regional Comparison of % Single-Family Units*

Geography	Single Family Detached
Westwood	84.64%
Sharon	83.41%
Walpole	68.86%
Canton	62.51%
Norfolk County	57.95%
Massachusetts	52.42%
Boston Metro Area*	46.55%
Norwood	45.81%
	Source: 2007-2011 American Community Survey 5-Year Estimate, B25024
	* "Boston Metro Area" is abbreviated for "Boston-Cambridge-Quincy, MA-NH Metro Area (part); Massachusetts."

Over 24% of Norwood's housing stock was built in 1939 or earlier. The majority of the housing stock (51.1%) was built between 1950 and 1980. Approximately 16% of the housing stock was constructed after 1980.

*Table 13: Regional Comparison of % Single-Family Units*

Year Built	# Structures	% Structures
Total housing units	12,166	100%
Built 2005 or later	335	2.80%
Built 2000 to 2004	155	1.30%
Built 1990 to 1999	291	2.40%
Built 1980 to 1989	1,203	9.90%
Built 1970 to 1979	1,825	15.00%
Built 1960 to 1969	1,965	16.20%
Built 1950 to 1959	2,417	19.90%
Built 1940 to 1949	995	8.20%
Built 1939 or earlier	2,980	24.49%
	Source: 2009-2011 ACS 3-Year Estimates, DP04	

Table 14 shows that just over half (50.1%) of Norwood's housing units have two or less bedrooms and approximately 49.6% have three or more bedrooms. As seen in Table 3, over 63% of households in Norwood are one to two person, while 37% are three or more people per household.

*The percentage of small (one to two person) households in Norwood (63%) is comparable to the Boston Metro Area, which has roughly 60% of one to two person households. Norwood has a diverse supply of unit size with roughly 18% studio/1 bedrooms, 33% 2 bedrooms, 32% 3 bedrooms, and the rest four or more.*

*Table 14: Unit Size by # of Bedrooms*

# of Bedrooms	# of Units	% of Units
<b>Total housing units</b>	12,166	100%
<b>Studio</b>	280	2.30%
<b>1 bedroom</b>	1,890	15.50%
<b>2 bedrooms</b>	3,960	32.50%
<b>3 bedrooms</b>	3,918	32.20%
<b>4 bedrooms</b>	1,790	14.70%
<b>5 or more bedrooms</b>	328	2.70%
Source: 2009-2011 ACS 3-Year Estimates, DP04		

## Housing Costs & Affordability

The following analysis reviews the demand for housing in Norwood and the housing needs of local residents.

### Household and Family Income

Housing affordability is determined by comparing median incomes and the availability of housing options within various income ranges. Federal and state affordable housing programs group households by income using the area median family income (AMI) as the benchmark.

The AMI referenced in this analysis is for the Boston Metro Area. Housing demand and need has been calculated for four income groups using Census data: extremely low (30% AMI); very low (50% AMI); low/moderate (80% AMI); median (100% AMI). Table 15 lists median household and family incomes in 2000 and 2010 for the Town, Norfolk County, and Boston Metro Area.

Table 15: Town and Regional Median Household and Family Income

Category	2000	2007-2011	\$ Change	% Change
<b>Median Household (HH) Income</b>				
<b>Norwood</b>	\$58,421	\$73,838	\$15,417	26%
Owner Occupied	\$66,993	\$94,629	\$27,636	41%
Renter Occupied	\$45,533	\$54,023	\$8,490	19%
<b>Norfolk County</b>	\$63,432	\$83,733	\$20,301	32%
<b>Boston Metro Area*</b>	\$52,792	\$71,865	\$19,073	36%
<b>Median Family Income</b>				
<b>Norwood</b>	\$70,164	\$93,040	\$22,876	33%
<b>Norfolk County</b>	\$77,847	\$105,483	\$27,636	36%
<b>Boston Metro Area*</b>	\$64,538	\$90,739	\$26,201	41%
*2000 Metropolitan Area data is for Boston-Worcester-Lawrence, MA-NH-ME-CT CMSA; Sources: 2000 US Census, HCT012, P053, PCT113; 2007-2009 American Community Survey 3-Year Estimates, Table B19013, B25119, B19113				

Since 2000, Norwood's median income has increased by 26%, which is low compared with the county and Boston Metro Area, as seen in Table 15.

Norfolk County's median income increased by 32% and the Boston Metro Area increased by 36%. Norwood's median household income was \$73,838 based on the 2007-2011 ACS estimate, whereas the county was higher at \$83,733. Median household income in Norwood is slightly lower than the Boston Metro Area, which had \$71,865 median income.

Norwood's median household income for homeowner households was \$94,626 in the 2007-2011 ACS estimate, which was an increase of 41% over 2000, while renter income in the same period only increased by 19% to \$54,023. Median family income in Norwood increased by 33% from \$70,164 reported in the 2000 U.S. Census to \$93,040 in the 2007-2011 ACS estimate, while the County increased by 36% and the Boston Metro Area by 41%.

Table 16 presents the estimated number of Norwood households grouped by income range based on the limits for a household of four as set by the U.S. Department of Housing and Urban Development for the Boston Metro Area. The number of Norwood's households in each income group is based on estimates from the American Community Survey (ACS), however does not account for household size.<sup>6</sup>

*Two out of every five households in Norwood have incomes that may be considered low/moderate income (dependent on household size).*

<sup>6</sup> Note that the income categories in the ACS do not correlate precisely with the HUD income limits, therefore in Table 16, the author included only households that were clearly within the income limits (a conservative approach that presents a lower count).

Table 16: Households by Income Group

Income Group	Max Annual Income	# Renter HH	% of Renters	# Owner HH	% of Owners	# All HH	% of All HH
Extremely Low Income (under 30% AMI)	\$28,300	997	20%	422	6%	1,456	13%
Very Low Income (under 50% AMI)	\$47,200	1,732	35%	1,056	16%	3,259	28%
Low/Moderate Income (under 80% AMI)	\$67,350	2,462	50%	1,564	23%	4,610	40%
Median Income (under 100% AMI)	\$94,400	3,428	70%	2,528	37%	5,865	51%
<b>Total Households</b>		4,917	100%	6,759	100%	11,559	100%
Source: Income Limits Summary <a href="http://www.huduser.org">www.huduser.org</a> , Max Annual Income for 4 Person HH in the Boston-Cambridge-Quincy MA-NH, HUD Metro FMR Area; 2007-2009 American Community Survey 3-Year Estimates, Table C17019; 2011#HH estimated by author based on ACS Table B19001 and B25118 and does not account for household size.							

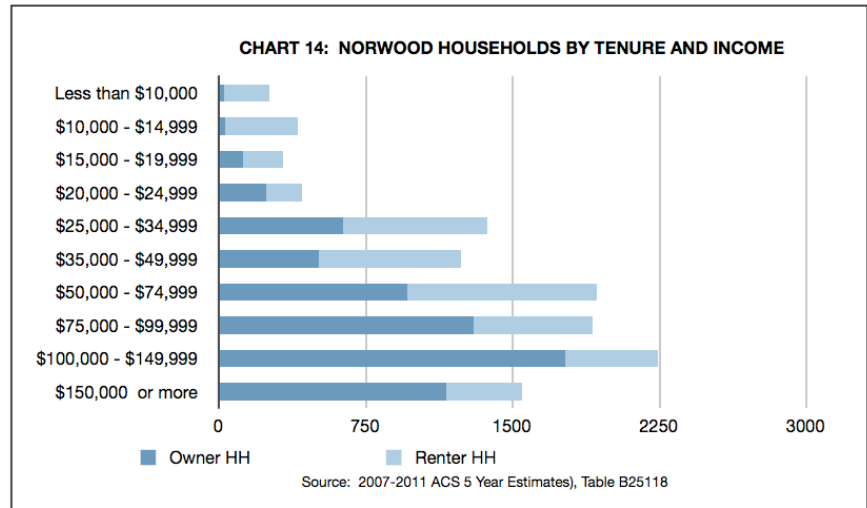
See Appendix A for U.S. Department Housing and Urban Development (HUD) FY13 Income Limits categorized by one to eight person households for extremely low, very low, and low income households.<sup>7</sup>

Table 17: Households by Tenure and Income Range

Income Range	Owner HH	Renter HH	% Owner	% Renter
Less than \$10,000	24	236	0.36%	4.80%
\$10,000 - \$14,999	31	374	0.46%	7.61%
\$15,000 - \$19,999	126	203	1.86%	4.13%
\$20,000 - \$24,999	241	184	3.57%	3.74%
\$25,000 - \$34,999	634	735	9.38%	14.95%
\$35,000 - \$49,999	508	730	7.52%	14.85%
\$50,000 - \$74,999	964	966	14.26%	19.65%
\$75,000 - \$99,999	1,299	608	19.22%	12.37%
\$100,000 - \$149,999	1,771	469	26.20%	9.54%
\$150,000 or more	1,161	385	17.18%	7.83%
<b>Total</b>	6,759	4,917	100.00%	100.00%
Source: 2007-2011 American Community Survey 5-Year Estimates, Table B25118				

<sup>7</sup> HUD uses the term “Low Income” rather than “Low/Moderate Income” to refer to households with incomes at or below 80% AMI.

Norwood's median income was \$73,838 which is 22% lower than the HUD median income limit. As Table 17 and Chart 14 illustrate, 62% of homeowner households earned over \$75,000, with 17% earning over \$150,000, while 30% of renters earned over \$75,000, and 7.8% earning over \$150,000.



*Not surprising, Norwood's homeowners typically have higher incomes than Norwood's renters.*

### Housing Costs and Value

The median housing costs listed in Table 18 are based on data from the 2000 Census and 2009-2011 ACS, as well as market data from The Warren Group. The Warren Group home sales price data represent the actual sale prices of homes, whereas the Census data are based on a sample of respondents' opinions of value of their home.

*While Norwood household median income increased by 26% between 2000 and 2010 and owner household income increased by 40%, median home sales price increased by 44%. More striking is the fact that renter income increased only by 19% while median gross rent increased by 31%.*

*Table 18: Median Housing Costs and Value*

Category	2000	2009-2011/2013	\$ Change	% Change
Median Value Owner-Occupied Home (Census)	\$219,800.00	\$367,200.00	\$147,400	67%
Median Home Sales Price (The Warren Group)	\$232,500.00	\$335,750.00	\$103,250	44%
single family	\$235,500.00	\$345,000.00	\$109,500	46%
condo	\$149,900.00	\$217,000	\$85,100	57%
Median Gross Rent	\$895.00	\$1,170.00	\$275	31%
Source: 2000 US Census, Table DP-4; 2009-2011 American Community Survey 3-Year Estimates, Table DP-4; The Warren Group, Town Stats, accessed 6/1/13.				

Table 19: Estimated Value of Owner Occupied Units (Census)

Value Range	# Units	% Units
Less than \$50,000	61	0.90%
\$50,000 to \$99,999	23	0.30%
\$100,000 to \$149,999	99	1.50%
\$150,000 to \$199,999	49	0.70%
\$200,000 to \$299,999	1,418	21.00%
\$300,000 to \$499,999	4,193	62.00%
\$500,000 to \$999,999	869	12.90%
\$1,000,000 or more	47	0.70%
<b>Total</b>	<b>6,759</b>	<b>100%</b>
Source: 2009-2011 ACS 3-Year Estimates, DP04		

According to the ACS estimates, approximately 62% of the owner occupied units in Norwood are valued between \$300,000 and \$499,999. Almost 13% are valued at \$500,000 to \$999,999. Less than 3.5% of units are valued less than \$200,000 and roughly 21% are valued between \$200,000 and \$299,999.

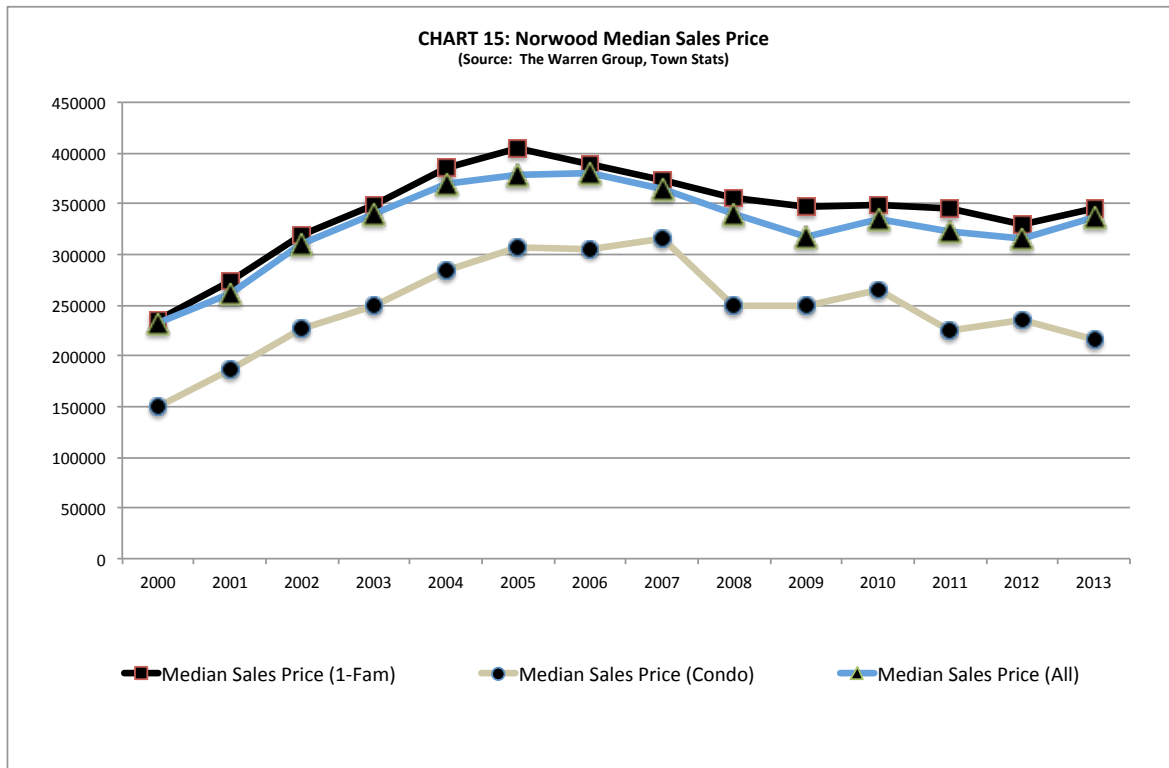
Table 20: Median Housing Sales Price Comparison 2013

Category	Norwood	Norfolk County	Massachusetts
Median Sales Price	\$335,750	\$350,000	\$284,250
single family	\$345,000	\$360,000	\$294,000
condo	\$217,000	\$276,750	\$260,000
Source: The Warren Group, <a href="http://www.thewarrengroup.com">www.thewarrengroup.com</a> ; accessed June 1, 2013.			

Table 20 compares the median sales price for all units types, single-family units, and condominiums in Norwood with Norfolk County and Massachusetts.

*Norwood median sales price for all unit types combined is roughly \$15,000 less than the county and is roughly \$50,000 greater than state.*

Single-family sales price is also less than the county's and higher than the state. Median condo sales price is substantially lower in Norwood than compared with both the county and state. In Chart 15 below, the peak of the housing market in 2005 can be seen as well as the subsequent recession. Condominium median sales price has not recovered as it has for single family homes.



Norwood's housing market appears fairly stable because it survived the recession better than surrounding communities - it experienced less of a peak but also less of valley and lost less value overall. Comparing Norwood's peak median sales price (for all units types) of \$379,900 to its 2012 median sales price of \$345,000, it has only lost approximately 9% in value, whereas the other surrounding communities have lost a great deal more value (ranging from roughly 12% in Westwood to 22% in Canton). While surrounding communities saw a more substantial peak in 2005, they are seeing less recovered value than Norwood.

*Table 21: 2005-2012 Change in Median Sales Price for Norwood and Surrounding Communities*

Town	Peak Median Value (2005)	2012 Median Value	Change	% Change
Norwood	\$378,900	\$345,000	-\$33,900	-8.95%
Walpole	\$435,000	\$355,000	-\$80,000	-18.39%
Canton	\$429,000	\$335,500	-\$93,500	-21.79%
Westwood	\$640,000	\$564,750	-\$75,250	-11.76%
Sharon	\$450,000	\$390,750	-\$59,250	-13.17%
Source: The Warren Group Town Stats, accessed 6/6/13.				

A review of Multiple Listing Services listings of sales between January and June 2013 show a large proportion of single family homes on the market, many built in the mid-20th century, selling for a range of \$215,000 to \$695,000.

## Homeownership Affordability

The minimum income needed to afford a home in Norwood can be determined based on the unit values and by assuming that the average household can afford to spend 30% of income on housing costs.

*A household would need a minimum annual income of \$98,000 to afford to buy a single-family house at the 2013 median sales price of \$345,000.*

However, the median annual income of Norwood residents was \$73,838, more than \$24,000 less than the income needed to afford the median sales price. Table 22 indicates the maximum affordable price of a single-family house for low/moderate for one to four-person households and median income for four-person households. The Table shows that Norwood home sales prices are prohibitive to many prospective low-income buyers.

*Only about 3% of Norwood's existing units are valued at \$210,000 or less, the approximate range affordable for three-person households with low/moderate income (50%-80% AMI).*

This analysis demonstrates a deficit of between 600 to over 1,000 units in Norwood that could be affordable to low/moderate income households.<sup>8</sup> Whereas, there is a surplus of units affordable for median-income households compared with the number of households with incomes between 80% and 100% AMI.

*Table 22: Affordability of Ownership Unit Values*

Income Range	Boston Metro Area Income Limit	Persons/ HH	Maximum Affordable Unit Price	# Units <= Max. Price	% Units <= Max. Price	# HH in Income Range*	Deficits (-) or Surplus (+) of units
<b>Low/Mod Income (50%-80% AMI)</b>	\$33,050-\$47,150	1	\$165,000	198	1.59%	1,351	-1,153
	\$37,800-\$53,900	2	\$185,000	217	1.74%	1,351	-1,134
	\$42,500-\$60,650	3	\$210,000	374	3.00%	1,351	-977
	\$47,200-\$67,350	4	\$235,000	728	5.83%	1,351	-623
<b>Median Income (80-100% AMI)</b>	\$67,350-\$94,400	4	\$330,000	2,279	18.26%	1,255	1,024
<b>Total</b>				12,479	100.00%	11,917	
Source: Income ranges are based on income limits for the Boston-Cambridge-Quincy MA-NH, HUD Metro FMR Area; 2009-2011 ACS, DP04; DHCD Calculator, calculations by author assuming single-family financed with 4.06% interest, 30 year fixed, 5% downpayment, and monthly payments of 30% HH income at FY-13 income limits per HUD Income Limits Data.							
Notes: The limits of this methodology include lack of available data to account for household size for "# HH in Income Range." In addition, Income range used is approximated to reflect the income limits for 50% AMI and 80% AMI for each household size per the ACS income categories as closely as possible due to availability of data. Likewise, "# Units <= Max Price" is also approximated due to the ACS value range categories and includes, for example, all units solidly below maximum affordable price plus a pro-rated # of units in any income range that includes the maximum affordable price.							

Table 23 shows figures from the 2009-2011 ACS that estimate that 27% of all homeowners in Norwood are housing cost-burdened (paying over 30% of income for housing costs). Over 1,835 homeowner

<sup>8</sup> It is important to note that because of the lack of available data to determine the number of households in each income range, the deficits do not in any way indicate the need for certain sized units over others. The results must be viewed in aggregate showing that there is a deficit overall for ownership units affordable to low/moderate income households of various sizes.



households pay more than 30% of income for housing costs. Close to half (48%) of homeowners with incomes between \$50,000 and \$74,999 are housing cost-burdened.

*Table 23: Homeownership Costs as % of Income*

Income Range	# HH w/ costs < 30%	# HH w/ costs > 30%	% HH w/ costs >30%	Total # HH
Less than \$20,000	14	167	92%	181
\$20,000 - \$34,999	512	363	41%	875
\$35,000 - \$49,999	316	192	38%	508
\$50,000 - \$74,999	499	465	48%	964
\$75,000 - \$99,999	852	447	34%	1,299
\$100,000 or more	2,731	201	7%	2,932
<b>Total</b>	<b>4,924</b>	<b>1,835</b>	<b>27%</b>	<b>6,759</b>
Source: 2009-2011 American Community Survey 3-Year Estimates, Table C25095				

### Rental Housing Affordability

Table 24 provides an affordability analysis for Norwood's rental units. The table summarizes the number of renter occupied units in each income range, the contract rent affordable for that income bracket, the approximate number of rental units within these rent ranges, and the deficit or surplus of units available to meet the estimated rental housing demand. Income ranges are based on the area median income for the Boston Metro Area.

*The analysis shows a deficit of rental units affordable to extremely low-income households across all household sizes included in the analysis (one to four person).*

The analysis indicates that there are more moderate deficits for very low-income households and shows a surplus of units available for households with low/moderate and median incomes.

