

Town of Bridgewater

Housing Production Plan

November 1, 2017

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I. Notices & Acknowledgements

Notices

The preparation of this report has been financed through the Massachusetts District Local Technical Assistance (DLTA) program. The views and opinions of the Old Colony Planning Council expressed herein do not necessarily state or reflect those of the Massachusetts Executive Office of Housing and Economic Development.

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II. Executive Summary

This Housing Production Plan Update (HPP) has been prepared in accordance with the Massachusetts Department of Housing and Community Development guidelines and provides a framework and strategy to increase the production of affordable housing in Bridgewater. This Plan updates the 2012 Bridgewater Housing Production Plan completed by JM Goldson Community Preservation + Planning and includes a comprehensive housing needs assessment and details housing production goals and strategies aimed at meeting the town's housing needs over the next five years (2017-2022). A summary of key demographic and housing supply characteristics, a synopsis of development constraints and limitations as well as an overview of the Plan's goals and strategies is detailed below. Please note that the information and data in this Plan comes from the following sources: the 2012 Bridgewater Housing Production Plan by JM Goldson Community Preservation + Planning, the 2014 Master Plan Housing Element Update, the 2017 Bridgewater Open Space and Recreation Plan Update by VHB and JM Goldson Community Preservation + Planning, the Town of Bridgewater's Assessor's Office, the Metropolitan Area Planning Council (MAPC), The Warren Group, MassGIS, the Massachusetts Executive Office of Housing and Economic Development (EOHED), the Massachusetts Executive Office of Labor and Workforce Development (EOLWD), the Massachusetts Department of Elementary and Secondary Education (ESE), the U.S. Census Bureau's 1990, 2000, and 2010 Census, the 2011-2015 American Community Survey (ACS) and the U.S. Department of Housing and Urban Development (HUD).

Comprehensive Housing Needs Assessment

Demographic Characteristics

- The population of Bridgewater increased 5.5% from 25,185 in 2000 to 26,563 in 2010. It is expected to increase an additional 0.8% to 26,773 in 2030. It should be noted, according to U.S. Census American Community Survey, the Town has already exceeded its year 2030 population increase projections and is estimated to be around 27,243 persons.
- The population in group quarters increased 17.9% from 4,039 in 2000 to 4,762 in 2010. During this time the institutionalized population decreased 8.7%, whereas the non-institutionalized population increased 52.8%. The non-institutionalized population increase can be attributed to the construction of two new dormitories on the campus of Bridgewater State University (BSU).
- The number of households in Bridgewater increased 6.2% from 7,526 in 2000 to 7,995 in 2010, which placed it in the middle of the pack when compared to its neighboring communities. With that said, according to recent housing development, the expected number of households in Bridgewater has grown.
- The average household size in Bridgewater decreased from 2.81 persons in 2000 to 2.73 persons in 2010. A significant majority (70.6%) of households in Bridgewater consist of 3 people or less.
- In 2010, 71.8% of all households in Bridgewater were family households, which are defined as any household with two or more related persons living together, whereas 28.2% of the households in Bridgewater were non-family households, which are defined as one person or more than one non-related persons living together.
- Bridgewater's population is aging, as the median age increased 9.2% from 33.6 years in 2000 to 36.7 years in 2010. Projections indicate that the share of population age 55 or older will increase from 16% of the total population in 2010 to 10.7% of the total population in 2030.
- The composition of Bridgewater residents is largely racially and ethnically homogenous, with 91% of the population identifying as white.
- In 2015, 8% of Bridgewater's total civilian non-institutionalized population reported having one or more disabilities. The most common types of disabilities were ambulatory and cognitive disabilities.

- The population of Bridgewater is well-educated, with 44.5% of the population aged 25 and over having a college degree.
- Bridgewater's Median Household Income in 2015 was \$84,697, which was the third highest amongst its neighboring communities, trailing Easton and Lakeville.
- Approximately 30% of the households in Bridgewater had an annual income of less than \$50,000 in 2015.
- More than a quarter of Bridgewater's workforce is employed in the educational services, healthcare and social assistance industry while the remainder of Bridgewater's working age population works in various field such as: business service, engineering, science and technology, sales, and other service providing forms of employment.