*Table 24: HH Income & Affordable Rental Market*

Income Group	Low-End Income Range	High End Income Range	HH Size	# Renter HH w/in income range	% Renter HH w/in income range	Affordable Monthly Contract Rent (30% high end income range)	Approx. # Units Available	Deficit (-) or Surplus
<b>Extremely Low Income (under 30%AMI)</b>	\$0	\$19,850	1	802	16%	\$496	458	-344
	\$0	\$22,650	2	911	19%	\$566	508	-403
	\$0	\$25,500	3	1,034	21%	\$638	563	-471
	\$0	\$28,300	4	1,240	25%	\$708	616	-624
<b>Very Low Income (30%-50%AMI)</b>	\$19,850	\$33,050	1	782	16%	\$826	706	-76
	\$22,650	\$37,800	2	957	19%	\$945	1120	163
	\$25,500	\$42,500	3	1,063	22%	\$1,063	1062	-1
	\$28,300	\$47,200	4	1,086	22%	\$1,180	1062	-24
<b>Low/Moderate Income (50%-80%AMI)</b>	\$33,050	\$47,150	1	734	15%	\$1,179	1062	328
	\$37,800	\$53,900	2	712	14%	\$1,348	1062	350
	\$42,500	\$60,650	3	678	14%	\$1,516	1062	384
	\$47,200	\$67,350	4	644	13%	\$1,684	1062	418

Income Group	Low-End Income Range	High End Income Range	HH Size	# Renter HH w/in income range	% Renter HH w/in income range	Affordable Monthly Contract Rent (30% high end income range)	Approx. # Units Available	Deficit (-) or Surplus
Median Income (80%-100%AMI)	\$67,350	\$94,400	4	792	16%	\$2,360	1062	270
Total Renter HH				4,917				
Source: 2009-2011 American Community Survey 3-Year Estimate, Table B25118, C25056; Notes: "# Renter HH w/in Income Range" does not account for household size due to lack of available data and within each income category is cumulative; "Approx # of Units Available" was determined by prorating ACS contract rent categories to most closely align with "Affordable Monthly Contract Rent." ACS contract data was only available up to "\$1,000 or more" therefore "Affordable Monthly Contract Rent" at over \$1,000 reflects the universe (1,062) of units available at over \$1,000.								

The ACS tabulates housing payments for renter occupied housing units by household income range, providing an estimate of the number of households with excessive cost burdens. Affordable rent is generally categorized as 30% of income. As Table 25 illustrates, about 36% of all renter households in Norwood pay more than 30% of income for rent.

On average, Norwood's renters are not as severely cost burdened as seen in the neighboring communities of Westwood, Canton, and Walpole: In the northern parts of Walpole and Westwood, renters spend more than 80% of the household income on rent and in most neighborhoods in Canton renters spend more than 50% of their income in rent.<sup>9</sup>

*Table 25: Gross Rent as % of HH Income*

Income Range	< 30%	> 30%	% >30%	Total
Less than \$20,000	210	531	10.80%	741
\$20,000 - \$34,999	211	604	12.28%	815
\$35,000 - \$49,999	284	446	9.07%	730
\$50,000 - \$74,999	795	171	3.48%	966
\$75,000 - \$99,999	1443	16	0.33%	1459
<b>Total</b>	<b>2,943</b>	<b>1,768</b>	<b>35.96%</b>	<b>4917</b>
Source: 2009-2011 American Community Survey 3-Year Estimates, Table B25106				

## Housing Affordability Gap

Table 26 provides a combined summary of the analysis for affordability of the homeownership and rental markets. The combined summary illustrates the affordability gaps for owners and renters in for extremely low, very low, and low/moderate income ranges.

The data indicate that there are substantial overall deficits of affordable units for extremely low-income and low/moderate income but a fairly adequate supply of affordable units for very low income households. Note that for households with extremely low and very low-incomes, the analysis focuses on availability of affordable rental units, whereas for low/moderate income households the analysis in-

<sup>9</sup> 2006-2010 ACS, 5 year Estimates; accessed at metrobostoncommon.org.

cludes both homeownership and rental units. The analysis for low/moderate income households indicates that there is a significant shortage of affordable homeownership units in the market, but there is a surplus of rental units affordable to this income level.

*Therefore, there is a need for greater supply of rental units affordable to extremely low-income households and ownership units affordable to low/moderate income households.*

*Table 26: Summary of Housing Gap Analysis for Norwood*

Income Group	Max Affordable Purchase Price - 3 Person HH	Ownership Unit Deficit or Surplus	Max Affordable Rent - 3 Person HH	Rental Unit Deficit or Surplus	Overall Deficit (-) or Surplus
Extremely Low Income (under 30%AMI)	n/a	n/a	\$638	-471	-471
Very Low Income (30%-50%AMI)	n/a	n/a	\$1,063	-1	-1
Low/Moderate Income (50%-80%AMI)	\$210,000	-977	\$1,516	384	-593
Notes: Homeownership is not analyzed in this study for households with incomes below 50% AMI. This analysis summarizes affordable costs for 3-person households given Norwood's average household size of 2.37 persons.					

## Development Constraints and Limitations

Norwood has a high level of buildout, with only approximately 559 acres of buildable land remaining, however as seen from the recent proposals, there are greenfield sites available for development and substantial opportunities exist to use housing as a revitalization and economic development tool for under-utilized industrial and commercial sites.<sup>10</sup> Although the Town-wide population has leveled off after decades of decline, the Town remains the most densely developed of all the surrounding towns at over four persons per acre and is experiencing significant development pressure as the housing market strengthens.

*With MWRA<sup>11</sup> sewer and water as well as the commuter rail and a strong downtown core, Norwood is a desirable place to live and work and, likewise, an attractive place for development.*

The sections below are primarily based on other planning documents, as cited, and describe development constraints due to current land use, environmental characteristics, and protected open space.

### Environmental Constraints<sup>12</sup>

Specific environmental elements which impact housing development include geology, soils, topography, surface water bodies, flood hazard areas, wetlands, Area of Critical Environmental Concern (ACEC) des-

<sup>10</sup> Town of Norwood 2010-2017 Open Space and Recreation Plan (OSRP), pg. 73.

<sup>11</sup> MWRA = Massachusetts Water Resources Authority

<sup>12</sup> The following section on environmental constraints is largely excerpted from the Town's OSRP, including the subsections: soils, streams and rivers, flood hazard issues, sedimentation, water quality protection, rare species and habitat, water constraints, and sewer/septic. The information has been summarized for the purposes of this document. More detailed information on each section is available in the OSRP.

ignation, watershed protection, rare and endangered species, scenic views, conservation land, and open space priorities, as further described below.

### Geology

In general, Norwood's geology consists of relatively smooth plains with some smooth round and oval hills (drumlins). Resulting from glacial fill deposits, there are areas in Norwood where the bedrock is exposed and other areas where the bedrock is as deep as 150 feet.<sup>13</sup> Much of the northern section of Town (the section closest to Westwood) consists of Dedham Granite and other rocks categorized as Mattapan Volcanic Complex. The southern section of Town consists of pink conglomerate and wamsutta formation.

Much of the central and northern sections of Norwood are areas of glacial till, consisting of silt, sand, clay, and boulders. Much of the southern section of Town consists of areas of sand and gravel deposits. The eastern side of Route 1, where Norwood Airport, Norwood Country Club, and the Neponset River are located, has a surface geological feature referred to as floodplain alluvium with sand, silt, or clay.

### Soils

#### WEST OF ROUTE 1

Much of the land west of Route 1 is comprised of soils that are predominantly loam, sandy loam, or stony loam, very deep and well drained, and offering only slight to moderate restrictions for building development. These lands are also fairly level with slopes averaging between 0% and 10%.

#### EAST OF ROUTE 1

The majority of soils located east of Route 1 are generally poorly drained soils in highly decomposed organic material lying on the flood plains of the Neponset River. Most areas of this soil type are woodland or wetland with accompanying shrubs and grasses providing excellent habitat for wetland wildlife.

### Topography

The topography of Norwood is characterized by generally flat (less than 2% slopes) or gently rolling land. The lowest areas in Town are located in the southeast in the vicinity of the Neponset River. Land rises gradually from the southeast toward the northeast area of Town to elevations between 150 and 250 feet above sea level. The highest point in Town is the hill behind Norwood High School. Steep slopes are found only in areas along the streams, some hillsides, and in the glacial esker on the north side of Town along University Avenue.

### Surface Water Bodies

The Neponset River enters into Norwood from Walpole and forms the town line with Canton and Sharon. The Neponset River has its headwaters in the Foxborough and flows through Norwood in a

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<sup>13</sup> OSRP, pg. 29.

northeasterly direction towards its mouth at Dorchester Bay. Plantingfield Brook, Purgatory Brook, Hawes Brook, Meadow Brook, and Traphole Brook from a network of tributaries to the Neponset River.

The Neponset River Watershed Association (NepRWA) has been conducting stream sampling and survey work for the Massachusetts Department of Environmental Protection and has found contamination in the Neponset River, Meadow Brook, Plantingfield Brook, Germany Brook, and Hawes Brook. Much of the contamination is fecal coliform bacteria traced to deteriorating sewer pipes and sewer system overflows during high rains, in addition to sedimentation, trash and debris from road run off, metals, oil, and grease.

There are five significant ponds in Norwood: Ellis, Guild, Willett, Mill, and Factory ponds. They provide important stormwater retention and opportunities for water-related activities.

The Department of Environmental Protection assigns a classification to all surface waters. In Norwood, the rivers and streams all carry the classification of “B,” which is designated as a habitat for fish, other aquatic life, and wildlife, and for primary and secondary contact recreation. Some waters may also be designated for water supply with appropriate treatment.

#### **Flood Hazard Areas**

Norwood’s Zoning Bylaws contain a Floodplain Overlay Zoning District which defines floodplain districts as the areas shown as A, A1-A30 on the federal Flood Insurance Rate Map (FIRM). Building is allowed in these areas only after plans are supplied which demonstrate that proposed construction is above the 100-year flood level and will cause no harm downstream due to loss of flood storage area.

#### **Wetlands**

Wetlands are critical environmental resources for habitat value as well as for the flood protection benefits to proximate developed areas. Wetlands can also provide valuable open space buffers between land uses. The vast majority of the Town’s wetlands are also zoned as 100-year floodplains. The eastern section of Town contains large wetland resources.

#### **Fowl Meadow Area of Critical Environmental Concern (ACEC)**

The Fowl Meadow is the largest wetland area in the Neponset River basin and abuts the Neponset River for approximately eight miles, covering nearly 2,360 acres in the towns of Norwood, Sharon, Westwood, and Canton. The Secretary of Environmental Affairs designated the Fowl Meadow as and ACEC in 1992. The purpose of this designation is to protect the quality and quantity of the region’s water supply and to prevent the loss of valuable flood storage area.

#### **Watershed Protection**

An aquifer recharge area is a groundwater supply capable of yielding a significant volume of water. At one time Norwood relied completely on groundwater for its drinking water. In 1957, the Town con-

nected to the MWRA system. The decommissioned wells are now contaminated and cannot be used without remediation.

Fowl Meadow contains most of the Neponset River Basin's 95 million gallons of groundwater. Canton, Dedham, and Westwood have a total of six wells in the Fowl Meadow. Even though Norwood's wells are decommissioned, they may be needed in the future. Accordingly, to protect the aquifer area from further contamination, and to protect the active wells of adjacent towns, Norwood has a Water Resources Protection Overlay District. Certain harmful uses are forbidden from locating in the district and most permitted uses must go through the special permit process for compliance with strict development controls designed to protect the resource area.

### **Vernal Pools**

Vernal pools are small shallow ponds that have annual or semi-annual periods of dryness and are important to a variety of wildlife species, particularly some amphibians that breed exclusively in vernal pools and others that spend their entire life cycle in such pools. Certified vernal pools are protected if they fall under the jurisdiction of the Massachusetts Wetlands Protection Act regulations and under other state programs. There were no certified vernal pools in Norwood in 2010, upon adoption of the OSRP, however there were 23 potential vernal pool sites.

### **Rare and Endangered Species**

Numerous rare and endangered species are reported in the Natural Heritage Program's database for Norwood including Eastern Box Turtle, Henslow's Sparrow, Least Bittern, Purple Tiger Beetle, Purple Needlegrass, Long-leaved Bluet, Sweet Coltsfoot, Pale Green Orchis, Lion's Foot, Swamp Oats, and Long's Bulrush.

### **Scenic Views**

There are many scenic views in Norwood that include views of the Blue Hills in Canton, Moose Hill in Sharon, as well as waterviews at Willet Pond and Ellis Pond. In addition, Fowl Meadow is a remarkable stretch of meadows containing diverse wildlife habitat including six rare species: it is one of the few remaining habitats that are primarily undisturbed and suitable for protecting wildlife in the Boston region.

### **Hazardous Waste Sites**

Norwood has a number of hazardous waste disposal sites, most of which are considered non-priority by the Massachusetts Department of Environmental Protection (DEP) and are being cleaned up by the private sector under MGL c.21E.

One Federal Superfund site, the Grant Gear site near the intersection of Route 1 and Dean Street, has been cleaned and was developed in 2008 as an 80,000 s.f. shopping center. Also in 2008, DEP issued a Consent Order for the redevelopment of Zimble's Drum site at 61 Endicott Street that sets a timetable for remediation. The Zoning Board of Appeals approved this site for development of multi-family housing (112 condominiums).

### Conservation and Park Land

The Town has over 136 acres of permanently protect conservation land including 37-acre Endean Conservation Land, which abuts the Junior High School; 37.5-acre Ellis Pond, which includes Ellis and Guild Ponds; 19-acre University Avenue Conservation Land, which is located in the ACEC; and 13-acre Everett Family Farm Land. Including these three properties, there are 12 total conservation areas in Norwood managed by the Conservation Commission.

In addition the Town has roughly 123 acres of parks and recreation lands including Father McAleer Playground, Wilson Street Playground, and Willett Parkland.

### Open Space Protection Priorities

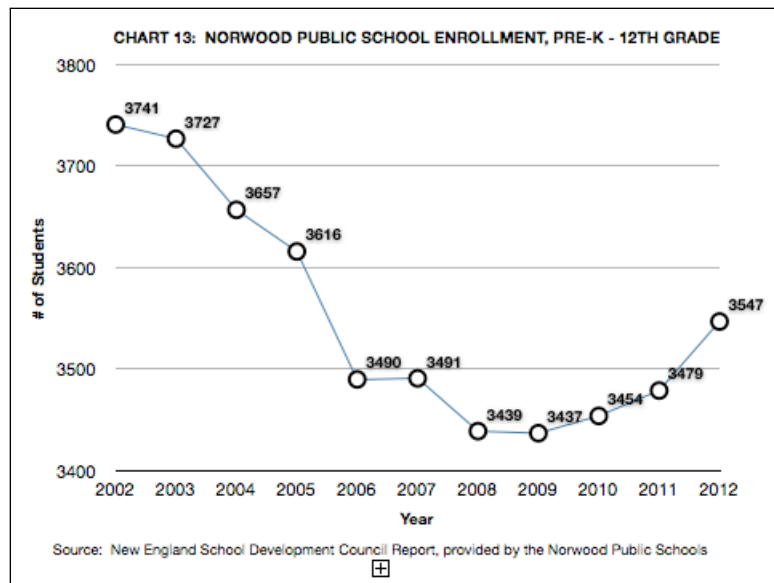
The 2010-2017 OSRP identifies four open space acquisition priorities including the 15.6-acre Comenitz Land on Morse Street (not to be confused with the Comenitz industrial property located across the street), 108.5-acre Uplands Wood (formerly Polaroid), and the 88.6-acre Mercer Property (which abuts Uplands Wood). The OSRP identifies over 514 acres of land of conservation and recreation interest to protect or acquire.

### Schools

The Town of Norwood public school system includes one early education center, five elementary schools, a middle school, and a senior high school. Enrollment in the Pre-K to Grade 12 school population is over 3,500.

*Public school enrollment has declined by 194 students since 2002 from 3,741 to 3,547 students in 2012.*

After sharp decline between 2002-2008, student enrollment increased somewhat through 2012. School enrollment is projected to increase by 124 students from 3,583 in the 2013-14 school year to 3,707 in the 2017-18 school year. In addition, in 2012 there were approximately 456 students enrolled in private schools, 17 home-schooled students, 38 special education out-placed students.<sup>14</sup>



<sup>14</sup> New England School Development Council Report, provided by the Norwood Public Schools Department.

### Students & Housing Development

The CHAPA report cited in the sidebar to the right included Norwood as one of the 25 case studies looking in depth at housing development impacts on school costs.

In the Norwood case study, the report analyzed four existing multi-family developments to determine average number of school-age children per unit. The four developments ranged from 0.16 to 0.23 school age children per unit with an overall average of 0.20 children per unit.

In Norwood, housing units that house families with children are primarily single-family houses. As seen in Table 27, housing units with families in Norwood with school-age children total 5,957 units and 59% these units are single family, while roughly 41% are rental units.

### Housing the Commonwealth's School-Age Children

"In most cases, multi-family developments built since 1990 have not contributed significantly to the rise in school enrollments that occurred in many communities across the state. New single-family homes and in some towns, a high rate of turnover in older single-family homes, generated a majority of the state's school enrollment growth.

#### Separating Development-Induced Costs from Policy-Induced Costs

... ideas about the meaning of high-quality schools have matured in ways that affect the cost of public schools even in communities with very little enrollment growth. Smaller elementary school class sizes, the deployment of teacher aides in kindergarten and early primary classrooms, technology, and state-of-the-art cultural facilities exemplify some of the changes in educational policy and practice that have increased the cost of public education regardless of school population growth. ... These kinds of cost increases have little to do with new residential development or school enrollment growth, but they have everything to do with educational policy exercised at the state and local level."

Source: Citizens' Housing and Planning Association, *Housing the Commonwealth's School Age Children: The Implications of Multi-Family Housing Development for Municipal and School Expenditures*. August 2003.

Table 27: Families with Children by Tenure

Household Type	Owner Occupied Units	Renter Occupied Units	Total
Families w/ children under 18	3,522	2,435	5,957
%	59.12%	40.88%	100.00%
Source: 2009-2011 ACS 3 Year Estimates, Table B25012.			



## Transportation<sup>15</sup>

Norwood has excellent highway access via Interstate 95, Route 1, and Route 1A. Commuter rail service is available to Boston from three stops in Norwood (Norwood Central, Norwood Depot, and Windsor Gardens). Parking is available at Norwood Central and Depot stations.

There is also Amtrak passenger service between Boston and New York from the Route 128 station in Westwood. Norwood is within the service area of the Massachusetts Bay Transportation Authority and fixed route bus service is available between Walpole and Forest Hills Orange Line station.

Norwood Memorial Airport is a reliever airport with two runways and is an important airport for corporate aviation within the region.

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<sup>15</sup> The transportation section was largely excerpted from the OSRP.  
Town of Norwood

## Regulatory Barriers

### Zoning Provisions<sup>16</sup>

The Town of Norwood is divided into thirteen zoning districts with five overlay districts. Residential densities range from 10,000 to 15,000 square foot lots. These districts are listed in Table 28.

*Table 28: Zoning Districts*

	DISTRICT NAME	MINIMUM LOT SIZE	TYPE OF RESIDENTIAL USE PERMITTED	
			BY RIGHT	SPECIAL PERMIT
S2	Single Residence 2	15,000 s.f.	Single Family	Assisted Living
S1	Single Residence 1	12,500 s.f.	Single Family	Assisted Living
S	Single Residence	10,000 s.f.	Single Family	Assisted Living
G	General Residence	10,000 s.f.	Single Family Two-Family	Assisted Living
A	Multi-family	10,000 s.f.	Single Family Two-Family	Multi-Family Assisted Living
CB	Business Districts - Central	5,000 s.f.	Single Family Two-Family 1-2 Units over Commercial	Multi-Family 3+ Units 3+ Units over Commercial Assisted Living
HB	Highway Business	22,500 s.f.	Single Family Two-Family 1-2 Units over Commercial	Multi-Family 3+ Units over Commercial Assisted Living
LB	Limited Business	10,000 s.f.	Single Family Two-Family 1-2 Units over Commercial	Multi-Family Assisted Living
GB	General Business	10,000 s.f.	Single Family Two-Family 1-2 Units over Commercial	Multi-Family 3+ Units over Commercial Assisted Living
O	Office-Research	3 acres		Assisted Living
LM	Limited Manufacturing	3 acres		Assisted Living
LMA	Limited Manufacturing A	3 acres		Assisted Living
M	Manufacturing	10,000 s.f.		Assisted Living

In addition, the Zoning Bylaws provide for the following overlay districts:

FP	Floodplain Overlay District
WRP	Water Resources Protection Overlay District
WCSD	Wireless Communication Services District
DAO	Downtown Apartment Overlay District (more about this district below)
SGASGOD	The Saint George Avenue Smart Growth Overlay District (more about this district below)

<sup>16</sup> The zoning provisions section is largely excerpted from the OSRP.

*The Zoning Bylaws provide for diverse housing types including multi-family, which is permitted by special permit in five zoning districts, as well as residential units over commercial uses in four districts.*

In addition, two-family buildings are permitted by right in six districts. Assisted living residences are permitted in all districts.

#### **DOWNTOWN APARTMENT OVERLAY DISTRICT**

This small district was primarily created in response to the Norwood Crossing Condominiums development and applies to parcels of land bounded by Railroad Avenue, Central Street, Nahatan Street, and the existing railroad right of way operated by the Massachusetts Bay Transportation Authority. This district permits multi-family residential structures by right with a minimum lot size of 5,000 and 825 s.f. minimum lot area per unit.

#### **SAINT GEORGE AVENUE SMART GROWTH OVERLAY DISTRICT**

This overlay district is intended to encourage smart growth in accordance with MGL C.40R and requires that not less than 20% of the housing units be affordable. The minimum lot area is 2,000 s.f. per unit. The district includes a former church property that has since been converted to residential use per the provisions of this 40R district.