Housing Supply Characteristics

- In 2010, approximately 95.8% (7,947) of Bridgewater's housing units were occupied year around. Of the occupied units, 76.3% (6,102) were owner-occupied and 23.7% (1,893) were renter-occupied.
- According to Town Assessors Office 2017 data, approximately 60.8% of all housing units in Bridgewater are single-family structures.
- Bridgewater's housing stock is relatively young, as approximately 66.7% of Bridgewater's housing stock is less than 50 years old. The greatest period of growth occurred between 1970 and 1979, when the town added 1,782 units or 21.3% of its total stock.
- Between 2013 and 2016, there were 523 new homes constructed in Bridgewater, with the 289-unit Axis at Lakeshore apartment complex accounting for a little more than half (55.3%).
- Under MAPCs "Status Quo" scenario, Bridgewater has a projected demand for a total of 824 new housing units between 2010 and 2020 and 606 new housing units between 2020 and 2030, for a total of 1,430 new housing starts between 2010 and 2030. It should be noted, since the development of the MAPCs 2014 "Status Quo" housing projections, the Town of Bridgewater has already added 523 housing units by 2016 putting it well ahead of these housing production numbers.
- The median sales price of a single-family home in Bridgewater in 2016 was \$350,000, which was second highest amongst its neighboring communities.
- The median sales price of a single-family home in Bridgewater in 2016 (\$350,000) was unaffordable to a household earning the area median income (AMI) (\$81,000) or Bridgewater's median income (\$84,697). A household would need to earn approximately 130% of the area median income (\$104,912) to purchase a home at the 2016 median sales price. This indicates a need for additional affordable ownership units for low/moderate income (50-80% AMI) and middle income (80-120% AMI) households.
- In 2014, approximately 23.2% of homeowners in Bridgewater spent more than 30% of their household income on housing-related costs and are considered to be "cost burdened".
- Bridgewater had a median gross rent of \$1,271 in 2015, which was the fourth highest among its neighboring communities.
- As of June 2017, all available apartments had rents that were higher than the HUD FY2017 Fair Market Rents.
- In 2014, approximately 43.1% of renters in Bridgewater spent more than 30% of their household income on housing-related costs and are considered to be "cost burdened".
- As of September 2017, there were 546 housing units on Bridgewater's Subsidized Housing Inventory (SHI). Of these, 518 (94.9%) are rental units and 28 (5.1%) are ownership units. The town would need to add an additional 283 housing units to surpass its 10% Chapter 40B affordable housing goal.

- When compared to its neighboring communities in terms of affordable housing, Bridgewater is tied for the second highest percentage at 6.6% with Lakeville, but has the highest number of overall units at 546.
- According to Bridgewater's Community and Economic Development Department, there are currently 11 affordable housing projects in various stages in the planning and permitting process, totaling 481 to 532 new units for inclusion on the Town's Subsidized Housing Inventory (SHI). The addition of these units on the SHI would almost double its current 545 units to 1,026-1,077 units.
- The wait list for the Bridgewater Housing Authority reinforces the need for additional affordable housing, as there are currently more than 1,500 households on the wait list with the greatest demand being for subsidized family units. Given the high cost burden of housing in Town and meeting an average median income (AMI) of 80% or less is unlikely, the housing authority and private development cannot be relied upon to make up the housing deficit.

Development Constraints and Limitations

Environmental Constraints

- Much of Bridgewater's land can be characterized as low-lying with poor drainage and scattered wetlands, especially in the southern and western parts of the town.
- Bridgewater has commonly tight glacial soils, which limit on-site disposal opportunities and groundwater yields.
- In terms of flooding events, there have reportedly been minor flooding incidents at various locations in Bridgewater that require temporary road closures, such as along South Brook at Skeeter Mill Pond on Water Street, at Water and Wood Streets, Hayward Street; Snow's Brook at Cross Street, and on the Matfield River at Bridge Street.
- Bridgewater has an estimated 3,048 acres of wetlands, including 459.4 acres of non-forested wetlands such as streamside marshes and wet meadows, and extensive areas of wooded swamp.
Additionally, Bridgewater has 13 Certified Vernal Pools and approximately 300 Potential Vernal Pools, many of which are clustered east of Lake Nippenicket. These are important to protect because they provide a breeding habitat for salamanders, frogs and other small amphibians.
- Aquifer recharge is essential in maintaining the groundwater table which the town relies on. Thus it is important to maintain or increase aquifer recharge areas over the Matfield River, Carver's Pond Zone II areas, and the Raynham recharge area that encompasses Lake Nippenicket over which the Aquifer Protection Zoning District is mapped.

Infrastructure

- With the recent increases in safe yields and its continuing efforts to expand supplies, the Water Department does not expect water supply to be a significant constraint on development for the foreseeable future.
- Bridgewater is planning on constructing extensions to its municipal wastewater collection system to address local water quality problems from failing septic systems. One proposed area is the Fox Hill/Pleasant Drive area west of Carver's Pond.
- While Bridgewater State University operates bus service for its students, the Town of Bridgewater itself does not have regularly scheduled bus service.
- Bridgewater does have a number of sidewalks in town, but many suffer from access problems. The Town also lacks adequate bicycle infrastructure. These walking and bicycling conditions are not unbeknownst to the Town and have prompted it to adopt a Complete Streets Policy in 2016.

Capacity and Resources

- The Town of Bridgewater has at its disposal the following resources to implement affordable housing initiatives: Community Preservation Act funds, the Bridgewater Housing Authority, the Bridgewater Affordable Housing Trust, and the Bridgewater Housing Partnership Committee.

Goals and Strategies

Goal #1: Create, maintain and preserve affordable housing so that at least 10% of units are affordable.

Goal #2: Create, maintain and preserve affordable housing in and around the downtown, specifically focusing on multi-family units and mixed use buildings.

Goal #3: Create affordable housing on town owned properties and through adaptive reuse of existing buildings.

Goal #4: Prioritize affordable housing or infill development on abandoned or vacant properties.

Goal #5: Ensure existing affordable housing units are preserved for long-term affordability.

III. Introduction

A. Profile of the Town of Bridgewater

The Town of Bridgewater is a suburban community located 23 miles south of Boston, 8 miles south of Brockton and, 29 miles northeast of Providence, Rhode Island. Situated in western Plymouth County, it is bordered by East Bridgewater and West Bridgewater to the north, Halifax to the east, Middleborough to the south and Raynham to the west. The town had a population of 26,563 according to the 2010 U.S. Census and has an area of 28.2 square miles, making it the eight largest communities in terms of area in Plymouth County.

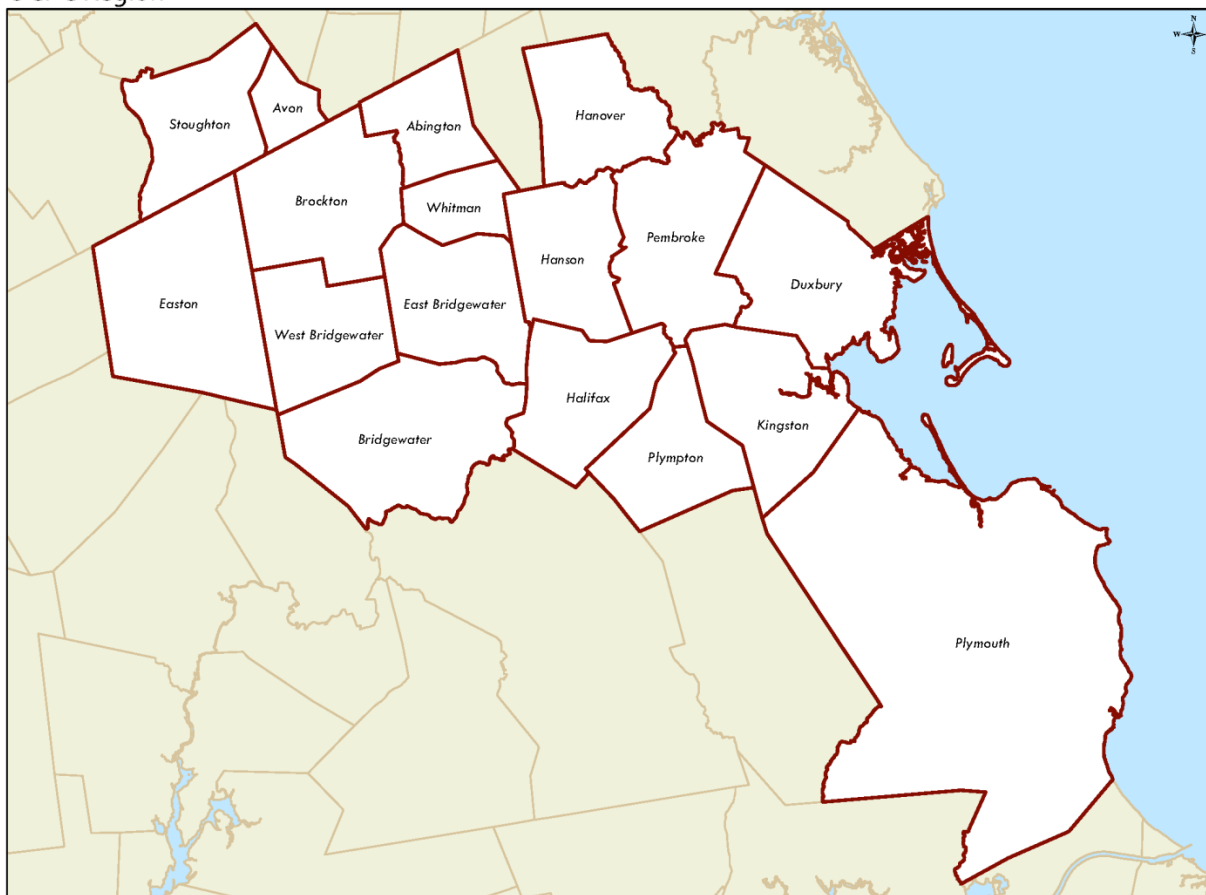
The Town of Bridgewater can trace its history to the mid-seventeenth century, when it was first settled by European immigrants around 1650. During the eighteenth and nineteenth century, Bridgewater grew slowly and was primarily an agricultural community. During the nineteenth and early twentieth century, there were a number of factories in Bridgewater, including many boot and shoe factories as well as the