#### **Summary of Regulatory Barriers & Other Regulatory Tools**

The Town of Norwood's Zoning bylaw allows for diversity of housing types as seen in the Town's land use, which consists of a fair amount of multifamily and two-family structures. In addition, with the minimum lot size requirements as low as 5,000 s.f. (approximately 8 units per acre) and many districts at 10,000 s.f. (approximately 4 units per acre), zoning is not prohibitive to create and maintain compact neighborhoods. Also, the Town allows mixed use (commercial with residential above) downtown. The Town has been forward thinking, exemplified by the fact that it had the first 40R Smart Growth Zoning District approved in the state (St. George Avenue).

The Town could increase the production of affordable housing in areas that enhance its smart growth and economic development goals through Incentive Zoning which would offer incentives such as density bonus and/or dimensional bonuses to develop mixed-income multi-family housing particularly in downtown and surrounding neighborhoods with good public access to services and transportation. This could also encourage revitalization of downtown and underutilized industrial/commercial sites.

The 2004 Housing Plan recommended zoning changes including Inclusionary Zoning, which would require that developments of new units over a certain number (e.g., 10 units) would require at least a percentage of the units be affordable. The 2004 Housing Plan also recommended permitting the creation of accessory apartments.

The Town could also encourage the creation of additional affordable housing through additional 40R Smart Growth Districts and the adoption of the state's Compact Neighborhood zoning, which would encourage the creation of new housing at more moderate densities than does 40R and would require 10% affordable housing. Both 40R and Compact Neighborhoods, through state programs, offer funding incentives to Towns that adopt these zoning tools.

## Chapter 40B Statutory Minima

As regulated in 760 CMR 56.03, a decision by a Board to deny a Comprehensive Permit shall be upheld if the municipality has achieved one or more of the Statutory Minima, being the calculation of whether the city or town's SHI Eligible Housing units exceed 10% of its total year-round housing units, or whether SHI Eligible Housing exists in the city or town on sites comprising more than 1.5% of the total land area zoned for residential, commercial, or industrial use.

### Subsidized Housing Inventory

As further regulated in 760 CMR 56, the Massachusetts Department of Housing and Community Development (DHCD) maintains a Chapter 40B Subsidized Housing Inventory ("SHI") representing the list compiled by the Department containing the count of Low or Moderate Income housing units by city or town. The total number of housing units in the Town of Norwood, as determined by the decennial census last taken in 2010, is 12,441—an roughly 4.5% increase since 2000. As of April 30, 2013, the SHI list included 705 units that qualified as Chapter 40B units in Norwood, representing 5.7% of Norwood's 2010 housing base of 12,441 units. Norwood needs to create an additional 539 units to reach the 10% benchmark of low/moderate income housing under Chapter 40B.

*Norwood has made progress towards its affordable housing goals since the prior housing plan, which showed figures from April 2002: the current number of affordable housing units has increased by 63 units in the last 11 years.*

Of the 705 affordable housing units on the most current SHI, 98.6% are rental units, while only 1.42% of the existing affordable units are ownership units.<sup>17</sup> Approximately 65% (459) of affordable rental housing is restricted to special needs population: elderly/disabled and group homes for persons with mentally disabilities which are primarily units of the Norwood Housing Authority in addition to 53 group home units. The surrounding communities have made substantial progress towards achieving the 10% SHI goal, in fact Canton has achieved 10%. The other communities range from a low of 5.2% in Walpole and 9.2% in Westwood, as seen in Table 29.

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<sup>17</sup> It should be noted that all units in an affordable rental development 'count' towards the SHI, even if they are rented on a market rate basis, while in homeownership developments, only the individual affordable units are counted. In a rental or assisted Living Facility (ALF) development, if at least 25% of units are to be occupied by Income Eligible Households earning 80% or less than the area median income, or alternatively, if at least 20% of units are to be occupied by households earning 50% or less of area median income, and meet all criteria for inclusion on the Subsidized Housing Inventory, then all of the units in the rental development shall be eligible for inclusion on the SHI.

Table 29: Comparison of Surrounding Municipalities % SHI

MUNICIPALITY	SHI UNITS (AS OF APRIL 30, 2013)	% SHI UNITS OF TOTAL UNITS
Canton	870	10%
Norwood	705	5.7%
Sharon	461	7.2%
Walpole	470	5.2%
Westwood	497	9.2%

### Land Area Analysis

As mentioned above, Chapter 40B requirements can also be met if affordable housing exists on more than 1.5% of the total land area zoned in Town for residential, commercial, and industrial uses. The portion of any site that has low and moderate income housing units inventoried by DHCD is proportionately included toward the 1.5%.

For the purposes of calculating whether SHI Eligible Housing exists in the city or town on sites comprising more than 1.5% of the total land area zoned for residential, commercial, or industrial use, pursuant to M.G.L. c. 40B, § 20, involves first calculating the total land area.

The land area used for affordable housing investigates only sites of SHI Eligible Housing units inventoried by the Department or established according to 760 CMR 56.03(3)(a) as occupied, available for occupancy, or under permit as of the date of an Applicant's

initial submission to the Board, shall be included toward the 1.5% minimum. For such sites, that proportion of the site area shall count that is occupied by SHI eligible housing units (including impervious and landscaped areas directly associated with such units) per 760 CMR 56 as amended in 2008.

### Total Land Area Calculation

#### The calculation for total land area includes:

- All districts in which any residential, commercial, or industrial use is permitted, regardless of how such district is designated by name in the city or town's zoning by law.
- Unzoned land in which any residential, commercial, or industrial use is permitted.

#### The calculation excludes:

- Land owned by the United States, the Commonwealth or any political subdivision thereof, the Metropolitan District Commission or any state public authority, but it shall include any land owned by a housing authority and containing SHI Eligible Housing.
- Any land area where all residential, commercial, and industrial development has been prohibited by restrictive order of the Department of Environmental Protection pursuant to M.G.L. c. 131, § 40A. No other swamps, marshes, or other wetlands shall be excluded.
- Any water bodies.
- Any flood plain, conservation or open space zone if said zone completely prohibits residential, commercial and industrial use, or any similar zone where residential, commercial or industrial use are completely prohibited.

According to GIS analysis done by AppGeo, GIS consulting firm, Norwood has a total land area of 4,343.05 acres (per the required calculation with the exclusions as described in the sidebar on the previous page and detailed below).<sup>18</sup> The State requires that the Town designate at least 1.5% of these acres (65.15 acres) as affordable housing sites to comply with MGL c.40B.

Currently, there are approximately 49.32 gross acres<sup>19</sup> used for affordable housing. Therefore, it is estimated that another roughly 15.83 acres is needed to meet the 1.5% minimum. It should be noted that the pending Comprehensive Permit Application before the Zoning Board of Appeals (Upland Woods, as described further on the following pages) includes approximately 10.36 net developed acres according to information from Massachusetts Housing Partnership and 23.65 gross acres.

(Note: DHCD approval of the HPP does not indicate that DHCD is in agreement with these Town calculations for purposes of compliance with MGL c.40B.)

#### 40B Overall Land Area Summary

Total Land Area, per 760 CMR 56.03(3)(b)	4343.05 acres
Statutory Minima of 1.5%	65.15 acres
Total Affordable Housing Land Area (Gross Area)*	49.32 acres*
Additional Land Area Needed to Meet 1.5% Minima	15.83 acres*

\*Amounts are not exact due to unavailable information on confidential properties and data for net developed land area of properties.

*Table 30: Land Area Calculation*

Description	Area (in acres)
Land Zoned to Permit Development	6,745.6 acres
Public Right of Ways (Streets & MBTA Rail)	877.79 acres
Other Excluded Areas including eligible public lands and waterbodies (See Appendix G for details)	1,524.76 acres
Total Land Area	4,343.05 acres

<sup>18</sup> Note: This calculation of total land area excludes roads. If roads were included the total land area would be 5,654.57 acres and the Town would need 85.82 acres of affordable housing land to meet the minimum 1.5% requirement.

<sup>19</sup> Amount was figured using gross acreage for properties rather than net developed land, per the 40B Regulations, due to availability of data and is therefore is not exact. In addition, amount does not include land area of confidential properties due to unavailability of data as confirmed by DEP director of License and Certification, Ms. Goldhaber on 9/3/13.

Table 31: Affordable Housing Units Included on the SHI

PROJECT NAME	Address	Total units	SHI Units	Land Area (gross acres)	% SHI	SHI Land Area (gross acres)
Brookview Village	Brookview Circle	96	96	10.04	100%	10.04
Washington Heights	Roosevelt Ave & Jefferson Dr.	75	75	12.54	100%	12.54
Frank L. Walsh Housing	40 William Shyne Circle	72	72	3.37	100%	3.37
Nahatan Village	Nahatan Street	152	152	8.65	100%	8.65
Willow Wood Terrace	Adams/Railroad/Willow/Hill St	86	86	2	100%	2
13 St. George St	13 St. George St	9	9	0.25	100%	0.25
18 Clapboardtree St	18 Clapboardtree St	13	13	3	100%	3
Olde Derby Village	Wilson & Walpole St	139	139	9.02	100%	9.02
DDS Group Homes*	Confidential	53	53		100%	
911 Washington Street Condos	909-911 Washington Street	13	2	0.63	15%	0.0945
The Condos at Lenox Street	Lenox St	51	5	1.71	10%	0.171
Saint George Avenue	27 St. James Ave	15	3	0.9	20%	0.18
Total		774	705	52.11		49.3155

\* DDS Group Homes locations are confidential, therefore no data on land area is available.

### Pending Affordable Housing Development Proposals

One comprehensive permit application (Upland Woods) is currently under review by the Zoning Board of Appeals and one proposal for a new Smart Growth Overlay District under MGL c.40R (Plimpton Press) is under consideration by Town. In addition, the Town has notification of application to MassDevelopment for a preliminary eligibility letter for a comprehensive permit application on a property adjacent to Upland Woods called Forbes Hill. These pending proposals are summarized below:

#### Upland Woods

The project site is located on the "Polaroid" site off of Lower Road, approximately 0.7 miles west of Route 1A. The proposal is to construct 296 apartments on 23.65 acres with 74 units affordable to households that earn at or below 80% of the Area Median Income. The Zoning Board of Appeals is opened the public hearing for this Comprehensive Permit Application in May 2013. As of August 2013, no decision has been rendered.

### **Plimpton Press**

The Town is considering a proposal for a MGL 40R Smart Growth Overlay district at the Plimpton Press former industrial site in Norwood Center. If approved by the Board of Selectmen, the proposed zoning amendment would be considered by Town Meeting and would require a 2/3rds vote for adoption. The proposed development is 298 apartments with 60-75 affordable units and would redevelop an underutilized industrial complex in the heart of Norwood Center commercial district that is in close proximity to two commuter rail stations.

### **Forbes Hill**

A notification from MassDevelopment was submitted to the Town on July 30, 2013, regarding a proposed development of 300 apartments in Investors Way, abutting the Upland Woods project site. The project includes approximately 60 units of housing affordable to households with income at or below 50% of the Area Median Income.

Additionally, two other projects have been discussed informally with Town officials including a potential 40B Project at 862-878 Washington Street for 42 units (Folsom project) and an additional 40R Smart Growth Zoning Overlay district at the site of the Regal Press, 129 Guild Street (adjacent to Plimpton Press) for approximately 70 studio apartments.

## **Implementation Capacity and Resources**

This section describes Norwood's capacity and resources for implementation of affordable housing initiatives including the Norwood Housing Committee, Community Planning & Economic Development Department, The Housing Rehab Program, and the Norwood Housing Authority.

The Town of Norwood's executive body is a five-member elected Board of Selectmen. The Town is managed by a General Manager, who is appointed by the Board of Selectmen. The legislative body is open Town Meeting.

### **Norwood Housing Committee**

The Board of Selectmen appointed the Norwood Housing Committee to advise the town on promoting to affordable housing creation and preservation. The Committee consists of ten members and meets periodically as needed.

### **Community Planning & Economic Development Department**

The Community Planning and Economic Development Department (CPEDD) consists of the Director, Steve Costello, a certified planner, Pamela McCarthy, Community Development Fund Program Coordinator, and Claire Murphy, Administrative Assistant.



Through the initiative of the CPEDD, the Town was awarded Community Development Funds (CDF) through DHCD (funds originate from HUD) from FY2004- FY2010 and has applied for additional funding for FY2014-15. Through the CDF, the Town created a Housing Rehab program, as discussed further below. In addition with Massachusetts CDBG funds, through the Housing Development Support program, the Town assisted a housing development project at 1021 Washington Street with over \$800,000.

### Housing Rehab Program

The purpose of the program is to assist low to moderate income homeowners in repairing building and sanitary code violations as well as weatherization and handicap access and improves safety and livability of the homes.

In FY2010 the Town allocated \$200,000 for housing rehab and funded the rehabilitation of 12 properties. Funding is through a deferred payment loan with a maximum of \$30,000 per housing unit, unless lead paint or asbestos remediation is required then the loan amount can be increased to \$35,000. If the homeowner continues to own the home for 15 years, the loan is forgiven. The program is administered locally through the Community Planning and Economic Development Department by the Community Development Fund Program Coordinator.

### Norwood Housing Authority<sup>20</sup>

The Norwood Housing Authority (“NHA”), founded in 1948, owns and manages five low-income housing developments consisting of 481 affordable units and administers resident selection for Local Initiative Program projects. Additionally, the NHA administers over 330 Federal Section 8 Housing choice vouchers.

### Elderly/Disabled Housing

Four of the developments house elderly and persons with disabilities in 406 units of one-bedroom apartments, which consist of the properties in the following matrix.

NAME	LOCATION	BEDROOMS	# UNITS
Willow Wood Terrace	4-12 Adams Street 15-21 Hill Street	1	86
Nahatan Village	38-94 Nahatan Street	1	152
Frank L. Walsh Housing	7-47 William Shyne Circle	1	72
Kevin F. Maguire	11-61 Brookview Circle	1	96
<b>Total</b>			<b>406</b>

<sup>20</sup> The description of the Norwood Housing Authority properties is excerpted from the Housing Authority’s website:

<http://www.Norwoodhousingauthority.org>

Town of Norwood

Housing Production Plan FY2014-FY2018

### Family Housing

The NHA also has one family development with 75 units of two, three, and four bedrooms.

NAME	LOCATION	BEDROOMS	# UNITS
Washington Heights	31-191 Jefferson Drive	2	49
		3	26
Total			75

### Norwood Affordable Housing Corporation

The NHA also administers three units of the Norwood Affordable Housing Corporation (NAHC), which was formed by NHA in 2004 as a non-profit corporation to promote affordable housing in Norwood. The NAHC owns a three-unit building at 98 Nahatan Street and is looking for additional opportunities to provide affordable housing in Norwood.

### Administer Local Initiative Program

The Local Initiative Program (LIP) is a state program, administered by the Department of Housing and Development, that encourages the creation of affordable housing by providing technical assistance to communities and developers who are working together to create affordable rental opportunities for low- and moderate-income households. The NHA administers resident selection requirements of LIP projects by operating lotteries and performing income verifications for resident selection. There have been several developments built in Norwood through the Local Initiatives Program including Washington Square Condominiums and Lenox Station.

### Waiting List

The NHA units have substantial waiting lists, as detailed below. In summary, for 406 elderly/disabled units, the waiting list includes 1,417 households. For the 75 family housing units, the waiting list includes 1,197 households.

Waiting List for Elderly/Disabled Units (406 One-Bedroom Units)				
Elderly Local	Elderly Out of Town	Disabled Local	Disabled Out of Town	Total
249	407	322	439	1,417

Family Public Housing (75 Units)				
2 bdrm local	2 bdrm Out of Town	3 bdrm local	3 bdrm Out of Town	Total
158	633	78	328	1197

*The Housing Authority units are in great demand. For every elderly/disabled unit, there are roughly 3.5 households waiting; Even more striking, for every family unit there are roughly 16 families waiting. These facts indicate that there is a significant shortage of affordable family rental units in Norwood.*

### Conclusions Regarding Capacity and Resources

Norwood has made substantial efforts to create affordable housing units in ways that further the Town's smart growth and economic development goals and has leveraged its resources with Community Development Funds, Massachusetts CDBG funds, and other funds, as well as the Housing Authority performing the expanded function to administer resident selection for Local Initiative Projects as well as its non-profit arm. In addition, Norwood benefits from a professional planning staff that bring their professional expertise to create affordable housing opportunities.

Given the large number of affordable housing units currently proposed, the Town's greatest resource will be managing the affordable housing planning and review process for proposals. As recommended in the OSRP, the Town could consider adopting the Community Preservation Act (CPA), which would provide additional funding resources to create and preserve affordable housing to implement the recommendation in this Plan, as well as resources for open space conservation, recreation, and historic preservation. Many communities that adopt CPA also create a Municipal Affordable Housing Trust to allocate CPA housing funds to - which may be an option for Norwood however, the Housing Authority's non-profit arm may serve this function as well.

## Chapter 2. Goals

### Defining Goals

The Town developed the affordable housing goals, described in this chapter, through the analysis of housing needs, feedback from the community workshop, and guidance from the Town planning staff. A summary of the workshop, including the results of a digital group polling exercise and small discussion groups, is included in Appendix C. Also included in Appendix C is the workshop map that identifies potential housing development sites.

### Affordable Housing Goals

#### A. Support a phased approach to reaching the state's affordable housing mandate.

The Town of Norwood is committed to provide affordable housing for low and moderate income households and to reach the state's mandate of affordable housing by producing an additional 539 affordable units or approximately 16 acres of land occupied by affordable housing through a phased, but aggressive, approach consistent with the Housing Production Plan regulations. With multiple large housing developments under consideration or soon to be under consideration, Town officials recognize that a phased approach to the affordable housing goal is imperative to manage growth and community impacts.

Based on the thresholds of the state's Housing Production Plan requirements, Town officials will support the production of 62-124 units of affordable housing (0.5% - 1% of its year round housing stock) or more every one to two years, given opportunities to meet housing needs through projects that enhance Norwood's community resources and strengthen the quality of life for current and future Norwood residents, and ultimately produce a total of at least 539 affordable housing units or an additional 16 acres. With the current projects pending and strategies of this Plan, the Town expects to reach the production goal within the next 2-5 years.

#### B. Foster the creation of affordable homeownership opportunities.

Norwood has a local need for ownership housing that is affordable to moderate income households between 50%-80% AMI that are priced out of the current market. Of Norwood's 705 affordable units listed on the Subsidized Housing Inventory over 98% are rental and only 10 units are ownership. In addition, Norwood's overall housing stock is 43% renter occupied, which is a greater share of rental housing than the Boston Metropolitan Area, the state, and all but two communities in Norfolk County.

Median priced homes are not affordable to most Norwood residents. The 44% increase in median home prices substantially outpaced income growth of 26% between 2000 and 2010. In fact, a household would require an annual income of at least \$98,000 to afford to buy a house at the 2013 median price of

\$345,000, however Norwood's median household income is only \$73,838 (ACS 2007-2011). In addition, only about 3% of Norwood's existing units would be affordable for a three-person household with moderate income (\$42,500-\$60,650).

Therefore, the Town recognizes the shortage of affordable homeownership units compared with rental opportunities and will strive to foster the creation of more affordable homeownership opportunities when possible.

**C. Encourage creation of affordable family housing and supportive housing for senior residents to create a diversity of housing choices.**

With a substantial loss of population between 25 and 44 years old of over 30% between 2000-2010, the prime age cohort for young families and the long waiting list for the Housing Authority's family units, the Town recognizes that there is a need for affordable family housing. Maintaining an diversity of age among Norwood's population will be important to support long-term community vitality and economic revitalization goals.

Additionally, with the 35% increase in population between 55-64 years, it is anticipated that demand for senior housing choice will continue to grow in Norwood, including supportive and assisted living housing, units within walking distance of services, and other options to enable Norwood senior residents to remain in the Town.

To support these needs, the Town will encourage the creation of affordable family housing for low/moderate income households, particularly first-time homebuyer units, as well as the development of a variety of affordable senior housing choices, including supportive elderly housing.

**D. Housing initiatives should reinforce Norwood's economic development goals and initiatives to revitalize Norwood Center and South Norwood commercial centers and to encourage economic development in the Town's Office-Research and Manufacturing districts.**

Norwood is a mature community with two traditional commercial centers: Norwood Center and South Norwood. In addition to the commercial centers, Norwood has multiple manufacturing and office-research districts where the Town encourages economic development.

Norwood's economic development goals are clearly articulated through the 2004 Economic Development Plan and 2011 Downtown Norwood Master Plan and emphasize its commitment to economic revitalization of its traditional commercial centers and continued growth of the commercial/industrial base.

The Town recognizes that downtown residents are a critical element of revitalization and has implemented multiple initiatives towards this goal including approval of a transit oriented developments near the Norwood Depot commuter rail station (Norwood Crossing and Lenox station), permitting mixed housing and commercial uses in the business districts, and creating a Smart Growth District in South Norwood (St. George Avenue - the first 40R in the state).

The Town is committed to continue reinforcing Norwood's economic development goals by supporting creation of mixed-income housing in the Downtown and South Norwood commercial centers and surrounding neighborhoods within walking distance. The Town has identified multiple properties with redevelopment and infill potential toward this aim.

The Town's existing Local Initiative Program (LIP) siting guidelines serve to reinforce this goal:

- Public Transportation is available
- Nearness to downtown or similar services (neighborhood center)
- Nearness to other public amenities (park, playground, etc.)
- Does not impinge on single-family neighborhood lifestyle
- No industrial or potentially dangerous activities nearby

In addition, the Town is committed to protecting opportunities for economic development in the Office-Research and Manufacturing districts, including in the Limited Manufacturing (LM), Limited Manufacturing A (LMA), and Manufacturing districts as defined by the Zoning Map and Bylaw. Therefore, all residential uses, except Assisted Living Residences, are prohibited from these districts. However, note, that there may be circumstances where housing development on properties zoned for manufacturing or office-research may be appropriate, particularly if the LIP siting guidelines, which encourage smart growth development, are met.