renowned Bridgewater Iron Works factory. By the mid-twentieth century however, the number of farms and factories in town began to disappear, and Bridgewater became an increasingly suburban community as many homes were built in the late twentieth century, coinciding with the construction of Routes 24 and 495.

Today, Bridgewater describes itself as “a charming, residential, suburban community” that is largely residential in nature. Although the Town of Bridgewater does have an economic base that services the needs of many of its residents, there are always opportunities to expand the community’s retail and commercial offerings. Bridgewater is attractive to its residents and visitors alike due to its historic downtown, the presence of Bridgewater State University (BSU), access to the Massachusetts Bay Transportation Authority (MBTA) Commuter Rail via the Bridgewater Commuter Rail Station, its location at the junction of Routes 24 and 495 and the presence of three major north-south and east-west local roads (Routes 18, 28 and 104).

Figure 1: Old Colony Planning Council Region

OCPC Region



B. Overview of a Housing Production Plan

The Massachusetts Department of Housing and Community Development (DHCD) defines a Housing Production Plan (HPP) as “a community's proactive strategy for planning and developing affordable housing by: creating a strategy to enable it to meet its affordable housing needs in a manner consistent with the Chapter 40B statute and regulations; and producing housing units in accordance with the HPP.”¹ Chapter 40B, also known as the Massachusetts Comprehensive Permit Law (Chapter 774 of the Acts of 1969) is the statute under which Housing Production Plans regulations are issued, specifically 760 CMR 56.03(4). The regulation encourages communities to achieve at least 10% of their total year-round housing units on the Subsidized Housing Inventory (SHI) in compliance with statutory minima. If a community has less than 10% of its total year-round housing units on the SHI, Chapter 40B allows developers of low- and moderate-income housing to obtain a Comprehensive Permit to override local zoning and other regulations. Developers may also override local zoning if less than 1.5% of the municipality's land area is dedicated to affordable housing.

To qualify for approval from DHCD, a Housing Production Plan must consist of three elements: a Comprehensive Needs Assessment, Affordable Housing Goals, and Implementation Strategies. The Comprehensive Needs Assessment is needed to gain an understanding of who currently lives in the community, demographic trends affecting future growth, a community's existing housing stock and the community's future housing needs. The Affordable Housing Goals section identifies the appropriate mix of housing that is consistent with community needs, with particular attention paid to households with lower levels of income. This section also sets the community's minimum affordable housing production goal, as determined by the total number of year-round housing units published in the most recent decennial Census. The minimum annual affordable housing production goal is greater or equal to 0.5% of the year-round housing stock.² Lastly, the Implementation Strategies section consists of an explanation of the specific strategies by which the municipality will achieve its housing production goals as well as a timeframe/schedule for achieving the identified housing goals. This section also targets potential growth areas, identifies sites for development, assesses municipally-owned land that the community has targeted for housing, and identifies regional housing development collaborations.