#### **E. Revitalize underutilized industrial/commercial properties through conversion to mixed-income housing.**

Between 1872 and 1922, industry replaced agriculture as Norwood's primary economic base and lead to much prosperity and development. There are several industrial/commercial complexes remaining from this period that may present opportunities for reuse and/or redevelopment to mixed-income housing including Plimpton Press and Regal Press sites which abut downtown Norwood and the Zimbles site on Endicott Street. In fact, the Town rezoned the Zimbles site as a Multi-Family district (A) and the Zoning Board of Appeals approved a special permit for 112 residential units including 17 affordable units.

#### **Downtown Residents Are Critical for Economic Revitalization**

**"There really was a timeless logic to the historical pattern of development that produced a street-level store with residents above . . .**

**The downtown resident is one of the most valuable and unappreciated assets [downtowns] have lost during decades of decline."**

*The Living City by Roberta Brandes Gratz (1989), 223*

There are many examples of successful adaptive reuse and redevelopment projects at mill and factory buildings throughout New England, which offer attractive housing development opportunities to reclaim underutilized sites. Reuse and redevelopment of these sites can help the town achieve multiple community goals including historic preservation, economic development, public safety, and housing goals.

#### **F. Minimize impacts of new development on priority areas for open space conservation and loss of historic resources.**

Key elements of Norwood that create a strong community are its special places including natural environmental features, water bodies, scenic vistas, and open space as well as historic structures and landscapes. It is important that the community's housing goals reinforce these key elements rather than work in opposition.

The 2010 Open Space and Recreation Plan identifies several key private open space properties for priority conservation, including the former Polaroid property, which is now divided into Campanelli Company's Upland Woods Commerce Park and Davis Company's Forbes Hill property. Upland Woods is the subject of a current request for a comprehensive permit for a substantial housing development and the Forbes Hill property is similarly expected to request a comprehensive permit in the near future.

In addition, there are 330 sites listed in the Massachusetts Cultural Resource Information System, including 288 buildings, 17 bridges and other structures, 2 burial grounds, and 12 areas containing multiple industrial sites and complexes.

The Town is committed to supporting housing developments that are not detrimental to the community's open space and historic preservation goals.

#### **G. Support density and design of housing development that is compatible with the surrounding neighborhoods and Norwood's town character.**

Norwood has a relatively dense pattern of development, especially compared with surrounding communities at over four persons per acre and the Town's zoning regulations reflect this dense pattern of development by requiring minimum lot sizes including districts which only require 5,000 square feet (s.f.) and 10,000 lots.

To preserve Norwood's historic development patterns, the density of new housing development should be compatible with the surrounding neighborhood and match the existing density of the neighborhood as built. In particular, the density in commercial centers and immediate surrounding neighborhoods, including Norwood Center, should be comparable with the state's minimum smart growth requirements

per MGL 40R (20 units per acre for multi-family development, 12 units per acre for 2-3 family houses, and 8 units per acre for single-family houses). The Town may support developments that are designed to exceed these minimum standards if the overall density and design is compatible with the overall design aesthetic and density in the immediate neighborhood.

**H. Affordable units should have a perpetual affordability restriction that complies with the MA Department of Housing and Community Development's standards under the Local Initiative Program.**

The Town will give preference to projects that create affordable units with a perpetual affordability restriction (or the longest term allowed under law) so that it is not faced with expiring restrictions and the loss of affordable units. Under DHCD's Local Initiative Program (LIP), the state requires the use of a Universal Deed Rider for all new homeownership units and a perpetual affordability agreement for rental units.

Although a perpetual term may not be required for housing not created under LIP, the Town will give preference to projects that offer a perpetual affordability term. The model LIP Regulatory Agreement and Deed Rider, which constitute "affordable housing restrictions" as defined in G.L. c.184 §§ 31 and 32, provide for affordability in perpetuity. A shorter term of affordability may be considered only if a longer term is unfeasible or not in the public interest.



## Chapter 3. Strategies

### Defining Strategies

The strategies described in this section provide a roadmap for attaining the Town's affordable housing goals, as identified in Chapter 2. The strategies include regulatory strategies as well as local initiative projects/programs and are organized in this way as follows. These strategies are derived from input at the community workshop, Town planning staff, and other Town officials. First and foremost, will be to receive approval from DHCD for this Housing Production Plan.

### Regulatory Strategies

The regulatory strategies described below encompass creation of one or multiple 40R Smart Growth Overlay districts in Norwood Center, adopting inclusionary or incentive zoning to increase production of affordable housing units, and amending the zoning bylaws to permit parking structures by special permit. Another regulatory tool considered was adopting a Compact Neighborhood District, possibly at an underutilized manufacturing site in South Norwood, however the development feasibility of the site is challenging (See Appendix D for description of development constraints at the Comenitz site on Morse Street).

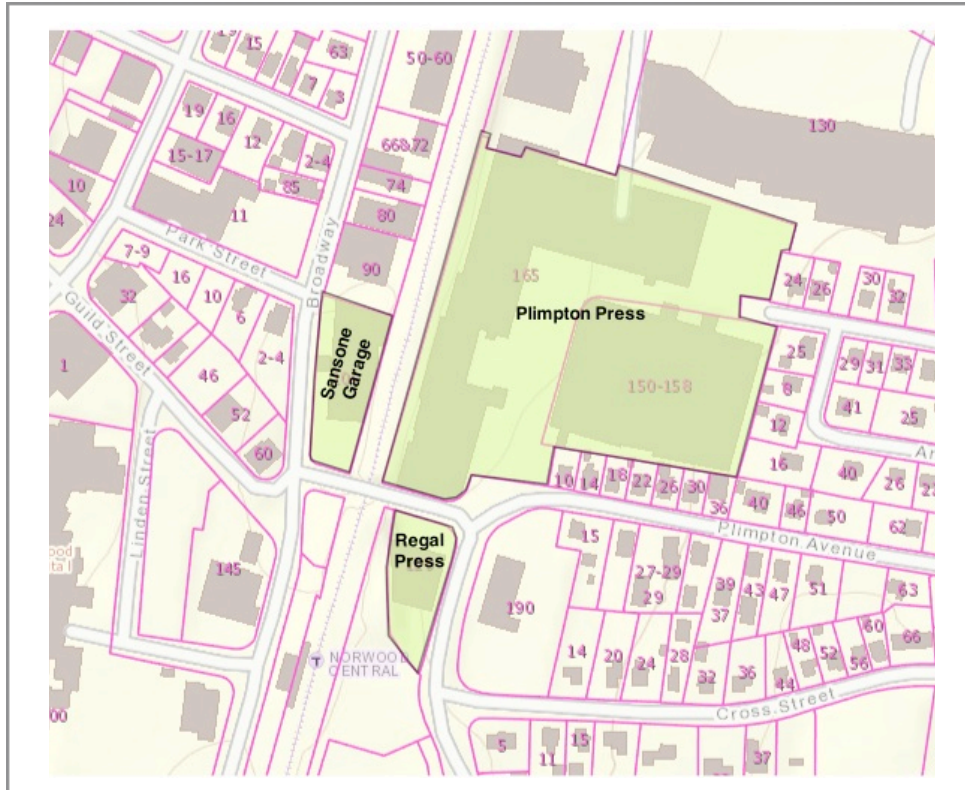
#### **STRATEGY 1: Create New Smart Growth Overlay Districts in Norwood Center per MGL c. 40R**

A variety of Norwood Center sites would be appropriate for new Smart Growth Overlay Districts including the following:

- Plimpton Press site at the intersection of Plimpton, Guild, and Lenox streets on the east side of the commuter rail tracks
- Nearby Regal Press site on the corner of Guild and Lenox streets
- Sansone Garage site on Broadway on the west side of the commuter rail tracks

These sites may present an opportunity to reuse and redevelop aged industrial/commercial sites to create transit oriented development given their close proximity to the Norwood Central commuter rail station at ideal downtown locations, and to revitalize and/or redevelop the aged complexes.

The Town should undertake a planning study for the creation of a multi-property 40R district(s) in the Norwood Center area at sites within 1/4 mile of the Norwood Central commuter rail station and commercial area. To financially assist with this planning study, the Town can apply for funding from the Priority Development Fund (PDF), which provides funding to assist communities identify and implement strategies to increase the production of housing, both rental and homeownership, including the creation of MGL 40R districts. The community may be eligible for up to \$15,000 of PDF funds for this purpose.



*Potential locations for Norwood Center 40R Smart Growth Overlay District  
(Source: MassGIS parcel base map with author overlay)*

Establishing one or more Smart Growth Overlay districts in this area could promote the construction of over 300 housing units. Currently, the Town is considering a proposal for 298 units at Plimpton Press and expects a proposal at Regal Press for 70 units. The potential unit yield at the Sansone Garage property is unknown.

#### IMPLEMENTATION MILESTONES FOR 40R OVERLAY DISTRICTS

1. Fall 2013-Spring 2014: Under the leadership of the Community Planning and Economic Development Department, meet with DHCD and apply for a planning assistance grant through the state's PDF program of up to \$15,000 to study adopting 40R overlay districts for multiple Norwood Center properties to determine which properties and in what combination for each overlay district would be beneficial to meet the Town's housing and economic development goals and prepare zoning bylaws to support findings of the study. Applications to the PDF program are accepted on a rolling basis. (Note: The Town could accelerate this process if property owners cooperate on the creation of a 40R overlay district designed to accommodate multiple projects.)
2. Spring 2014: Planning Board to submit one or multiple 40R Smart Growth Overlay district by-laws for consideration by Town Meeting.
3. Summer 2014: Planning Board review site plan approval submissions for development in Norwood Center 40R Smart Growth Overlay district.

## **STRATEGY 2: Adopt Inclusionary/Incentive Zoning Bylaw**

The Town will consider adoption of inclusionary or incentive zoning provisions to help manage the pace of affordable unit production with that of market unit production. Inclusionary zoning, which was also recommended in the Town's 2004 Housing Plan, is a mandatory approach that requires developers to make a portion of the housing units in their project affordable to low- and moderate-income households. Incentive zoning, is similar to inclusionary zoning, but is a voluntary approach that either waives certain regulatory requirements or provides additional density (the incentives) for developers in exchange for providing affordable housing.

Many variations of inclusionary and incentive zoning provisions have been adopted in Massachusetts communities with varying levels of success at producing affordable units. It will be important to examine the most current information regarding best practices for inclusionary or incentive zoning provisions and to customize the Norwood bylaw to ensure successful outcome. One option to examine is an inclusionary zoning requirement that all new housing developments of at least 10 or more units provide a minimum 10% of total units be affordable to low or moderate income households. Inclusionary zoning often will allow a cash payment in lieu of constructing the required affordable units, which can provide local revenue for affordable housing initiatives (see discussion of homebuyer program below).

### **IMPLEMENTATION MILESTONES FOR ADOPTION OF INCLUSIONARY/INCENTIVE ZONING**

1. Spring/Summer 2014: Under the leadership of the Planning Board and with the assistance of the Community Planning and Economic Development Department consider a variety of model bylaws for inclusionary and incentive zoning and examples from other Massachusetts communities.
2. Fall 2014: Determine preference for inclusionary or incentive zoning bylaw (or both) and develop bylaw to submit for Town Meeting consideration.

## **STRATEGY 3: Amend Zoning Bylaw to Allow Parking Structures by Special Permit**

Currently, commercial parking structures (above or below grade) in business districts require a variance from the Zoning Board of Appeals in addition to a special permit from the Planning Board. The process is a detriment to constructing multi-family housing in business districts including in the Central Business district (e.g., Norwood Center) where multi-family housing is appropriate and would help achieve the Town's smart growth goals.

The Town will consider amending the zoning bylaws to allow parking structures by special permit in some of the commercial districts, where appropriate. This will help facilitate development and redevelopment that is appropriate to the central business district.

### **IMPLEMENTATION MILESTONES FOR ALLOWING PARKING STRUCTURES BY SPECIAL PERMIT**

1. Fall 2013: Planning Board to consider amendment to the zoning bylaws to permit parking structures by special permit and submit warrant article to Town Meeting.

## Development Strategies

The Comprehensive Permit Application at Upland Woods currently under consideration by the Zoning Board of Appeals, which is proposed for 296 units, and the potential Smart Growth Zoning sites mentioned above that could yield over 300 units, the Town would be well in excess of its required additional 539 units for the Subsidized Housing Inventory, meeting the 10% minimum goal. In addition to possible developments at those sites, there may be additional opportunities to produce more affordable housing units through friendly Comprehensive Permits or special permits at Norwood Housing Authority properties, particularly the Kevin F. Maguire site and Washington Heights site, as described below.

### STRATEGY 4: Support a Supportive Elderly Housing Development at Maguire Housing Authority Property

The Maguire property on Brookview Circle (off Everett Street) currently provides 96 units of affordable housing for elderly and disabled residents. Upon direction from the Norwood Housing Authority's Executive Director, Stephen Merritt, the consultant team conducted preliminary feasibility and site plan analysis of a roughly 3/4 acre undeveloped portion of the site. Given the DEP imposed riverfront limitations with the nearby Purgatory Brook, much of the site was unbuildable, however could possibly yield one four-story 34 unit supported elderly housing building with 22 parking spaces and ground floor common space. See Appendix D for consultant team's preliminary analysis of this potential development site including a preliminary site plan showing prospective development.



*Existing Maguire Housing Authority Property Near Potential Development Site  
(Source: Bluestone Planning Group, Summer 2013)*



## IMPLEMENTATION MILESTONES FOR SUPPORTIVE ELDERLY HOUSING DEVELOPMENT

1. Winter 2013/2014: Housing Authority to determine site eligibility under the federal Rental Assistance Demonstration Program (RAD) which would support the development of the proposed supportive elderly housing units and allow the Housing Authority to engage private or non-profit developers to be involved with development on housing authority property.
2. Spring 2014: Housing Authority to issue RFP and engage private or non-profit developer if that is the choice.
3. Summer-Fall 2014: Designated developer in cooperation with Housing Authority perform pre-development due diligence and develop preliminary design.
4. Winter 2014/2015-Spring 2015: Secure zoning approval through friendly Comprehensive Permit or special permit.
5. Fall 2015-2016: Secure necessary permitting and all required funding.
6. 2016-2017: Commence construction.

### STRATEGY 5: Expand Washington Heights Family Housing Development

The Norwood Housing Authority property on Jefferson Drive consists of 75 units of affordable family rental housing which includes 49 two-bedroom units and 26 three-bedroom units. Upon the direction of the Housing Authority's executive director, the consultant team conducted a preliminary development and site planning analysis for expanding this existing development through selective teardown of a portion of the existing units and infill development to increase the total amount of family rental units at this site.



*Existing Washington Heights Family Housing Development Showing Potential Infill Location*

*(Source: Bluestone Planning, Summer 2013)*

The proposal yielded a net gain of 17 new family units by removing eight existing units and constructing 25 new attached two-story townhouses. It may be possible to increase the total net gain of units through the replacement of additional existing units with new infill. Gaining more net units should be further studied to determine most beneficial plan.

#### IMPLEMENTATION MILESTONES FOR EXPANSION OF FAMILY HOUSING

1. Winter 2014/2015: Undertake due diligence, internal program approval, seek DHCD approval
2. Fall 2015: Issue RFP to engage private or non-profit developer
3. Spring 2016: Undertake more refined due diligence
4. Fall 2016: Secure zoning approval through Comprehensive Permit.
5. Spring 2016-2017: Secure necessary permitting and all required funding
6. 2017-2018: Commence construction

### Local Initiative Strategies

#### STRATEGY 6: Continue the Housing Rehab Program

The Town is committed to continuing and expanding the Housing Rehab Program, which is funded through federal Community Development Funds. In August 2013, the state announced that the Town of Norwood is awarded additional funding of \$753,977 to continue this program jointly with Bridgewater as a regional effort. The Town has offered this program since 2004 and it is administered by Norwood's Community Development Fund Program Coordinator, who will be responsible to administer the program in both Norwood and Bridgewater. The funding will provide the ability to rehab up to 7-8 units in Norwood at the maximum award of \$28,000 per unit.

To date, the program has funded rehabilitation projects for owner occupied units and rental units with income-qualifying tenants and has leveraged additional funding from the Norwood Light Department, Norwood Bank, and Self Help. The program target area, which is located along Norwood's Washington Street corridor and includes Norwood Center, the Mid-Town area and South Norwood, was determined through an analysis of need based on data from the U.S. Census and American Community Survey.

The Town will continue to administer this program and will seek additional funding in 2015 upon completion of the existing 2-year award.

#### IMPLEMENTATION MILESTONES FOR CONTINUATION OF THE HOUSING REHAB PROGRAM

1. Summer 2013-Summer 2015: Market and administer recently funded regional Housing Rehab Program in Norwood and Bridgewater.

2. Winter 2014/2015: Complete Community Development Fund application to submit to DHCD for additional funding to continue Housing Rehab Program for FY2016-FY2017.

### **STRATEGY 7: Create First-time Homebuyer Program**

A household would need a minimum annual income of \$98,000 to afford to buy a single family house at the 2013 median sales price of \$345,000. However, the median annual income of Norwood households was \$73,838. A household of four with income between at 70% AMI could afford a maximum sales price of \$235,000, a difference of \$110,000 below the median sales price.

A first-time homebuyer program would assist moderate income homebuyers by buying down the cost of a market-rate house to an affordable price. In addition, this type of homebuyer program (also known as a “buy down program”) can convert an existing home to a permanently affordable unit with an affordable deed restriction. Many communities are implementing such programs utilizing local funding sources including the Community Preservation Act and inclusionary zoning “in lieu” cash payments.

One benefit of this type of program is that it can help serve the need for affordable homeownership housing and family housing while utilizing the existing housing stock.

### **IMPLEMENTATION MILESTONES FOR CREATING A FIRST-TIME HOMEBUYER PROGRAM**

1. Summer 2014: Community Planning and Economic Development Department to consider funding sources and program design by researching existing homebuyer programs in other MA communities.
2. Fall 2014: Report to the Board of Selectmen on findings of options for funding sources and program design.

## **CAPACITY/ADMINISTRATION**

### **STRATEGY 8: Continue to Support Housing Authority in its Function to Administer Resident Selection for LIP Projects**

The Norwood Housing Authority serves to administer resident selection requirements of Local Initiative Program developments by operating lotteries and performing income verifications for resident selection. The Town will continue to support the Housing Authority to function in this role for future projects and to assist with unit resales for existing projects, if possible.

### **IMPLEMENTATION MILESTONES FOR HOUSING AUTHORITY TO FUNCTION TO ADMINISTER RESIDENT SELECTION FOR LIP PROJECTS**

- a. This role is ongoing and would be on an as-need basis.

## REGIONAL COLLABORATION

### STRATEGY 9: Continue Active Participation in MAPC Sub-Region Three Rivers Interlocal Council and Five-Town Regional Working Group

The Three Rivers Interlocal Council (TRIC) is composed of thirteen communities south of Boston: Canton, Dedham, Dover, Foxborough, Medfield, Milton, Needham, Norwood, Randolph, Sharon, Stoughton, Walpole & Westwood. TRIC takes its name from the three major rivers located within the sub-region: the Neponset, Charles, and Canoe Rivers. Three Rivers communities work to encourage cooperative action concerning growth and development within the area.

MAPC is creating a Regional Housing Plan that will be establish important regional housing policies to guide production of new housing development in the MAPC region including in Norwood. MAPC has been a strong advocate for smart growth and community preservation, goals which align with Norwood's goals and development policies.

The Town of Norwood is currently being well represented at the TRIC quarterly meetings by the President of the Neponset Valley Chamber of Commerce, who is a Norwood resident and was appointed to the position by the Board of Selectmen (BOS).

Norwood also participates in a Five-Town Regional Working Group (RWG) with the Towns of Canton, Dedham, Walpole and Westwood. The purpose of the group is to foster communication and to share resources, when appropriate, between the towns. In fact, the BOS just allocated Norwood's FY14 RWG membership amount of \$7,500 to the Chamber of Commerce to continue the RWG.