Upon completion of a HPP, the Plan must be approved by the Town's Planning Board and Town Council and then sent to DHCD for review and approval. Once it is approved by DHCD, the Plan is valid for five years. Communities that have an approved HPP and that have met their 0.5% or 1.0% annual affordable housing production goals can apply to have their HPP certified by DHCD. Communities with certified HPPs have greater power in controlling new residential development because a decision by a community's Zoning Board of Appeals (ZBA) to deny a Chapter 40B comprehensive Permit application will be considered “consistent with local need”, meaning that the ZBA's decision to deny the permit would be upheld by DHCD's Housing Appeals Court (HAC).

A community invokes certification in the following manner under 760 CMR 56.03 (4). If a community has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant, with a copy to 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, and the factual basis for that position, including any necessary supportive documentation. If the applicant wishes to challenge ZBA's assertion, it must do so by

¹ Massachusetts Department of Housing and Community Development: Housing Production Plan: <http://www.mass.gov/hed/community/40b-plan/housing-production-plan.html>

² Ibid.

providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the ZBAs notice, including any documentation to support its position. DHCD shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval of a comprehensive permit with conditions would be consistent with local needs, provided, however, that any failure of DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall initiate the requirement to terminate the hearing within 180 days unless the applicant has agreed to an extension in writing.

C. Defining Affordable Housing

There are several definitions of affordable housing depending on whether one utilizes federal or state criteria. The U.S. Department of Housing and Urban Development (HUD) considers housing affordable if housing costs (including utilities) do not exceed 30% of a household's income. When a household pays more than 30% of its income on housing (including utilities), it is considered to be cost burdened; when a household pays more than 50% of its income on housing (including utilities), it is considered to be severely cost burdened. As a result these households may have difficulty affording necessities such as food, clothing, transportation and medical care.

Affordable housing is also defined according to percentages of median income for an area. According to HUD "extremely low income" housing is reserved for households earning at or below 30% of the area median income; "very low income" households are households earning between 31% and 50% of the area median income; and "low income" households are households earning between 51% and 80% of the area median income.

In assessing a community's progress toward the Commonwealth 10% affordability goal, the Department of Housing and Community Development (DHCD) counts a housing unit as affordable if it is subsidized by state or federal programs that support households earning less than 80% of the area median income.

- The units must be part of a subsidized development built by a public agency, non-profit or limited dividend organization;
- At least 25% of the units in the development must be restricted to households earning less than 80% of the area median income and have rent or sale prices restricted to affordable levels. Alternatively, for rental housing, a developer can reduce the number of units to 20% if the units being offered are to households below 50% of the area median income. These restrictions must last at least 30 years;
- The development must be subject to a regulatory agreement and monitored by a public agency or non-profit organization; and
- Project owners must meet affirmative marketing requirements.

IV. Comprehensive Housing Needs Assessment

An analysis of local demographic and housing supply characteristics reveals key trends in Bridgewater that help explain the community's housing needs and demands. Bridgewater's data was compared to that of neighboring communities, the whole of Plymouth County and the Commonwealth of Massachusetts to help understand how the Town equates. The goal of this assessment is to provide a framework for housing production and to develop strategies necessary to address the housing needs of Bridgewater.

A. Demographic Characteristics

This section reviews a variety of Bridgewater's demographic information. An analysis of population, households, age, race, disability, education, income and employment data was reviewed to help provide insight into the community's existing housing need and demand.

1. Population

The population of Bridgewater increased approximately 5.5% between 2000 and 2010, increasing from 25,185 in 2000 to 26,563 in 2010. When comparing Bridgewater's population growth during this period against other neighboring communities, Plymouth County and the Commonwealth, Bridgewater trailed neighboring Middleborough (15.9%), Raynham (14.2%), Lakeville (8.0%), and East Bridgewater (6.5%), but surpassed Plymouth County (4.7%), West Bridgewater (4.3%), Easton (3.6%), the Commonwealth (3.1%) and Halifax (0.2%).

Table 1: Population of the Region, 2000-2010

Geography	2000	2010	Change 2000-2010	
			Number	Percent
Middleborough	19,946	23,116	3,170	15.9%
Raynham	11,714	13,383	1,669	14.2%
Lakeville	9,816	10,602	786	8.0%
East Bridgewater	12,952	13,794	842	6.5%
Bridgewater	25,185	26,563	1,378	5.5%
Plymouth County	472,822	494,919	22,097	4.7%
West Bridgewater	6,629	6,916	287	4.3%
Easton	22,299	23,112	813	3.6%
Massachusetts	6,349,097	6,547,629	198,532	3.1%
Halifax	7,500	7,518	18	0.2%

Source: U.S. Census Bureau, 2000 & 2010 U.S. Census

Population in Group Quarters

While Bridgewater experienced a moderate increase in population between 2000 and 2010, the town experienced a much larger (17.9%) increase of the population living in group quarters. While the population in institutionalized group quarters (prisons and nursing homes) decreased 8.7%, the population in non-institutionalized group quarters (university) increased 52.8%. The population increase in the non-institutionalized population can be attributed to the construction of two new dormitories on the campus of Bridgewater State University (BSU).

Table 2: Bridgewater Population Living in Group Quarters, 2000-2010

Population in Group Quarters	2000	2010	Change 2000-2010	
			Number	Percent
Institutionalized	2,292	2,093	-199	-8.7%
Non-Institutionalized	1,747	2,669	922	52.8%
Total	4,039	4,762	723	17.9%

Source: U.S. Census Bureau, 2000 & 2010 U.S. Census

Population Projections

Population projections by the Metropolitan Area Planning Council (MAPC) estimate that Bridgewater will experience limited population growth in the future, with a 0.8% increase in population expected to occur between 2010 and 2030. When compared with its neighboring communities, Bridgewater's projected growth is on the lower end and only outpaces the negative growth expected to occur in Easton and Halifax. According to U.S. Census's American Fact Finder American Community Survey, it is estimated that Bridgewater has already exceeded this population projections and as of 2015 the Town's population has reached 27,243 people.

Table 3: Regional Projected Population Change 2010-2030³

Geography	Change 2010-2030	
	Number	Percent
Raynham	2,631	19.7%
Middleborough	3,909	16.9%
Lakeville	750	7.1%
East Bridgewater	876	6.4%
West Bridgewater	370	5.3%
Bridgewater	214	0.8%
Easton	-616	-2.7%
Halifax	-223	-3.0%

Source: Source: U.S. Census Bureau & Metropolitan Area Planning Council

2. Households

The number of households in Bridgewater increased approximately 6.2% between 2000 and 2010, increasing from 7,526 in 2000 to 7,995 in 2010. When comparing Bridgewater's household growth during this period against its neighboring communities, Plymouth County and the Commonwealth, Bridgewater was in the middle of the pack, trailing neighboring Middleborough (21.3%), Raynham (17.7%), Lakeville (13.2%), East Bridgewater (9.3%), Plymouth County (7.6%), but surpassed West Bridgewater (5.2%), Easton (5.0%), the Commonwealth (4.2%) and Halifax (3.8%).

³ The Metropolitan Area Planning Council's (MAPC) 2014 "Status Quo Scenario" was utilized in these projections. The "Status Quo" scenario is based on the continuation of existing rates of births, deaths, migration, and housing occupancy.
<http://www.mapc.org/available-data/projections>

Table 4: Households in the Region, 2000-2010

Geography	2000	2010	Change 2000-2010	
			Number	Percent
Middleborough	6,981	8,468	1,487	21.3%
Raynham	4,143	4,875	732	17.7%
Lakeville	3,292	3,725	433	13.2%
East Bridgewater	4,344	4,750	406	9.3%
Plymouth County	168,361	181,126	12,765	7.6%
Bridgewater	7,526	7,995	469	6.2%
West Bridgewater	2,444	2,571	127	5.2%
Easton	7,489	7,865	376	5.0%
Massachusetts	2,443,580	2,547,075	103,495	4.2%
Halifax	2,758	2,863	105	3.8%