### IMPLEMENTATION MILESTONES TO CONTINUE PARTICIPATION IN MAPC TRIC

1. This role is ongoing and will be continued.



## Goals & Strategies Summary Matrix

Strategies	Goal A: Support phased approach to reaching numerical housing goal	Goal B: Foster creation of affordable homeownership opportunities	Goal C: Encourage creation of affordable family housing and supportive senior housing	Goal D: Reinforce economic development goals and revitalize downtown areas	Goal E: Revitalize underutilized industrial/commercial properties through conversion	Goal F: Minimize impacts on open space and historic resources	Goal G: Support density and design appropriate to neighborhoods	Goal H: Support perpetual restrictions
Strategy 1: Create New Smart Growth Overlay Districts	✓			✓	✓	✓	✓	✓
Strategy 2: Adopt Inclusionary/Incentive Zoning Bylaw	✓			✓	✓	✓		✓
Strategy 3: Amend Zoning Bylaw to Allow Parking Structures by Special Permit	✓			✓	✓	✓	✓	
Strategy 4: Support Supportive Elderly Development at Maguire Housing Authority Property	✓		✓			✓	✓	✓
Strategy 5: Expand Washington Heights Family Housing Development	✓		✓			✓	✓	✓
Strategy 6: Continue the Housing Rehab Program				✓			✓	
Strategy 7: Create First-time Homebuyer Program	✓	✓	✓			✓	✓	✓
Strategy 8: Continue to Support Housing Authority for Resident Selection on LIP Projects	✓							
Strategy 9: Continue and Expand Participation in MAPC				✓		✓	✓	

## Appendix A: HUD FY2013 Income Limits

### FY 2013 Income Limits Summary

Norwood town, Massachusetts										
FY 2013 Income Limit Area	Median Income <a href="#">Click Here</a>	FY 2013 Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Norwood town	\$94,400	Very Low (50%) Income Limits <a href="#">Click Here</a>	\$33,050	\$37,800	\$42,500	<b>\$47,200</b>	\$51,000	\$54,800	\$58,550	\$62,350
		Extremely Low (30%) Income Limits <a href="#">Click Here</a>	\$19,850	\$22,650	\$25,500	<b>\$28,300</b>	\$30,600	\$32,850	\$35,100	\$37,400
		Low (80%) Income Limits <a href="#">Click Here</a>	\$47,150	\$53,900	\$60,650	<b>\$67,350</b>	\$72,750	\$78,150	\$83,550	\$88,950

## Appendix B: The Warren Group Town Stats

(Source: The Warren Group, accessed June 6, 2013)

Page 1 of 3



### Norwood, MA - Median Sales Price - Calendar Year

Year	Period	1-Fam	Condo	All
2013	Jan - Apr	\$345,000	\$217,000	\$335,750
2012	Jan - Dec	\$330,000	\$235,000	\$315,000
2011	Jan - Dec	\$344,950	\$225,000	\$322,500
2010	Jan - Dec	\$349,100	\$264,250	\$335,000
2009	Jan - Dec	\$346,500	\$249,900	\$316,950
2008	Jan - Dec	\$356,500	\$250,000	\$340,000
2007	Jan - Dec	\$372,500	\$315,000	\$365,000
2006	Jan - Dec	\$388,750	\$305,500	\$380,000
2005	Jan - Dec	\$404,000	\$306,900	\$378,900
2004	Jan - Dec	\$385,000	\$284,000	\$370,000
2003	Jan - Dec	\$348,000	\$249,250	\$339,500
2002	Jan - Dec	\$320,000	\$226,000	\$310,000
2001	Jan - Dec	\$274,000	\$186,900	\$261,900
2000	Jan - Dec	\$235,500	\$149,900	\$232,500
1999	Jan - Dec	\$217,000	\$105,000	\$210,000
1998	Jan - Dec	\$190,000	\$110,000	\$190,000
1997	Jan - Dec	\$174,900	\$100,000	\$166,500
1996	Jan - Dec	\$168,750	\$103,950	\$163,000
1995	Jan - Dec	\$169,250	\$99,000	\$160,000
1994	Jan - Dec	\$166,938	\$99,999	\$155,000
1993	Jan - Dec	\$168,450	\$90,000	\$152,000
1992	Jan - Dec	\$163,500	\$105,000	\$156,500
1991	Jan - Dec	\$164,000	\$117,000	\$146,000
1990	Jan - Dec	\$178,125	\$120,500	\$165,000
1989	Jan - Dec	\$180,000	\$144,410	\$175,000
1988	Jan - Dec	\$175,000	\$154,000	\$168,000
1987	Jan - Dec	\$169,950	\$99,000	\$160,375

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### Norwood, MA - % Change Median Sales Price - Calendar Year

Year	Period	1-Fam % Change Prior Year	Condo % Change Prior Year	All % Change Prior Year
2013	Jan - Apr	4.55%	-7.66%	6.59%
2012	Jan - Dec	-4.33%	4.44%	-2.33%
2011	Jan - Dec	-1.19%	-14.85%	-3.73%
2010	Jan - Dec	0.75%	5.74%	5.69%
2009	Jan - Dec	-2.81%	-0.04%	-6.78%
2008	Jan - Dec	-4.30%	-20.63%	-6.85%
2007	Jan - Dec	-4.18%	3.11%	-3.95%
2006	Jan - Dec	-3.77%	-0.46%	0.29%
2005	Jan - Dec	4.94%	8.06%	2.41%
2004	Jan - Dec	10.63%	13.94%	8.98%

<http://rers.thewarrengroup.com/sor/tssearch.asp>

6/6/2013

**Norwood, MA - % Change Median Sales Price - Calendar Year**

Year	Period	1-Fam % Change Prior Year	Condo % Change Prior Year	All % Change Prior Year
2003	Jan - Dec	8.75%	10.29%	9.52%
2002	Jan - Dec	16.79%	20.92%	18.37%
2001	Jan - Dec	16.35%	24.68%	12.65%
2000	Jan - Dec	8.53%	42.76%	10.71%
1999	Jan - Dec	14.21%	-4.55%	10.53%
1998	Jan - Dec	8.63%	10.00%	14.11%
1997	Jan - Dec	3.64%	-3.80%	2.15%
1996	Jan - Dec	-0.30%	5.00%	1.88%
1995	Jan - Dec	1.38%	-1.00%	3.23%
1994	Jan - Dec	-0.90%	11.11%	1.97%
1993	Jan - Dec	3.03%	-14.29%	-2.88%
1992	Jan - Dec	-0.30%	-10.26%	7.19%
1991	Jan - Dec	-7.93%	-2.90%	-11.52%
1990	Jan - Dec	-1.04%	-16.56%	-5.71%
1989	Jan - Dec	2.86%	-6.23%	4.17%
1988	Jan - Dec	2.97%	55.56%	4.75%
1987	Jan - Dec	null%	null%	null%

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**Demographics****Norwood - MA**

Population		Total Housing			
2000	28,587	2000	11,945		
2010	28,602	2010	12,479		
% Change from 2000 to 2010	0.05%	% Change from 2000 to 2010	4.47%		
Total Housing - Occupied		Total Housing - Vacant			
2000	11,623	2000	322		
2010	11,917	2010	562		
% Change from 2000 to 2010	2.53%	% Change from 2000 to 2010	74.53%		
Median Age - Householder		Avg Household Size		Median Household Income	
2000	49.1	2000	2.41	2000	\$58,690
2007	50.6	2007	2.37	2007	\$69,647
2011	41.8	2011	2.42	2011	\$73,838

**Town Narrative****Norwood - MA**<http://rers.thewarrengroup.com/sor/tssearch.asp>

6/6/2013

## Appendix C: Community Workshop Results

### Introduction

The Norwood Community Planning and Economic Development Department (CPEDD), hosted an interactive community workshop on June 27, 2013 at the Community Room in the Town's Public Safety Building facilitated by JM Goldson community preservation + planning, Larry Koff and Associates, and Oxbow Partners. The workshop included a presentation of the key findings and a summary of facts and figures included in the draft Housing Production Plan. The workshop included small discussion groups where participants discussed a variety of questions included in the summary of results, on the following pages.

The CPEDD used multiple outreach strategies including an ad in the Norwood Record, direct email invitations to multiple Town boards, committees, and departments, an ad on Norwood Public Access Television, and the notice was read at the Board of Selectmen meeting on 6/25/13. In addition, the front page of The Boston Globe's Globe South included an article announcing the meeting on 6/27/13. The Workshop flyer is included to follow.

The Workshop was attended by over 20 participants including members of the Board of Selectmen and Planning Board, citizens, Town officials, and property owners.

### Exercises and Presentation

The Workshop consisted of a digital group polling exercise that was limited to participation by Norwood residents and property owners, which included 18 participants. At the conclusion of the polling exercise, the consultant team made a brief presentation regarding key finding of its housing needs study and described the nature, elements, and benefits of Housing Production Plans. The presentation slides are included to follow. Following the presentation, the participants took part in a small group discussion exercise where each group was asked to collaborate responses to three questions.

#### Digital Group Polling

The group polling allowed for anonymous response to a series of 23 questions using digital handheld devices. The questions included demographic topics ("Who You Are" questions), factual questions ("Test Your Knowledge" questions), and opinion questions. Throughout the exercise the consultant, Jennifer Goldson, offered factual data regarding the demographics and housing needs in Norwood. The participants responses are summarized below (a full report of results is included to follow).

**HIGHLIGHTS PARTICIPANT DEMOGRAPHICS:**

- 56% lived in town for over 40 years.
- 50% of participants came to official meetings in town only once per year or less, including 4 reporting to never have come to a meeting prior to the workshop.
- 94% of participants own a home; 88% live in a single-family house and 13% lived in a 2-3 family house.
- 82% were between 55 and 74 years old; 100% of participants were between 35 and 74 years old; 75% did not have children under 18 years old living in Norwood.
- 20% estimated household income of less than \$65,000.

**HIGHLIGHTS OF PARTICIPANT KNOWLEDGE:**

- Minority population: 25% estimated correctly that the Town's minority population was 15% of total population; 63% estimated a higher minority population of 20% or more.
- Percent affordable housing: 71% of participants chose the correct answer - 5.7% of total year round housing is affordable in Norwood.

Other knowledge questions included definitions of Housing Productions Plans, certification, and the requirements for public hearings.

**HIGHLIGHTS OF PARTICIPANT OPINIONS:**

- 53% of participants identified themselves as supporters of affordable housing with concerns over scale, location, and quality of development and 41% felt skeptical that the town needs more affordable housing.
- 94% of participants felt that while they were reluctant to see more rental housing, there may be circumstances where it is ok.

Other opinion questions included identifying their primary purpose for coming to the meeting and level of inclination to have a broader comprehensive master planning and community visioning process to follow the completion of the Housing Production Plan.

## Discussion Group Exercise

Participants worked in one of five groups to collectively respond to three questions. Highlights of the responses are summarized below and a full summary is included on the following pages.

### What types of affordable housing should the town encourage?

Most groups wanted the town to encourage housing in mixed residential and commercial buildings, through conversion of existing underutilized industrial and commercial properties, and elderly units. No groups wanted the town to encourage the development of larger multi-family complexes on undeveloped land, infill development, or 2-3 family houses. Two of the groups indicated a preference for housing in single-family or townhouse buildings.

### Which regulatory tools would be most beneficial in Norwood to encourage creation of affordable housing?

The groups responded to this question by using a handout “Regulatory Tool Kit” that defined a variety of regulatory techniques and included examples. All groups responded with a preference to create MGL c.40R Smart Growth Overlay districts. Three groups indicated preference for incentive or inclusionary zoning and two groups identified Compact Neighborhood zoning. One group indicated the desire for a cluster zoning bylaw (similar to an Open Space Residential Bylaw). No groups preferred creating an infill bylaw or mansion conversion zoning.

### Where do you think affordable housing units should be created?

Most groups indicated support for affordable housing at two downtown industrial sites: Plimpton Press and Regal Press. One group also supported development at a site adjoining the Regal Press site, the Sansone Garage. In addition, development at the housing authority sites (Maguire/Brookview Elderly Housing and Jefferson Drive/Washington Heights Family Housing) were supported by one or two groups. Two groups also supported development at the Comenitz site. One group supported development at 900 Washington Street and another at Upland Woods.

# Workshop Invitation

## Interactive Community Workshop to Guide Norwood's Affordable Housing Goals

**When:** Thursday, 6/27/13 at 6:30pm

**Where:** Community Room, Norwood Police/Fire Station, 137 Nahatan Street, Norwood, MA

**Food:** Light snacks and beverages provided

As an open public meeting, all are welcome to attend to observe and comment, however the workshop activities can accommodate a **maximum participation of 60 people so please be sure to pre-register** (see details below)

The Norwood Community Planning & Economic Development Department invites you to participate in an interactive workshop about affordable housing facilitated by the Town's consultant team – JM Goldson, Larry Koff & Associates, and Oxbow Partners.

In accordance with Massachusetts State regulations, the Town is preparing a Housing Production Plan (HPP), which is a specific type of affordable housing plan as described in the sidebar to the right. The Town asks for your help to answer some key questions:

- Do the housing needs indicated by the data match what you know from direct experience as a Norwood resident or town official?
- Where and how should affordable housing be developed?

The Department invites you to participate in the workshop to answer these questions and to help determine the Plan's goals.

The workshop will include digital group polling with instantaneous results and small discussion group exercises.

PRE-REGISTER BEFORE TUESDAY 6/25/13 TO BE ELIGIBLE FOR A DOOR PRIZE!!

**Participants who pre-register by 5:00pm Tuesday 6/25/12** and participate in the workshop in full will be eligible to win a \$50 gift certificate to a local restaurant compliments of the consultant team.

Registration is quick and easy at the following link:  
[norwoodworkshop.eventbrite.com](http://norwoodworkshop.eventbrite.com)

The workshop exercises have a maximum participation of 60 people. As an open meeting, all members of the public are welcome to come for the presentation and to observe and comment on the workshop.

If space remains on the night of the workshop, citizens may register for the workshop exercises at the door on a first-come-first-serve basis until we have reached 60 participants.

### Why create a Housing Production Plan (HPP)?

Under the state's Chapter 40B requirements, municipalities are subject to comprehensive permit developments until at least 10% of all year round housing units are affordable for low/moderate income households.

To meet the 10% minimum, Norwood must have at least 1,244 affordable units, however the Town currently has 705 affordable units.

With an approved HPP and the **development of at least 62 units of affordable housing** the Town will be eligible for one-year certifications of compliance from the MA Department of Housing and Community Development (DHCD).

**State certification demonstrates a proactive, incremental approach to reaching the state's 10% goal and therefore allows a town's denial of comprehensive permit applications to be upheld if appealed.**

For more information about Housing Production Plans, visit:

[www.mass.gov/hed/community/40b-plan/housing-production-plan.html](http://www.mass.gov/hed/community/40b-plan/housing-production-plan.html)

If you have any questions contact: Jennifer Goldson, owner of JM Goldson, at 617-990-4971 or [jennifer@jmgoldson.com](mailto:jennifer@jmgoldson.com)



**Session Name:** Norwood Housing Workshop 6-27-2013 7-14 PM

**Date Created:** 6/27/13 6:32:33 PM **Active Participants:** 18 of 18

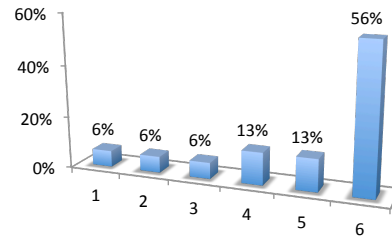
**Average Score:** 0.00%

**Questions:** 23

## Results by Question

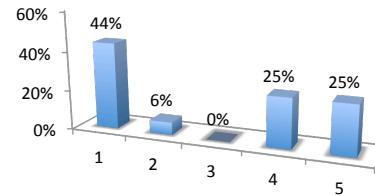
### 1.) Who you are questions: How long have you lived in Norwood? (Multiple Choice)

	Responses	
	Percent	Count
Less than 5 years	6%	1
5-9 years	6%	1
10-19 years	6%	1
20-29 years	13%	2
30-39 years	13%	2
40+ years	56%	9
<b>Totals</b>	<b>100%</b>	<b>16</b>



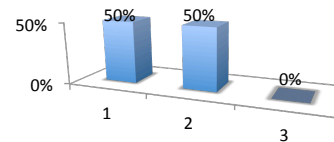
### 2.) About how often do you come to official meetings of the town? (Multiple Choice)

	Responses	
	Percent	Count
Twice a month or more	44%	7
Once a month	6%	1
Once every few months	0%	0
Once a year or less	25%	4
Never, this is my first	25%	4
<b>Totals</b>	<b>100%</b>	<b>16</b>



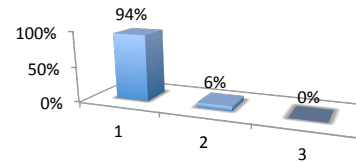
### 3.) Do you serve on a Town board/committee or are you a town official/employee? (Multiple Choice)

	Responses	
	Percent	Count
Yes	50%	8
No	50%	8
I used to, but don't anymore	0%	0
<b>Totals</b>	<b>100%</b>	<b>16</b>



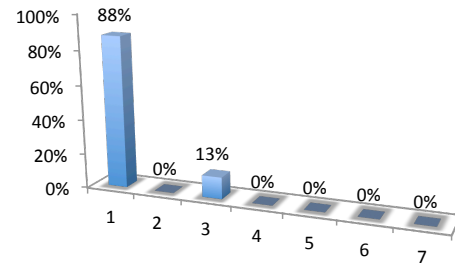
### 4.) Does your household own or rent your home? (Multiple Choice)

	Responses	
	Percent	Count
Own	94%	15
Rent	6%	1
N/A	0%	0
<b>Totals</b>	<b>100%</b>	<b>16</b>



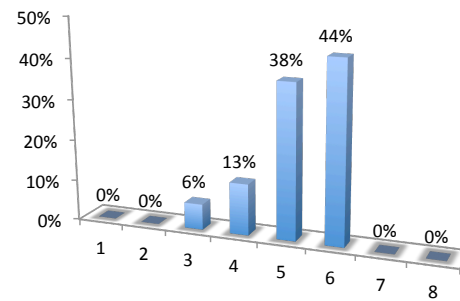
## 5.) What kind of dwelling do you live in? (Multiple Choice)

	Responses	
	Percent	Count
Single Family	88%	14
Townhouse	0%	0
2-3 Family	13%	2
4+ Family	0%	0
Single room/group home	0%	0
Accessory Apartment	0%	0
None of the above	0%	0
<b>Totals</b>	<b>100%</b>	<b>16</b>



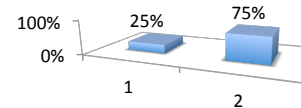
## 6.) What is your age? (Multiple Choice)

	Responses	
	Percent	Count
24 or under	0%	0
25-34	0%	0
35-44	6%	1
45-54	13%	2
55-64	38%	6
65-74	44%	7
75-85	0%	0
85+	0%	0
<b>Totals</b>	<b>100%</b>	<b>16</b>



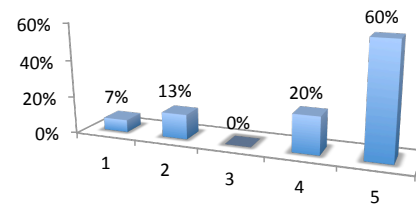
## 7.) Do you have any children under the age of 18 living in Norwood? (Multiple Choice)

	Responses	
	Percent	Count
Yes	25%	4
No	75%	12
<b>Totals</b>	<b>100%</b>	<b>16</b>



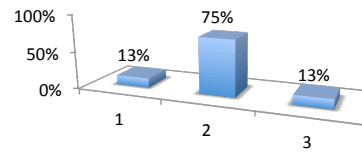
## 8.) What would you estimate your current gross household income is? (Multiple Choice)

	Responses	
	Percent	Count
Less than \$25,000	7%	1
\$25,000 - \$65,000	13%	2
\$65,001-\$85,000	0%	0
\$85,001-\$100,000	20%	3
Over \$100,000	60%	9
<b>Totals</b>	<b>100%</b>	<b>15</b>



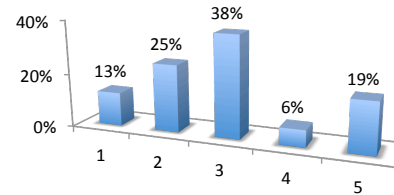
## 9.) Does anyone in your household live with a disability (cognitive or physical)? (Multiple Choice)

	Responses	
	Percent	Count
Yes	13%	2
No	75%	12
Not sure	13%	2
<b>Totals</b>	<b>100%</b>	<b>16</b>



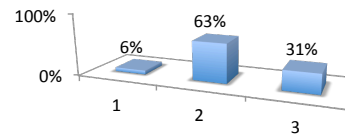
## 10.) What do you think Norwood's % of minority population is? (i.e., Asian, Black/African American, Hispanic, Native American) (Multiple Choice)

	Responses	
	Percent	Count
5%	13%	2
15%	25%	4
20%	38%	6
25%	6%	1
30%	19%	3
<b>Totals</b>	<b>100%</b>	<b>16</b>



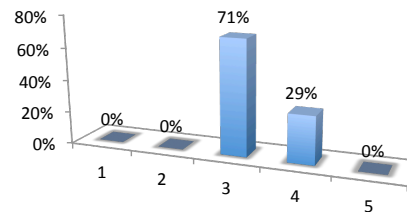
## 11.) What you know questions: How familiar are you with the term "40B"? (Multiple Choice)

	Responses	
	Percent	Count
Not at all	6%	1
Somewhat	63%	10
Very familiar	31%	5
<b>Totals</b>	<b>100%</b>	<b>16</b>



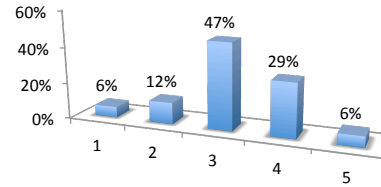
## 12.) The state mandates that at least 10% of every municipality's housing is affordable. What % of Norwood's housing is currently considered affordable by the state? (Multiple Choice)

	Responses	
	Percent	Count
Less than 2%	0%	0
3.3%	0%	0
5.7%	71%	12
7.1%	29%	5
Over 10%	0%	0
<b>Totals</b>	<b>100%</b>	<b>17</b>



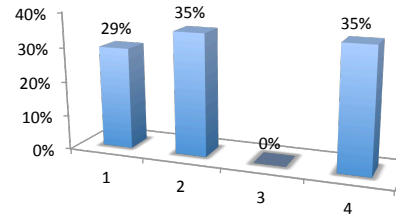
13.) There are 12,441 total housing units in Norwood. How many more affordable units are needed to meet the state's 10% mandate? (Multiple Choice)