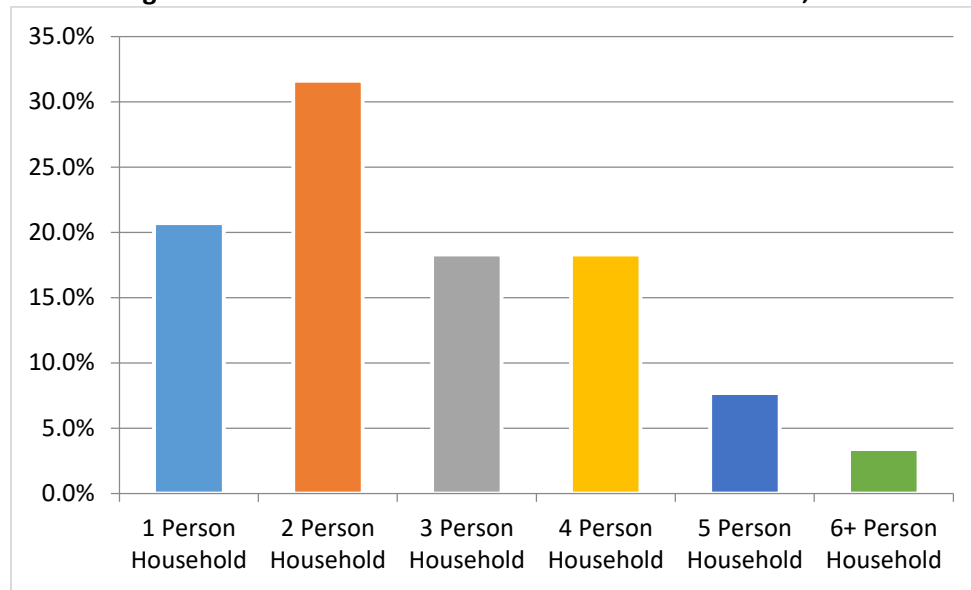
Source: U.S. Census Bureau, 2000 & 2010 U.S. Census

Household Size

The average household size in Bridgewater decreased 2.8% from 2.81 persons per household in 2000 to 2.73 persons per household in 2010. During this time period, the number of one and two person households increased the most, with one person households increasing 12.2% and two-person household increasing 12.4%. Three person, five person and six person households also all increased during this time period, but at a much lower rate, while the number of four person households experienced a decrease.

The trend towards smaller household sizes is likely associated with broad societal trends, including a higher divorce rate, fewer births per household, an aging of the population, more seniors living alone, more singles living alone, and an increase in households composed of unrelated individuals.

Figure 1: Household Size as Percent of Total Households, 2010



Source: U.S. Census Bureau, 2010 U.S. Census

Household Types

Different household types often require different housing needs. As an example, a married couple with children usually require a larger dwelling unit than does a single person. A community's composition of household types can indicate how well suited the existing housing inventory is to its residents.

In 2010, 71.8% of all households in Bridgewater were family households, which are defined as any household with two or more related persons living together, whereas 28.2% of the households in Bridgewater were non-family households, which are defined as one person or more than one non-related persons living together. Slightly more than a third of all households in Bridgewater included children less than 18 years of age and 24.2% of all households included residents aged 65 years or older. Since 2000, the proportion of non-family households, people living alone, as well as seniors living alone, has continued to increase. These numbers suggest a need for smaller living spaces and for housing options suited to the needs of seniors.

Table 5: Bridgewater Households by Household Type, 2010

Household Type	Number	Percent
Total Households	7,995	100%
Family Households	5,741	71.8%
With Own Children Under 18 Years	2,627	32.9%
Husband-Wife Family	4,581	57.3%
With Own Children Under 18 Years	2,064	25.8%
Male Householder, No Wife Present	287	3.6%
With Own Children Under 18 Years	133	1.7%
Female Householder, No Husband Present	873	10.9%
With Own Children Under 18 Years	430	5.4%
Non-Family Households	2,254	28.2%
Householder Living Alone	1,654	20.7%
65 Years and Over	609	7.6%
Households with Individuals Under 18 Years	2,837	35.5%
Households with Individuals 65 Years & Over	1,933	24.2%

Source: U.S. Census Bureau, 2010 U.S. Census

3. Age

Bridgewater's population is aging: The median age increased 9.2% from 33.6 years in 2000 to 36.7 years in 2010. While Bridgewater's population is aging, it is still relatively young, when compared to the Plymouth County and the Commonwealth, whose median ages in 2010 were 41.1 years and 39.1 years, respectively. Table 3 shows the population by age cohort for the town of Bridgewater in 2000 and 2010 as well as the projected population by age cohort in 2030. Bridgewater's share of residents under the age of 35 years is declining: In 2000, 52.5% of Bridgewater's total population was made up of residents less than 35 years of age whereas in 2010 it was made up of about 48.3% of residents 35 years or under. MAPCs population projections by age suggests that Bridgewater will continue aging, projecting that the share of residents under 35 years will decline to just 41.8% of the total population by 2030. As the community ages, MAPC projections indicate that the share of population age 55 or older will increase from 16.0% of the total population in 2010 to 34.1% of the total population in 2030.