Responses		
	Percent	Count
159	6%	1
392	12%	2
539	47%	8
779	29%	5
901	6%	1
<b>Totals</b>	<b>100%</b>	<b>17</b>



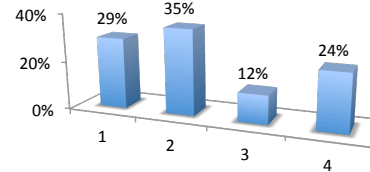
14.) How is a "Housing Production Plan" different from a housing plan? (Multiple Choice)

Responses		
	Percent	Count
It's more detailed and focused on production of units	29%	5
It's a state regulatory tool and can allow town to deny 40Bs	35%	6
It's just a fancy name for the same thing	0%	0
I have no idea	35%	6
<b>Totals</b>	<b>100%</b>	<b>17</b>



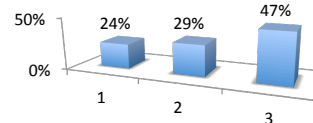
15.) "Certification" of the Housing Production Plan allows the town to deny 40B applications. How many affordable units would be needed to certify Norwood's Plan for one-year? (Multiple Choice)

Responses		
	Percent	Count
249 units (2%)	29%	5
187 units (1.5%)	35%	6
124 units (1%)	12%	2
62 units (0.5%)	24%	4
<b>Totals</b>	<b>100%</b>	<b>17</b>



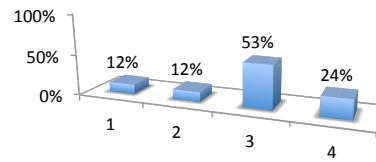
16.) When a town is certified does the Zoning Board still have to hold a public hearing for a new comprehensive permit application? (Multiple Choice)

Responses		
	Percent	Count
Yes	24%	4
No	29%	5
Not sure	47%	8
<b>Totals</b>	<b>100%</b>	<b>17</b>



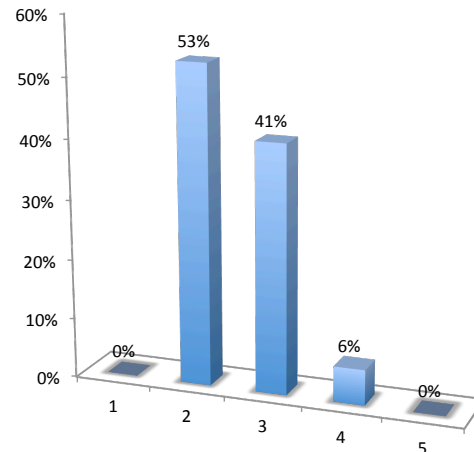
17.) When a town is certified, within how many days of opening the ZBA public hearing must the town notify new comprehensive permit applicants of the town's safe harbor status? (Multiple Choice)

	Responses	
	Percent	Count
7 days	12%	2
15 days	12%	2
30 days	53%	9
Not sure	24%	4
<b>Totals</b>	<b>100%</b>	<b>17</b>



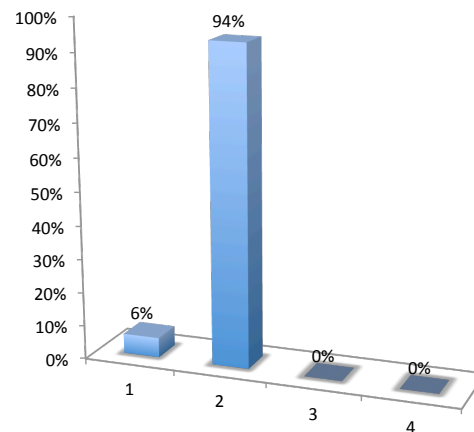
18.) Opinion questions: Which statement most closely reflects your feelings about affordable housing? (Multiple Choice)

	Responses	
	Percent	Count
I'm a strong supporter - likely to support a development if it provides substantial affordable housing.	0%	0
I'm a supporter, but need to agree with the scale, location, and quality of the development before supporting.	53%	9
I'm skeptical that we need more affordable units and unlikely to support development just for meeting affordability.	41%	7
I am generally against any more residential development at this time.	6%	1
None of the above/Not sure	0%	0
<b>Totals</b>	<b>100%</b>	<b>17</b>



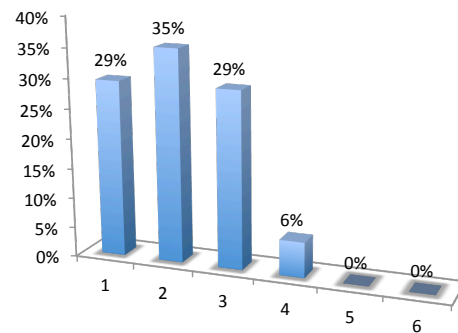
19.) 43% of Norwood's housing units are rental (larger % than state, county, metro region, & surrounding towns). Which statement most closely reflects your opinion? (Multiple Choice)

	Responses	
	Percent	Count
I'm avidly opposed to development of any more rental units, Norwood has more than its fair share of rentals.	6%	1
While reluctant to see more rental, there may be circumstances where it's ok (such as, if it helps get certification of the plan and/or if adaptive reuse of old mill buildings rather than new construction, etc)	94%	16
I'm not opposed to new rental developments - if there is market demand then maybe could bring in young professionals commuting to Boston or 495 corridor.	0%	0
None of the above/Not sure	0%	0
<b>Totals</b>	<b>100%</b>	<b>17</b>



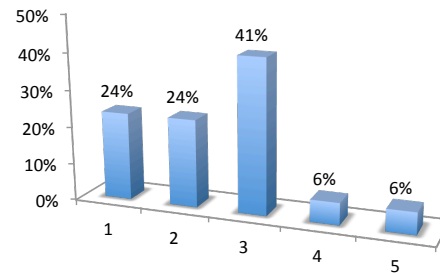
## 20.) What was your primary purpose in coming here this evening? (Multiple Choice)

	Responses	
	Percent	Count
Offer my opinion about priorities to include in the Housing Production Plan	29%	5
Learn about housing	35%	6
I'm worried about housing development in town and want to voice my concerns	29%	5
Hoping to win a gift certificate to a local restaurant :)	6%	1
I need housing assistance (or know someone who does)	0%	0
Other	0%	0
<b>Totals</b>	<b>100%</b>	<b>17</b>



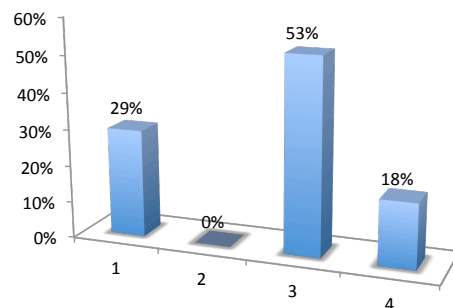
## 21.) Are you disappointed that you can't discuss the current 40B application on the Polaroid site? (Multiple Choice)

	Responses	
	Percent	Count
Yes, this was my main reason to come tonight	24%	4
A bit, but that's not why I came tonight	24%	4
No, I know I should speak about this at the Zoning Board public hearings	41%	7
I never heard about it before tonight	6%	1
Other	6%	1
<b>Totals</b>	<b>100%</b>	<b>17</b>



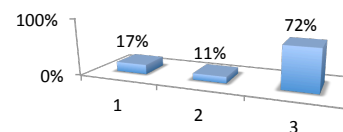
## 22.) If Norwood achieves state certification of the Housing Production Plan and 40B pressure is slowed down, do you think the implementation of the plan recommendations should be done: (Multiple Choice)

	Responses	
	Percent	Count
Through the standard town process (e.g., Planning staff, Planning Board, and Town Meeting)	29%	5
A few more housing workshops of this type held tonight.	0%	0
Broader, more comprehensive master planning and community visioning process to chart the future of development in Norwood.	53%	9
Not sure	18%	3
<b>Totals</b>	<b>100%</b>	<b>17</b>



## 23.) Do you know everyone sitting in your group tonight? (Multiple Choice)

	Responses	
	Percent	Count
Yes	17%	3
No, not a soul	11%	2
I know a few, but not all	72%	13
<b>Totals</b>	<b>100%</b>	<b>18</b>



# Summary of Discussion Group Exercise

## QUESTION 1

### WHAT?

What types of affordable housing should the town encourage? Why?

Type of Housing	Group					Why?
	A	B	C	D	E	
a. single-family houses or town-houses		X			X	
b. two or three family houses						
c. residential units above downtown commercial spaces (a.k.a. mixed-use)		X	X	X	X	
d. larger multi-family complexes on undeveloped land						
e. new houses scattered in existing residential neighborhoods (a.k.a. infill development)						
f. converted existing buildings (e.g., underutilized industrial/commercial sites)		X	X	X	X	
g. supported elderly and/or units for over 55 years	X	X	X	X	X	Helping the need for elderly and not hurting our schools.

#### Comments:

- Group B chose "A" above to indicate a preference for townhouses (not single family).
- Group E suggested controlling bedrooms per unit by design

## NORWOOD HPP WORKSHOP – JUNE 27, 2013

# Summary of Discussion Group Exercise

## QUESTION 2

### HOW?

There are a variety of regulatory (zoning) tools that can help create affordable housing in MA municipalities. Carefully review the regulatory toolbox on the table as you discuss this question.

Which regulatory tools would be most beneficial in Norwood to encourage creation of affordable housing?

Regulatory Strategy	Group					Why?
	A	B	C	D	E	
a. incentive zoning		x	x			Allow parking structure with incentive zoning.
b. inclusionary zoning					x	
c. infill zoning						
d. 40R districts (a.k.a. smart growth districts)	x	x	x	x	x	Reasonable number of units and size of units – neighborhood and traffic have to be considered.
e. Compact Neighborhood zoning			x	x		
f. mansion conversion zoning						
g. other					x	Cluster zoning



## Summary of Discussion Group Exercise

### QUESTION 3

#### WHERE?

A map of the town is provided on the table that indicates some sites that could be possibilities for housing that are in "smart growth" locations (close to downtown and the commuter rail) and/or are redeveloping underused industrial/commercial complexes. Using these sites as a starting point in your discussion, **where** do you think affordable housing units should be created? **Why?**

LOCATIONS	Group					Why?
	A	B	C	D	E	
Regal Press	X		X	X	X	Old building updated; traffic impact already with employees and trucks. Prime location for residential above and commercial below.
Plimpton Press	X	X			X	Good for 55+ development because within walking distance of public transportation, local hospital, shopping, and church. Good character to preserve.
900 Washington St		X				Preservation; good location near transit and services
Maguire Housing Authority Elderly Site		X			X	Need for supported elderly housing.
Comenitz Site			X	X		Good for elderly/assisted living - no skateboarder issues - no crowding schools.
Sansone Garage			X			Good to combine this site with Regal Press for development - prime locations for residential above and commercial below.
Upland Woods				X		
Jefferson Drive Housing Authority Family Site					X	

#### Comments:

##### Regal Press

- Use 40R
- 70 units - 1 car per unit allowed; 35 employees plus trucks existing today
- Old building updated

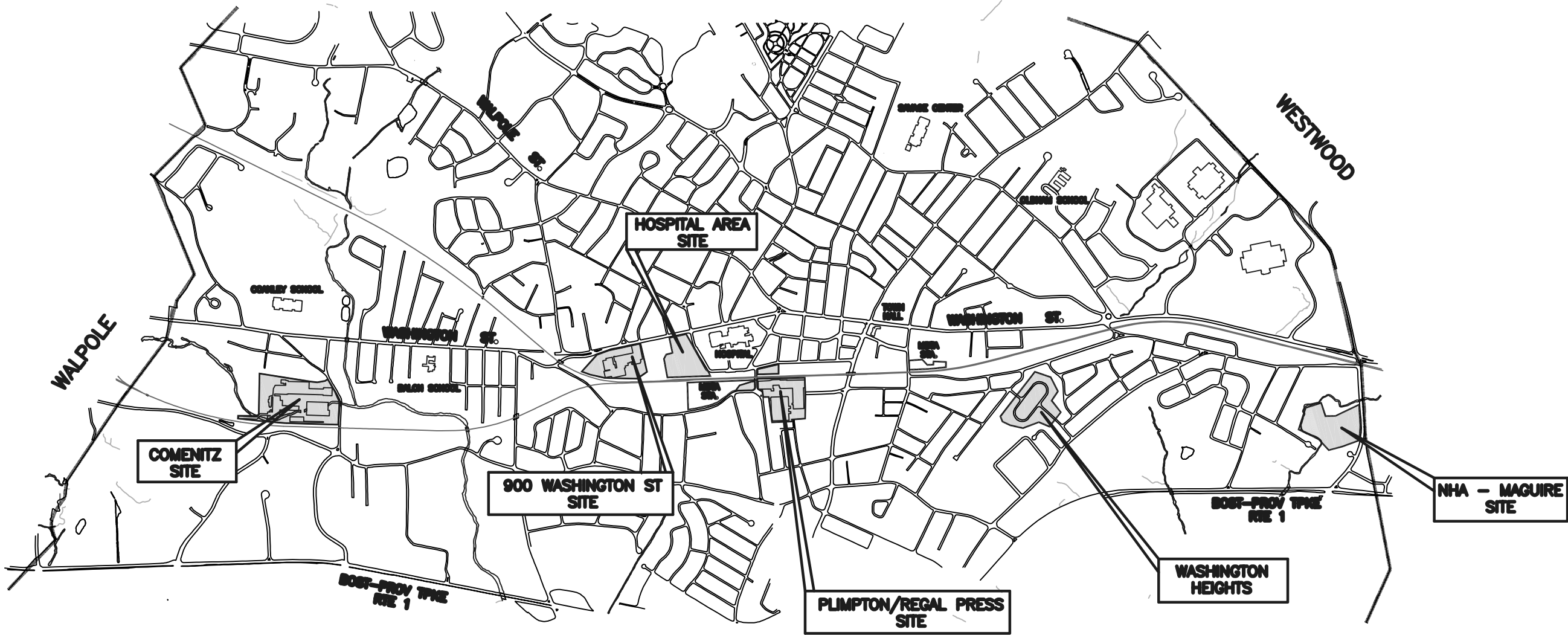
##### Plimpton Press

- Use 40R
- 55+ older affordable housing
- 1 car per unit

##### Comenitz

- Good for elderly/assisted living

NORWOOD HOUSING PRODUCTION PLAN  
POTENTIAL HOUSING SITES  
JUNE 2013



1 MILE

## Appendix D: Preliminary Analysis of Three Potential Development Sites

### Kevin F. Maguire/Brookview Circle

Norwood Housing Production Plan – Preliminary Analysis of Potential Development Site  
Prepared by JM Goldson, with Oxbow Partners, Bluestone Planning Group, and Koff & Associates  
Submitted for review 8/5/13

#### Brookview Supported Living Development Opportunity

**Location:** Brookview Circle (Everett Street)

**Proposed Program:** Given the DEP imposed riverfront limitations with the Purgatory Brook on this site, a 4-story double-loaded corridor apartment building is proposed as shown on the accompanying site plan. The upper three floors have 10 apartments each. The lower floor has 4 apartments with the remainder of the ground floor used for lobby, common rooms, mechanical room, etc. The plan shows a total of 34 senior apartments with 22 parking spaces (~ 0.65 spaces per unit, which accommodates the required ratio of 0.5 spaces per unit plus visitor parking).

#### Comments:

1. Difficult, but not impossible to fund all affordable in this environment. Total development cost for 34 units would be very roughly 10+ million. As developer, the Norwood Housing Authority would be premium of 20% or so because of public bidding laws and prevailing wage requirements. Housing Authority could put out RFP to nonprofit or for profit developer to seek partner that would not have to pay prevailing wages or comply with public bidding laws, assuming public funding does not trigger prevailing wages. Given the adjacency of the proposed building to the existing buildings, it may be difficult to carve out in more than a physical sense. The close adjacency and curb location of the proposed new building will make it important to have a compatible program with what exists already.
2. As a federal public housing development, this Maguire/Brookview site may be eligible for the Rental Assistance Demonstration Program known as RAD which would support the development of the proposed units. RAD provides a mechanism for private or nonprofit owners to be involved with housing development on public housing authority land.
3. Housing Authorities have developed comparable all affordable developments on Housing Authority land in Needham, Sudbury, Barnstable, Acton, Foxboro and probably others. The Mass Housing Partnership has been supporting housing authorities in efforts to develop additional housing on housing authority land and has providing planning grants for this purpose.
4. All elderly is becoming increasing difficult to fund in an environment of reduced funding and great demand for affordable housing. DHCD is funding some elderly developments as long a community can demonstrate that it has already made significant progress in meeting family housing production goals. Key to any funding plan is the importance of obtaining Section 8 Project Based Vouchers. These rents will support debt that can be a significant funding source.
5. Mixed income development with market units that could support development costs to some degree would be challenging at this particular location.

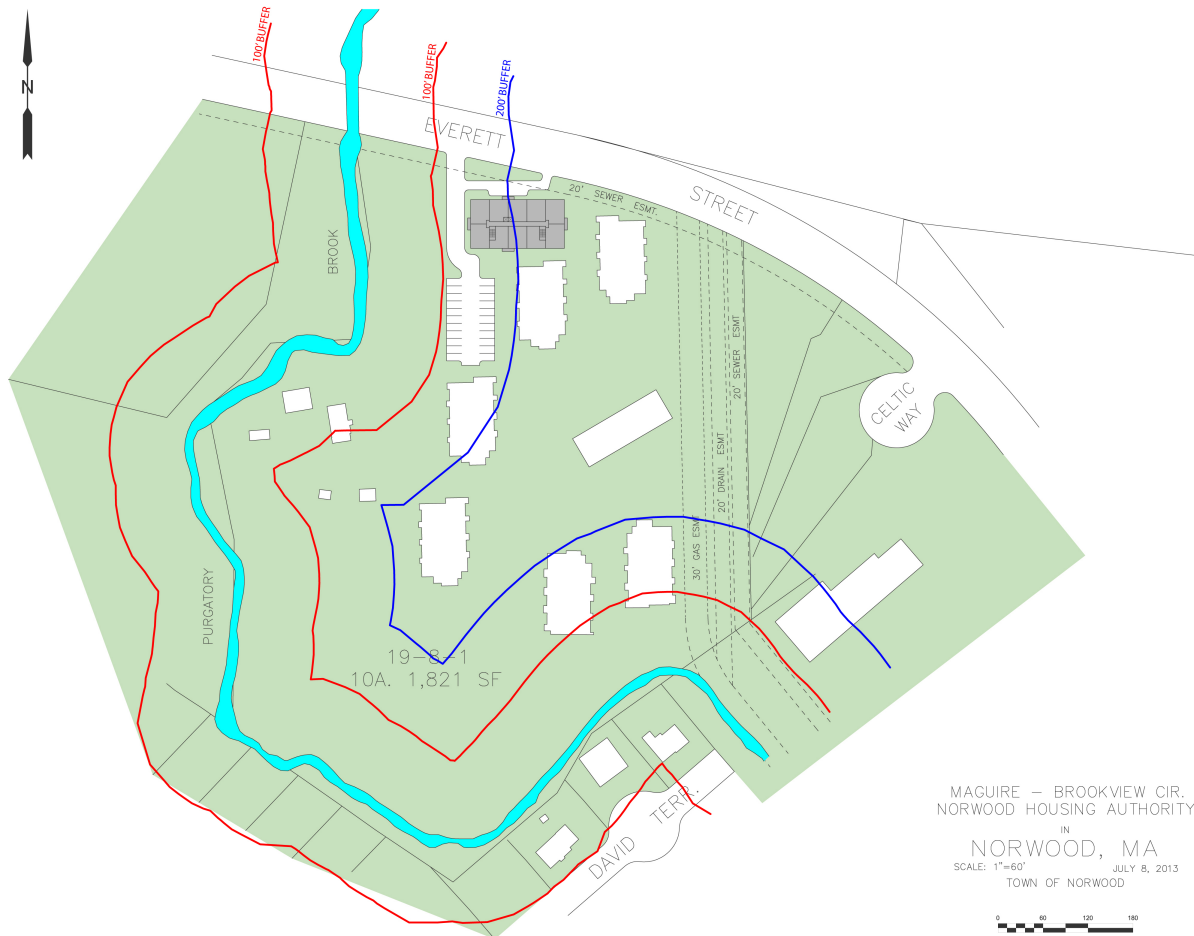
Norwood Housing Production Plan – Preliminary Analysis of Potential Development Site  
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6. Having a project over 30 units makes it possible to use low income housing tax credits. Again, difficult to obtain but often the most significant chunk of affordable housing funding. Also challenging to manage with the reporting requirements involved.
7. DHCD may have some special housing programs for which they are seeking sites and have funding. This used to be true of Chapter 689, special group homes and housing for transitioning out of homeless situations. Would be very worthwhile rechecking on these potential funding opportunities if they would be workable at this location.
8. To get funding from DHCD a strong local match will be very helpful/necessary of say 1.5 million plus or minus.

### **Conclusion**

It is very positive that the Norwood Housing Authority owns this site and that the existing infrastructure is in place to allow for additional development. The existing development is attractive and seems to be functioning well to meet the needs of its elderly residents. It is important that any new development be compatible with the existing elderly development in terms of program, unit mix, population, management etc. There needs to be a strong logic that any proposed new development will make a stronger combined community—if public funders are to get interested in supporting new development. An all elderly program will be difficult to fund from DHCD unless Norwood has made notable progress in funding family housing elsewhere.

9/4/13



## Washington Heights/Jefferson Drive

Norwood Housing Production Plan – Preliminary Analysis of Potential Development Site  
Prepared by JM Goldson, with Oxbow Partners, Bluestone Planning Group, and Koff & Associates  
Submitted for review 8/5/13

### Jefferson Drive Redevelopment Opportunity

**Location:** Jefferson Drive

**Proposed Program:** 25 new attached 2-story family townhouses. 8 existing units have been removed (5 single families + a triplex). So there's a net gain of 17 new family units. Please see attached conceptual site plan for details. With more refined site plan analysis it may be possible to accommodate more units on site, particularly if three story structures would be allowed.

**Ownership:** The existing housing is owned by the Norwood Housing Authority under the Commonwealth's Chapter 200 family housing programs. The existing homes have been renovated over the years.

**Physical Site Characteristics:** The existing site has the benefit of water, sewer and other utilities in place. However, the undeveloped portion of the site has pockets of ledge and some steeper grades that will make construction a bit more challenging and expensive

**Redevelopment Opportunity.** A very similar redevelopment program was undertaken in Needham in which 20 single family units were replaced by 20 duplex homes for a total of 40 units. A summary of High Rock Homes follows which clearly outlines potential public benefits and funding possibilities for the proposed Jefferson Drive Development



**HIGH ROCK HOMES**  
NEEDHAM, MA

**Description:** Needham Housing Authority is demolishing 20 existing single-family public housing units at High Rock Homes, and replacing them with 40 units in twenty newly constructed farm-style duplexes. Twenty of these forty units will be affordable rental units supported through the use of Section 8 Project Based Vouchers. The remaining twenty units will be new affordable homeownership units, and will be sold to qualified first time homebuyers.

**Funding:** The project is leveraging substantial amounts of local and state funding as illustrated below.

#### SOURCES

	Approved
Construction Loan	\$ 6,000,000

	Approved
Permanent Loan - Risk Sharing	\$ 2,703,000
Priority Development Funding	\$ 1,500,000
DHCD Modernization	\$ 1,403,632

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Affordable Housing Trust Funding	\$ 1,000,000
Needham Community Preservation Funding	\$ 499,500
Community Based Housing Funding	\$ 306,000
Local HOME	\$ 287,516
Sales - Ownership	\$ 4,225,000
NHA Deferred Developer Fee	\$ 360,000
Energy Star	\$ 30,000
Total	<b>\$ 12,314,648</b>

**Status:** Financial closing and the start of construction occurred in mid-December 2007. Project fully occupied and a financial, program and redevelopment success.

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## Comments/ Lessons for Norwood

**1. Significant public funding:** High Rock succeeded due to the combination of a variety of state and federal funding sources. 20 Project Based units, homeownership sales of 4.2 million and priority development funds of 1.5 million were notable. The priority development funds are no longer available. It could easily take 3 funding rounds to obtain, if possible, this amount of public funding for this Norwood deal.

The High Rock total development cost was over just \$300,000 per unit. In today's dollars, the cost might approach \$350,000 per unit or very roughly \$6 million for the proposed Norwood plan. Key to public funding is to be sure to reserve Norwood Housing Authority Section 8 funds for this development.

The deal is too small for low income housing tax credits, which would be difficult to manage in any case. We recommend that the Norwood Housing Authority determine if the existing units are eligible for DHCD's High Leverage Asset Program. This development does not appear to be eligible, but if it were this would be a way to redevelop the existing units that need renovation.

**2. Local Support and Funding:** High Rock Homes zoning and CPA funding was supported unanimously at town meeting and with no discussion. This strongly facilitated obtaining state and federal funding support. The CPA funds were used to cover predevelopment expenses which made it far easier for the housing authority to undertake this major effort. If Norwood has any other sources of local funds as a match it will be easier to fund this proposed development.

**3. Housing Authority as Developer:** The Needham Housing Authority, with consulting assistance, was the owner developer. There was a 20% cost premium with prevailing wages and public bidding required with this approach, but it kept full control of the development process with the housing authority. DHCD now prefers housing authority to seek private partners to save on total development costs but the intertwining of the new proposed buildings with the existing buildings would make it difficult to have a separate private owner. Needham initially hired a private manager, but now manages the old and the new units together.

Norwood Housing Production Plan – Preliminary Analysis of Potential Development Site  
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**4. Mix of ownership and rental housing:** The ownership units sold (as high as \$280,000 per unit), but with great difficulty during the economic downturn. Condominiums would be difficult to sell at this site particularly in the context of public housing authority ownership of the land.

**5. Integration of new with old units:** The new units to be developed and their residents will need to be integrated in the site and neighborhood context in terms of the mix of residents, recreational and other community needs.

**6. Relocation:** If federal funding is involved, the residents in the units to be demolished will need to be relocated under the Federal Uniform Relocation Act. This requires good planning and execution in meeting these requirements.

**7. Redevelopment Need:** In Needham, the existing homes were in poor shape and outdated in terms of unit size and amenity. The Jefferson Drive units appear to be better cared for. It may be a difficult argument justifying the demolition of any existing apartments. The argument would need to be made convincingly to potential funders that the redevelopment of new units at Jefferson Drive results in a far better community than previously. Simply adding new units without improving other aspects of the neighborhood, development appearance, management etc. would not be that attractive to public funders.

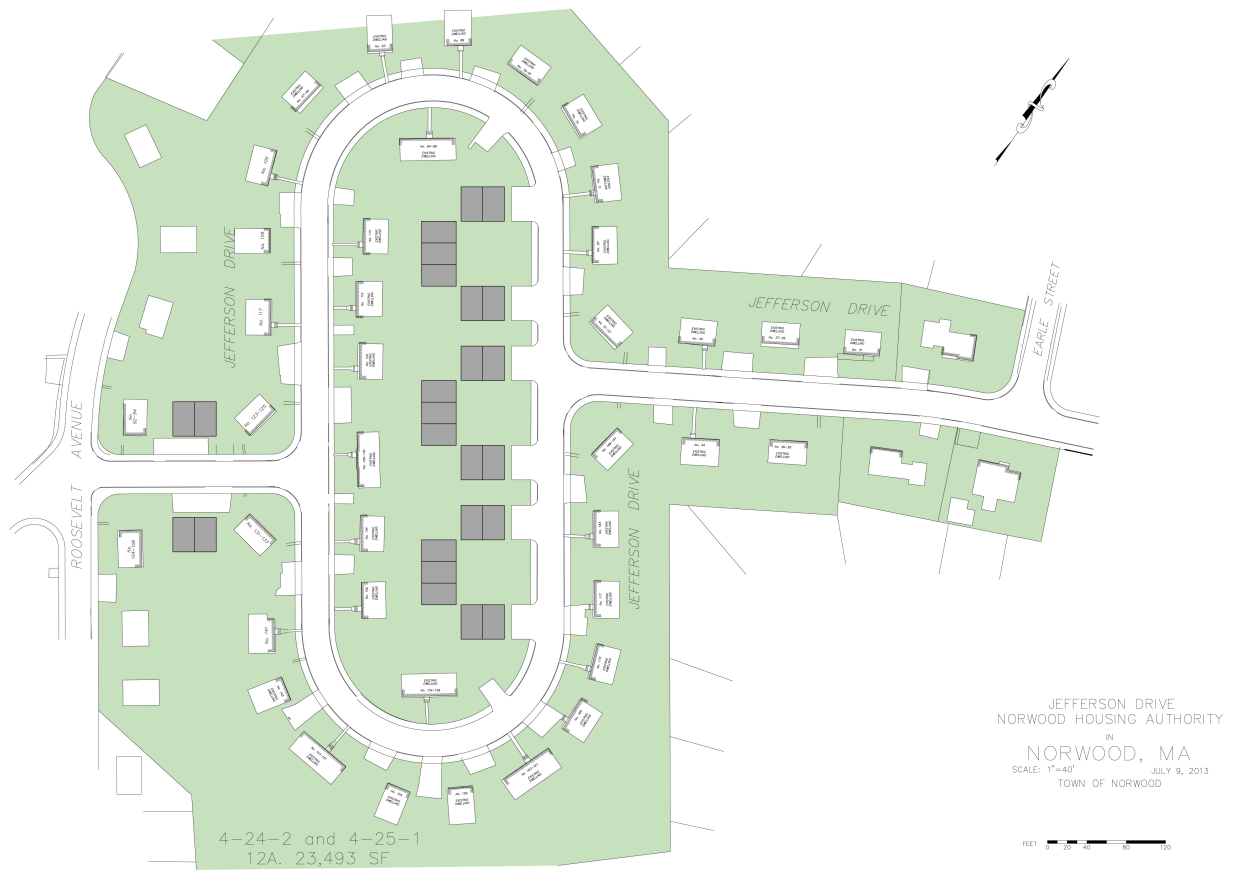
**8. Approvals:** In addition to zoning and other local approvals, DHCD will need to approve the development plan under the Mixed Finance Regulations and HUD will need to approve the use of Project Based Vouchers by the Norwood Housing Authority.

### **Conclusion**

This site offers an opportunity for the housing authority to expand the existing Jefferson Drive site. Challenges exist of financing, zoning approvals and dealing with potential slope and ledge conditions making building more expensive and a variety of other potentially unknowns. But, as a site already served with utilities, access roads and other public infrastructure, some challenges have already been solved. Given the relatively small size of this development and how the plan intertwines with the existing development it may make the most sense for the Norwood Housing Authority to be the owner and developer. The use of modular construction could reduce total development costs since prevailing wages do not apply to factory built construction. If the aggregation of new units can be consolidated in one area, seeking a private or nonprofit owner could be more cost effective.



9/4/13



## Comenitz/Morse Street

Norwood Housing Production Plan – Preliminary Analysis of Potential Development Site  
Prepared by JM Goldson, with Oxbow Partners, Bluestone Planning Group, and Koff & Associates  
Submitted for review 8/5/13

### Comenitz Redevelopment Opportunity

**Location:** Morse Street

**Proposed Program:** This is a challenging site with serious due diligence questions that must be answered before any real site planning can be accomplished. For the purposes of this limited analysis the consultant studied development at approximately six units per acres (6.69 units per net acre; 5.4 units per gross acre). This yielded a total of 101 units in a combination of 88 for sale duplexes and 13 single-family homes. This density would not qualify the site for DHCD's Compact Neighborhood Zoning Program.<sup>1</sup>

**Ownership:** The 18.4 gross acre is owned privately. This landowner has indicated that he is having the flood plain and river front protection impacts on the site professionally assessed. This is critical due diligence information that the owner is responsibly assessing in advance of any site plan development.

**Physical Site Characteristics:** The existing site has the benefit of water, sewer and other utilities in place. However the site has Grading, ledge, etc. (Larry, please expand)

### Due Diligence Concerns prior to Site Plan development.

1. **Riverfront protection:** The Neponset River runs through this site, however, under the Town Conservation Agent has advised that under the Rivers Protection Act, the site is considered "previously developed" and therefore the standards would not apply.<sup>2</sup> It is expected that the river would be "day lighted" and its banks would be restored by the developer for recreational pathway purposes.

2. **100 year flood plain:** Most of the site is in the 100 year flood plain. Any new construction on the site would have to provide compensatory storage for any foundations or structures reducing the flood capacity of the site. Developments have been built on structures raising them above the flood level so the water can freely flow below. 100 year flood plain special construction will increase construction costs and raise potential significant concerns from lenders and buyers and make it more risky to get development approvals for this project.

<sup>1</sup> The state's Compact Neighborhood Zoning overlay district would require a minimum of 8 units per acre for duplex and multi-family and 4 units per acre for single family houses. It would also require that the zoning district allow for a minimum development of 1% of Norwood's year round housing stock, which is equivalent to 124 units.

<sup>2</sup> The Rivers Protection Act is a 1996 amendment to the Massachusetts Wetlands Protection Act. Under the Act, riverfront areas are regulated to protect areas within 200 feet from the mean high water mark of a perennial river from development. However, the standards do not apply to development of those portions of Riverfront Areas regarded as "previously developed" or "degraded", where the goal is to improve existing conditions. The regulations specify conditions for use of this provision (310 CMR 10.58(5)), which is used at Conservation Commissions' discretion.

Norwood Housing Production Plan – Preliminary Analysis of Potential Development Site  
 Prepared by JM Goldson, with Oxbow Partners, Bluestone Planning Group, and Koff & Associates  
 Submitted for review 8/5/13

3. **Market.** Suggestions of market product are beyond the scope of this study, but of note is the number of newly construction homes selling in Norwood are few in number. In addition to questions of whether market prices will support home construction, particularly with the escalated costs associated with building in the flood plain, there are questions of how quickly any truly market ownership units will be absorbed. There are also questions of what community amenities, unit types, and target marketing will help sales.

4. **Existing buildings:** It will be expensive to remove any existing buildings, not just demolition but any potential environmental hazards such as asbestos, oil etc. Economically, it may make sense to convert some of the buildings, particularly if they can receive historic designation and thus be eligible for federal and state historic tax credits. Of note are the 19<sup>th</sup> century portions of the industrial complex, particularly as viewed from the public way (Morse Street).

## Conclusions

Overall, this site has many challenges including flood plain issues, raising costs of construction and potential concerns from lenders, and extant industrial buildings with demolition costs and potential hazard mitigation. In addition, there are questions regarding the marketability of ownership duplex and single-family unit mix at this site given recent sales data in Norwood. Given these issues, feasibility to construct a mix of duplex and single family units at a density of approximately six units per acre (as instructed for this study) appears difficult.

Despite these feasibility concerns, with the site's owner currently undertaking serious due diligence assessments, it is premature to comment on the best site plan approach. Keeping this site in consideration for a potential redevelopment for a mixed income development makes sense given the site's location near South Norwood commercial area and Route 1, potential affordable unit yield, 19<sup>th</sup> century industrial architecture, and river amenity.

## SUBSIDIZED HOUSING INVENTORY: Requesting New Units Form

Subsidizing Agency – List All (i.e., MassHousing, DHCD)

Subsidy Program – List All (i.e., Housing Starts, NEF, LIP, HOME)

	Rental	Ownership
Total Units in Development		
Total Affordable Units		
Restricted at 80% of AMI		
Restricted at 50% of AMI		
Restricted at 30% of AMI		

Date of Occupancy Permit(s) \_\_\_\_\_ (Provide a listing of issued occupancy permit numbers and corresponding unit numbers and addresses)

- Date comprehensive permit application was filed with the ZBA: \_\_\_\_\_
- Date comprehensive permit, zoning approval under M.G.L. c.40A, or completed plan review under M.G.L. c.40R was filed with the town clerk: \_\_\_\_\_
- Was an appeal filed? YES or NO  

Was an appeal filed by the Zoning Board of Appeals? YES or NO
- Date the last appeal was fully resolved: \_\_\_\_\_  
 (Provide documentation)

1. The zoning or permitting mechanism under which the housing development is authorized
2. The units are subsidized by an eligible state or federal program
3. The units are subject to a long term use restriction limiting occupancy to income eligible households for a specified period of time (at least thirty years or longer for newly created affordable units, and at least fifteen years for rehabilitated units)
4. The units are subject to an Affirmative Fair Housing Marketing Plan

**SUBSIDIZED HOUSING INVENTORY: Requesting New Units Form**

5. The last appeal has been fully resolved (where applicable)

**Submit form and documentation to:**      **DHCD Office of the Chief Counsel  
Attn: Subsidized Housing Inventory  
100 Cambridge Street, Suite 300  
Boston, MA 02114**

Submitted by: Name & Title: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
Phone and email: \_\_\_\_\_

\*Please review Section II of the DHCD Comprehensive Permit Guidelines, "Measuring Progress Towards Local Goals," available at <http://www.mass.gov/Ehed/docs/dhcd/legal/shi.doc> for more information about the required criteria for inclusion on the Subsidized Housing Inventory.

# Appendix F: DHCD's Affirmative Fair Housing Marketing Plans Guidelines

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## III. Affirmative Fair Housing Marketing Plan (Including Resident Selection)

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the Subsidized Housing Inventory (SHI) shall have an Affirmative Fair Housing Marketing Plan (AFHMP). *The affordable Use Restriction documents of said housing must require that the AFHMP, subject to the approval of the subsidizing or funding agency, shall be implemented for the term of the Use Restriction.* Affirmative Fair Housing requirements apply to the full spectrum of activities that culminate with occupancy, including but not limited to means and methods of outreach and marketing through to the qualification and selection of residents. All AFHMP plans must, at a minimum, meet the standards set forth by the Department of Housing and Community Development (DHCD). In the case of M.G.L. c.40B projects, the AFHMP must be approved by the Subsidizing Agency.

The developer (Developer) is responsible for resident selection, including but not limited to drafting the resident selection plan, marketing, administering the initial lottery process, and determining the qualification of potential buyers and/or tenants. The Developer is responsible for paying for all of the costs of affirmative fair marketing and administering the lottery and may use in-house staff, provided that such staff meets the qualifications described below. The Developer may contract for such services provided that any such contractor must be experienced and qualified under the following standards.

Note: As used in these AFHMP Guidelines, "Developer" refers to the Project Developer and/or the entity with which the Developer has contracted to carry out any or all of the tasks associated with an AFHMP.

(April 8, 2008 change: inserted a new third sentence in the first paragraph).

### A. Developer Staff and Contractor Qualifications

The entity as well as the individual with primary responsibility for resident selection, whether in-house staff or a third-party contractor, must have substantial, successful prior experience in each component of the AFHMP for which the party will be responsible, e.g. drafting the plan, marketing and outreach activities, administering the lottery process and/or determining eligibility under applicable subsidy programs and/or qualifying buyers with mortgage lenders.

Subsidizing Agencies reserve the right to reject the qualifications of any Developer or contractor. However, generally, Developers or contractors that meet the following criteria *for each component*, as applicable, will be considered to be qualified to carry out the component(s) for which they are responsible:

- The entity has successfully carried out similar AFHMP responsibilities for a minimum of three (3) projects in Massachusetts *or* the individual with primary responsibility for the resident selection process has successfully carried out similar AFHMP responsibilities for a minimum of five (5) projects in Massachusetts.

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- The entity has the capacity to address matters relating to English language proficiency.
- "Successfully" for the purposes of these Guidelines means that, with respect to both the entity and the relevant staff, (a) the prior experience has not required intervention by a Subsidizing Agency to address fair housing complaints or concerns; and (b) that within the past five (5) years, there has not been a finding or final determination against the entity or staff for violation of any state or federal fair housing law.

## **B. Affirmative Fair Housing Marketing Plan**

The Developer shall prepare the following materials which shall comprise an AFHMP:

- Informational materials for applicants including a general description of the overall project that provides key information such as the number of market/affordable units, amenities, number of parking/garage spaces per unit, distribution of bedrooms by market and affordable units, accessibility, etc.
- A description of the eligibility requirements.
- Lottery and resident selection procedures.
- A clear description of the preference system being used (if applicable).
- A description of the measures that will be used to ensure affirmative fair marketing will be achieved including a description of the affirmative fair marketing and outreach methods that will be used, sample advertisements to be used, and a list of publications where ads will be placed.
- Application materials including:
  - The application form.
  - A statement regarding the housing provider's obligation not to discriminate in the selection of applicants, and such a statement must also be included in the application materials.
  - Information indicating that disabled persons are entitled to request a reasonable accommodation of rules, policies, practices, or services, or to request a reasonable modification of the housing, when such accommodations or modifications are necessary to afford the disabled person equal opportunity to use and enjoy the housing.<sup>1</sup>
  - An authorization for consent to release information.
- For homeownership transactions, a description of the use restriction and/or deed rider.

<sup>1</sup> It is important to remember that legal obligations with respect to accessibility and modifications in housing extend beyond the Massachusetts Architectural Access Board requirements, including federal requirements imposed by the Fair Housing Act, the Americans with Disabilities Act, and the Rehabilitation Act. Under state law, in the case of publicly assisted housing, multiple dwelling housing consisting of ten or more units, or contiguously located housing consisting of ten or more units (see M.G.L. c. 151B, § 1 for definitions), reasonable modification of existing premises shall *be at the expense of the owner* or other person having the right of ownership if necessary for the disabled person to fully enjoy the premises. M.G.L. c. 151B, § 4(7A). See also 24 C.F.R. part 8 for Rehabilitation Act requirements of housing providers that receive federal financial assistance.

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The Subsidizing Agency must approve the AFHMP before the marketing process commences. In the case of a Local Action Unit (LAU), DHCD and the municipality must approve the AFHMP. The AFHMP shall be applied to affordable units<sup>2</sup> upon availability for the term of affordability and must consist of actions that provide information, maximum opportunity, and otherwise attract eligible persons protected under state and federal civil rights laws that are *less likely to apply*.

#### Outreach and Marketing

Marketing should attract residents outside the community by extending to the regional statistical area as well as the state.

- Advertisements should be placed in local and regional newspapers, and newspapers that serve minority groups and other groups protected under fair housing laws. Notices should also be sent to local fair housing commissions, area churches, local and regional housing agencies, local housing authorities, civic groups, lending institutions, social service agencies, and other non-profit organizations.
- Affordable units in the Boston Metro Area (Boston-Cambridge-Quincy MSA) must be reported to the Boston Fair Housing Commission's Metrolist (Metropolitan Housing Opportunity Clearing House). Such units shall be reported whenever they become available (including upon turnover).
- Affordable and/or accessible<sup>3</sup> rental units must be listed with the Massachusetts Accessible Housing Registry whenever they become available (including upon turnover). See <http://www.chapa.org>.
- Available affordable ownership units must also be listed with CHAPA's lottery website (see <http://www.chapa.org>) and with the Massachusetts Affordable Housing Alliance (MAHA) website (see <http://www.mahahome.org>).
- Marketing should also be included in non-English publications based on the prevalence of particular language groups in the regional area. To determine the prevalence of a particular language by geographical area, see for example [http://www.doleta.gov/reports/CensusData/LWIA\\_by\\_State.cfm?state=MA](http://www.doleta.gov/reports/CensusData/LWIA_by_State.cfm?state=MA).

*(April 8, 2008 changes: (1) Inserted new first bullet paragraph; (2) modified fourth paragraph to include listing with MAHA website; and (3) modified fifth bullet paragraph which, previously, stated: "...Marketing should also be targeted towards persons with limited English proficiency (LEP), not limited to solely to Spanish speaking persons.")*

<sup>2</sup> The advertising component of the AFHMP applies to all units.

<sup>3</sup> Note: The owner or other person having the right of ownership shall, in accordance with M.G.L. c. 151B, §4(7A), give at least fifteen days notice of the vacancy of a wheelchair accessible unit to the Massachusetts Rehabilitation Commission. Said statute also requires the owner or other person having the right of ownership to give timely notice that a wheelchair accessible unit is vacant or will become vacant to a person who has, within the past 12 months, notified the owner or person or person having the right of ownership that such person is in need of a wheelchair accessible unit.




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All marketing should be comparable in terms of the description of the opportunity available, regardless of the marketing type (e.g., local newspaper vs. minority newspaper). The size of the advertisements, including the content of the advertisement, should be comparable across regional, local, and minority newspapers.

Advertisements should run a minimum of two times over a sixty day period and be designed to attract attention. Marketing of ownership units should begin approximately six months before the expected date of project occupancy.

Pursuant to fair housing laws,<sup>4</sup> advertising must not indicate any preference or limitation, or otherwise discriminate based on race, color, disability, religion, sex, familial status, sexual orientation, national origin, genetic information, ancestry, children, marital status, or public assistance reciprocity. Exceptions may apply if the preference or limitation is pursuant to a lawful eligibility requirement. All advertising depicting persons should depict members of classes of persons protected under fair housing laws, including majority and minority groups.

The Fair Housing logo () and slogan ("Equal Housing Opportunity") should be included in all marketing materials. The logo may be obtained at HUD's website at: <http://www.hud.gov/library/bookshelf11/hudgraphics/fheologo.cfm>.

#### Availability of Applications

Advertising and outreach efforts shall identify locations where the application can be obtained.

**Applications shall be available at public locations including one that has some night hours; usually, a public library will meet this need.** The advertisement shall include a telephone number an applicant can call to request an application via mail.

#### Informational Meeting

In addition, the lottery administrator must offer one or more informational meetings for potential applicants to educate them about the lottery process and the housing development. These meetings may include local officials, developers, and local bankers. The date, time, and location of these meetings shall be published in ads and flyers that publicize the availability of lottery applications. The workshops shall be held in a municipal building, school, library, public meeting room or other accessible space. Meetings shall be held in the evening or on weekend days in order to reach as many potential applicants as possible. However, attendance at a meeting shall not be mandatory for participation in a lottery.

The purpose of the meeting is to answer questions that are commonly asked by lottery applicants. Usually a municipal official will welcome the participants and describe the municipality's role in the affordable housing development. The lottery administrator will then explain the information requested on the application and answer questions about the lottery drawing process. The Developer should be present to describe the development and to answer specific questions about the affordable units. It is helpful to have representatives of local banks present to answer questions about qualifications for the financing of affordable units. At the meeting, the lottery administrator should provide complete application materials to potential applicants.

<sup>4</sup> 42 U.S.C. § 3604(c); M.G.L. c. 151B, § 4(7B).

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#### Homeownership – Establishing Sales Prices

Sale prices shall be established at the time of the initial marketing of the affordable units. Thereafter, the prices of homes can not be increased for lottery winners, even if interest rates and HUD income guidelines change.

For large, phased developments maximum sale prices of units sold in subsequent phases will be calculated prior to the start of marketing for each phase, or approximately 6 months prior to expected occupancy of the units. In such cases, each phase will require its own affirmative fair marketing efforts and lottery.

### **C. Local Preference**

If a community wishes to implement a local selection preference, it must:

- Demonstrate in the AFHMP the need for the local preference (e.g., the community may have a disproportionately low rental or ownership affordable housing stock relative to need in comparison to the regional area); and
- Demonstrate that the proposed local preference will not have a disparate impact on protected classes.

In no event may a local preference exceed more than 70% of the (affordable) units in a Project.

The Subsidizing Agency, and in the case of LAUs, DHCD as well as the municipality, must approve a local preference scheme as part of the AFHMP. Therefore, the nature and extent of local preferences should be approved by the Subsidizing Agency (or DHCD in the case of LAUs) prior to including such language in the comprehensive permit or other zoning mechanism.

#### Allowable Preference Categories

1. Current residents: A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing or voter registration listing.
2. Municipal Employees: Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
3. Employees of Local Businesses: Employees of businesses located in the municipality.
4. Households with children attending the locality's schools, such as METCO students.

*(June 25, 2008 change: removed formerly listed allowable preference category, "Family of Current Residents.")*

When determining the preference categories, the geographic boundaries of the local resident preference area should not be smaller than municipal boundaries.

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**Durational requirements related to local preferences, that is, how long an applicant has lived in or worked in the residency preference area, are not permitted in any case.**

Preferences extended to local residents should also be made available not only to applicants who work in the preference area, but also to applicants who have been hired to work in the preference area, applicants who demonstrate that they expect to live in the preference area because of a bona fide offer of employment, and applicant households with children attending the locality's schools, such as METCO students.

A preference for households that work in the community must not discriminate (including have a disproportionate effect of exclusion) against disabled and elderly households in violation of fair housing laws.

**Advertising should not have a discouraging effect on eligible applicants. As such, local residency preferences must not be advertised as they may discourage non-local potential applicants.**

*(April 9, 2008 changes: (1) Inserted new fifth enumerated paragraph; (2) addition of "and applicant households with children attending the locality's schools in eighth paragraph).*

#### Avoiding Potential Discriminatory Effects

The local selection preferences must not disproportionately delay or otherwise deny admission of non-local residents that are protected under state and federal civil rights laws. The AFHMP should demonstrate what efforts will be taken to prevent a disparate impact or discriminatory effect. For example, the community may move minority applicants into the local selection pool to ensure it reflects the racial/ethnic balance of the HUD defined Metropolitan Statistical Area as described below.<sup>5</sup> However, such a protective measure may not be sufficient as it is race/ethnicity specific; the AFHMP must address other classes of persons protected under fair housing laws who may be negatively affected by the local preference.

To avoid discriminatory effects in violation of applicable fair housing laws, the following procedure should be followed unless an alternative method for avoiding disparate impact (such as lowering the original percentage for local preference as needed to reflect demographic statistics of the MSA) is approved by the Subsidizing Agency. If the project receives HUD financing, HUD standards must be followed.

A lottery for projects including a local preference should have two applicant pools: a local preference pool and an open pool. After the application deadline has passed, the Developer should determine the number of local resident minority households there are in the municipality and the percentage of minorities in the local preference pool. If the percentage of minority local resident households in the local preference pool is less than the percentage of minorities in the surrounding HUD-defined area, the Developer should make the following adjustments to the local preference pool:

<sup>5</sup> Note: This protective measure may not be dispositive with respect to discriminatory effects. For example, the non-local applicant pool may contain a disproportionately large percentage of minorities, and therefore adjusting the local preference pool to reflect demographics of the regional area may not sufficiently address the discriminatory effect that the local preference has on minority applicants. Therefore, characteristics of the non-local applicant pool should continually be evaluated.

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- The Developer should hold a preliminary lottery comprised of all minority applicants who did not qualify for the local preference pool, and rank the applicants in order of drawing.
- Minority applicants should then be added to the local preference pool in order of their rankings until the percentage of minority applicants in the local preference pool is equal to the percentage of minorities in the surrounding HUD-defined area.
- Applicants should be entered into all pools for which they qualify. For example, a local resident should be included in both pools.
- Minorities should be identified in accordance with the classifications established by HUD and the U.S. Census Bureau, which are the racial classifications: Black or African American; Asian; Native American or Alaska Native; Native Hawaiian or Pacific Islander; or other (not White); and the ethnic classification Hispanic or Latino.

#### **D. Household Size/Larger Households Preference**

##### General

Household size should be appropriate for the number of bedrooms in the home. It is appropriate to set a minimum. A maximum household size for the units may be established provided that:

- Maximum allowable household size may not be more restrictive than the State Sanitary Code or applicable local bylaws, and may not violate state and federal civil rights laws.
- Maximum allowable household size may not be more restrictive than the Large Household Preference established below.

*(April 8, 2008 change: deleted first sentence of paragraph which previously stated "...for example, it may be appropriate for two bedroom homes to set a minimum household size of two persons.").*

##### Larger Household Preference

Within an applicant pool first preference shall be given to households requiring the total number of bedrooms in the unit based on the following criteria:

- a. There is at least one occupant per bedroom.<sup>6</sup>
- b. A husband and wife, or those in a similar living arrangement, shall be required to share a bedroom. Other household members may share but shall not be required to share a bedroom.
- c. A person described in the first sentence of (b) shall not be required to share a bedroom if a consequence of sharing would be a severe adverse impact on his or her mental or physical health and the lottery agent receives reliable medical documentation as to such impact of sharing.

<sup>6</sup> Disabled households must not be excluded from a preference for a larger unit based on household size if such larger unit is needed as a reasonable accommodation.

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Within an applicant pool second preference shall be given to households requiring the number of bedrooms in the unit minus one, based on the above criteria. Third preference shall be given to households requiring the number of bedrooms in the unit minus, two, based on the above criteria.

A "household" shall mean two or more persons who will live regularly in the unit as their principal residence and who are related by blood, marriage, law or who have otherwise evidenced a stable inter-dependent relationship, or an individual.

Lottery drawings shall result in each applicant being given a ranking among other applicants with households receiving preference for units based on the above criteria. Household size shall not exceed State Sanitary Code requirements for occupancy of a unit (See 105 CMR 400).<sup>7</sup>

## **E. Lotteries**

### The Lottery Application

Resident selection must generally be based on a lottery, although in some cases it may be based on another fair and equitable procedure approved by the Subsidizing Agency.<sup>8</sup> A lottery procedure is preferred over a "first-come, first-serve procedure," as the latter procedure may disadvantage non-local applicants.

The application period should be at least 60 days. To ensure the fairness of the application process, applicants should not be required to deliver application materials and instead should be permitted to mail them.

The lottery application must address a household's:

- income
- assets
- size and composition
- minority status (optional disclosure by the household)
- eligibility as a first-time buyer (for ownership units)
- eligibility for local preference

The lottery administrator shall request verification (e.g., three prior year tax returns with the W2 form; 5 most recent pay stubs for all members of the household who are working, three most recent bank statements and other materials necessary to verify income or assets).

**Applicants cannot be required to use a specific lender for their pre-approval letter or their mortgage.**

Only applicants who meet qualification requirements should be included in the lottery.

### Lottery Procedure

Once all required information has been received, qualified applicants should be assigned a registration number. **Only applicants who meet the eligibility requirements shall be**

<sup>7</sup> Note, however, that fair housing exceptions may apply: see HUD Fair Housing Enforcement—Occupancy Standard; Notice of Statement of Policy, Docket No. FR-4405-01 (1998).

<sup>8</sup> In the case of project based Section 8 properties where resident selection is to be performed by the housing authority pursuant to a Section 8 waiting list, a lottery procedure is not required.

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**entered into a lottery. The lottery shall be conducted after any appeals related to the project have been completed and all permits or approvals related to the project have received final action.**

Ballots with the registration number for applicant households are placed in all lottery pools for which they qualify. The ballots are randomly drawn and listed in the order drawn, by pool. If a project has units with different numbers of bedrooms, units are then awarded (largest units first) by proceeding down the list to the first household on the list that is of appropriate size for the largest unit available according to the appropriate-unit-size criteria established for the lottery. Once all larger units have been assigned to appropriately sized households in this manner, the lottery administrator returns to the top of the list and selects appropriately sized households for smaller units. This process continues until all available units have been assigned to appropriately sized applicant households.

If the project includes units accessible or adaptable for occupancy by disabled persons, first preference (regardless of applicant pool) for those units shall be given to such disabled persons, including single person households, in conformity with state and federal civil rights laws.

The lottery administrator should retain a list of households who are not awarded a unit, in the order that they were drawn. If any of the initial renters/buyers do not rent/purchase a unit, the unit shall be offered to the highest ranked household on that retained list. This list may generally be retained and used to fill units for up to one year. However, other factors such as the number of households remaining on the list, the likelihood of the continuing eligibility of such households, and the demographic diversity of such households may inform the retention time of the list, subject to the approval of the Subsidizing Agency.

After the initial lottery, waiting lists should be analyzed, maintained, and updated (through additional marketing) so that they remain consistent with the objectives of the housing program and are adequately representative of the racial, ethnic, and other characteristics of potential applicants in the housing market region.

*(April 8, 2008 change to the third paragraph: addition of "(regardless of applicant pool)").*

#### Lottery Example

This theoretical lottery has an OPEN pool that includes all applicants and a LOCAL PREFERENCE pool with only applicants from the local area.

- Total applicants in lottery: 100
  - Total minority applicants: 20
  - The community in which the lottery takes place falls within the HUD Boston Metropolitan Statistical Area which has a minority population of 20.7%.
1. Determine the number of applicants who claim a LOCAL preference according to approved criteria.
  2. Determine the number of minority applicants in the LOCAL preference pool.
  3. Determine the percentage of minority applicants in the LOCAL preference pool.

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Total Applicants in Local Preference Pool	Total Minority Applicants in Local Preference Pool	% Minority Applicants in Local Preference Pool
60	10	16.7%

Since the percentage of minority applicants in the LOCAL preference pool is below the percentage of minority residents in the HUD defined statistical area (16.7% as opposed to 20.7%), a preliminary lottery is required.

4. The 10 minority applicants who do not have LOCAL preference are entered into a preliminary drawing and assigned a rank based on the order of their draw. Minority applicants are added to the LOCAL preference pool in order of their rank until the LOCAL preference pool has at least as great a percentage of minority applicants as the larger statistical area. In this example, 4 applicants will be added to the LOCAL preference pool to bring the percentage of minority applicants up to 21.8%.

Applicants in Supplemented Local Preference Pool	Total Minority Applicants in Supplemented Local Preference Pool	% Minority Applicants in Supplemented Local Preference Pool
64	14	21.8%

5. Draw all ballots from the adjusted LOCAL pool and assign rankings to each household. Preference for appropriately sized households will still apply and all efforts should be made to match the size of the affordable units to the legitimate need for bedrooms of each household.
6. Once all units for LOCAL residents have been allocated, the OPEN pool should proceed in a similar manner. All LOCAL residents should have ballots in both pools, and all minority applicants that were put in the LOCAL pool should remain in the OPEN pool as well.

#### **F. Homeownership**

##### **1. Household Eligibility**

A Subsidizing Agency housing program may establish eligibility requirements for homebuyers. In the absence of such provisions, the following requirements shall apply.

In addition to meeting the requirements for qualifying a Project or dwelling unit for the SHI (see Section II.A), the household shall not have owned a home within three years preceding the application, with the exception of:

- a. displaced homemakers, where the displaced homemaker (an adult who has not worked full-time, full-year in the labor force for a number of years but has, during such years, worked primarily without remuneration to care for the home and family), while a

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homemaker, owned a home with his or her partner or resided in a home owned by the partner;

- b. single parents, where the individual owned a home with his or her partner or resided in a home owned by the partner and is a single parent (is unmarried or legally separated from a spouse and either has 1 or more children of whom the individual has custody or joint custody, or is pregnant);
- c. households where at least one household member is 55 or over;
- d. households that owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations; and
- e. households that owned a property that was not in compliance with State, local or model building codes and that cannot be brought into compliance for less than the cost of constructing a permanent structure.

**Individuals who have a financial interest in the development and their families shall not be eligible.**

2. Final Qualification and Closing

Once the lottery has been completed, applicants selected to purchase units must be given a reasonable pre-specified time period in which they must secure financing. The Developer should invite the lottery winners to a loan application workshop. The Developer should make prior arrangements with local financial institutions with respect to financing qualified purchasers. Often such institutions will give preliminary approvals of loans, which make the remainder of the process more efficient for all parties.

Before a Purchase and Sale Agreement is signed, the lottery agent should submit income and asset documentation of the applicant to the Subsidizing Agency (to DHCD and the municipality in the case of a LAU). Income verification should include tax returns and W-2s from the past three years, five most recent pay stubs, three months recent bank statements and 401 K reports, reliable documentation as to other sources of income and assets. The Subsidizing Agency (to DHCD and the municipality in the case of a LAU) will then verify that the household's annual income does not exceed 80% of the area median income, or such lower income limit as may have been established for the particular project. The Subsidizing Agency (to DHCD and the municipality in the case of a LAU) also will verify that household assets do not exceed the maximum allowed. Closing of the sale will also be contingent on the Subsidizing Agency's (to DHCD and the municipality in the case of a LAU) approval of the buyer's financing.

**Non-household members should not be permitted as co-signers of the mortgage.**

3. Resales

AFHMP requirements apply to the housing for its duration. The AFHMP must include a plan, satisfactory to the Subsidizing Agency (to DHCD and the municipality in the case of a LAU), to address AFHMP requirements upon resale. The proposal must, at a minimum, require that units for re-sale to eligible purchasers be listed with CHAPA and MAHA's homeownership lottery sites as described above and establish minimum public advertising requirements. The proposal



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cannot impose the AFHMP requirements upon a homeowner other than requiring compliance with requirements of a Use Restriction, reasonable public advertising, and listing with CHAPA and MAHA.

*(April 8, 2008 changes: modified second and third sentences to include listing with the MAHA website).*

A "ready-buyer" list of eligible buyers maintained by the municipality or other local entity is encouraged. This list may be created through local, regional, and statewide lists and resources. As stated above, the list should continually be analyzed, maintained, and updated (through additional marketing) so that it remains consistent with the objectives of the housing program and is adequately representative of the racial, ethnic, and other characteristics of potential applicants in the housing market region.

## Appendix G: Total Land Area Exclusions

The spatial analysis conducted by AppGeo (Applied Geographics, Inc.) in June 2013 to compile the Land Area Analysis found on page 49-50 was based on the Town Zoning layer, provided in AutoCAD by the Town Engineering Department and converted to GIS by AppGeo, which provided the the Town's total gross land area of 6,745 acres.<sup>21</sup>

To determine this calculation, the following steps were performed:

- Included the following zones by digitizing the Zoning boundaries for Norwood:
  - S2: Single Residence 2
  - S1: Single Residence 1
  - S: Single Residence
  - G: General Residence
  - A: Multi-family
  - CB: Business Districts - Central
  - HB: Highway Business
  - LB: Limited Business
  - GB: General Business
  - O: Office-Research
  - LM: Limited Manufacturing
  - LMA: Limited Manufacturing A
  - M: Manufacturing

Excluded land included property from the following categories:

- All public land owned by the country, commonwealth, town or other political subdivisions. This was determined from the land use codes and land owners in the Norwood M220 Assessor's Table which was joined to the Norwood M220 TaxPar layer. All data was obtained from MassGIS. The following use codes were excluded:
  - 0325 - Store (Municipal Light Department)
  - 9000 - United States Government
  - 9035 - Vacant Land (Municipal)
  - 9036 - Conventional Land (Municipal)
  - 9300 - Vacant, Selectmen or City Council (Municipal)
  - 9306 - Conventional Land (Municipal)
  - 9307 - Functional Hall (Municipal)
  - 9308 - Other Municipal
  - 9320 - Vacant, Conservation (Municipal or County)

<sup>21</sup> Note: GIS data is not surveyed data, but a digital representation of boundaries, therefore it is common for survey data to contradict GIS data.

- 9330 - Vacant, Education (Municipal or County)
- 9340 - Improved Education (Municipal or County)
- 9360 - Vacant, Tax Title/Treasurer
- 9701 - Two Family (Owned by Municipality)
- 9720 - Transportation Authority
- 9721 - Commercial (Owned by Transportation Authority)
- Also included in the exclusion layer was the Municipal Airport parcel (434.20), although this parcel is coded as “manufacturing” in the Assessor’s table it is municipally owned land.
- All water bodies within Norwood. These areas were obtained from MassGIS MassDEP Hydrography representing Lakes, Ponds, Wide Rivers, and Impoundments.
- All public right of ways (ROW) including streets and the MBTA commuter rail ROW.

All the excluded areas were combined into one Exclusion layer that comprised a total of 2,402.55 acres.

The area of the Exclusion layer (2,402.55 acres) was subtracted from the total included land area of Norwood (6,745.6 acres) to yield the total calculated land area (4,343.05 acres), included in Table 30.

Notes:

1. There are no known lands where development has been prohibited by restrictive order of the Department of Environmental Protection (DEP) pursuant to MGL c.131 s.40A which requires a public hearing and approval by the Board of Selectmen. This information is based on communications with Cathy Kiley, MassDEP SERO, and Steve Costello, Norwood Community Planning and Economic Development Director. Wetlands cannot be included in the Exclusion layer unless a restrictive order has been adopted by DEP.
2. Norwood has a Flood Plain Overlay District, however the district does not prohibit development and therefore cannot be included in the Exclusion layer.
3. Norwood has no Open Space zones that prohibit development. However, all permanently protected open spaces on record (per the Town’s 2010 Open Space and Recreation Plan) are publicly owned and, thus, incorporated in the exclusion layer by virtue of being public land.

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