Table 6: Bridgewater Population Age Trends, 2010-2030

	2000		2010		2030	
	Number	Percent	Number	Percent	Number	Percent
Total Population	25,185	100%	26,563	100%	26,777	100%
Under 5 Years	1,559	6.2%	1,110	4.2%	1,003	3.7%
5 to 9 Years	1,687	6.7%	1,429	5.4%	1,250	4.7%
10 to 14 Years	1,606	6.4%	1,640	6.2%	1,094	4.1%
15 to 19 Years	2,173	8.6%	2,783	10.5%	2,278	8.5%
20 to 24 Years	2,446	9.7%	3,069	11.6%	2,455	9.2%
25 to 34 Years	3,750	14.9%	2,756	10.4%	3,104	11.6%
35 to 44 Years	4,543	18.0%	3,742	14.1%	3,581	13.4%
45 to 54 Years	3,410	13.5%	4,304	16.2%	2,852	10.7%
55 to 64 Years	1,843	7.3%	2,968	11.2%	3,198	11.9%
65 to 74 Years	1,176	4.7%	1,548	5.8%	3,491	13.0%
75 Years and Over	992	4.0%	1,214	4.6%	2,473	9.2%
Median Age (Years)	33.6	N/A	36.7	N/A	N/A	N/A

Source: U.S. Census Bureau & Metropolitan Area Planning Council

4. Race

The racial and ethnic composition of Bridgewater has changed slightly over the last decade. In 2010, 91.0% of residents identified themselves as White, a slight increase from 87.3% in 2000. The population of Plymouth County also predominantly identified themselves as White (85.5%) in 2010. Statewide, 80.4% of the 2010 population identified as White. While the White population increased 9.9% from 2000 to 2010, most minority populations in Bridgewater increased at a greater rate. Specifically, the Two or More Races population grew by 50.4% from 2000 to 2010, increasing from 282 to 424; the Black or African-American population grew by 27%, from 1,017 to 1,292; and the Asian population by 21% from 271 to 328. People reporting Hispanic or Latino origin also rose during this time period, increasing 20.9% from 693 to 838.

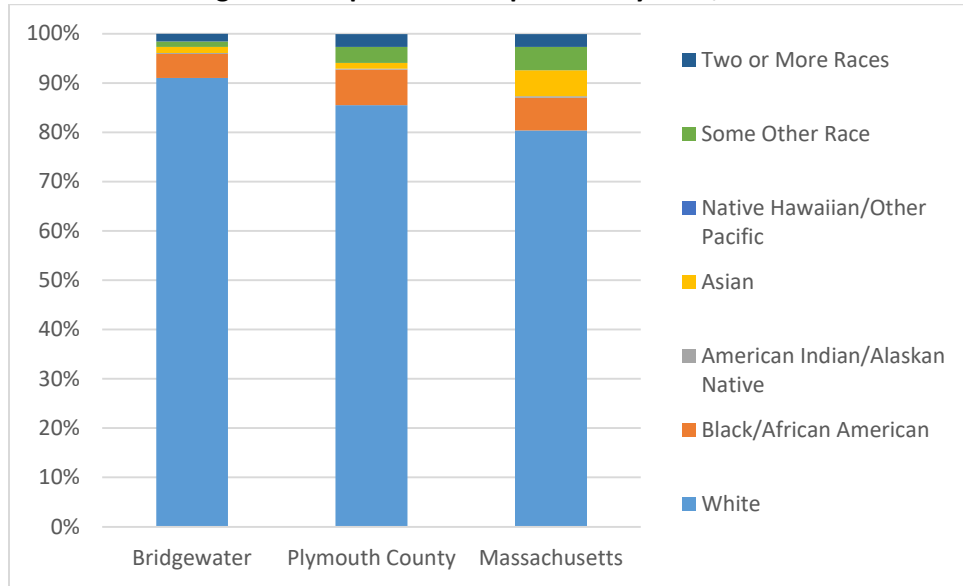
Table 7: Bridgewater Race/Origin of Population, 2000-2010

	2000		2010		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent
Total Population	25,185	100.0%	26,563	100.0%	1,378	5.5%
One Race	24,903	98.9%	26,139	98.4%	1,236	5.0%
White	21,982	87.3%	24,163	91.0%	2,181	9.9%
Black or African American	1,017	4.0%	1,292	4.9%	275	27.0%
American Indian and Alaskan Native	59	0.2%	62	0.2%	3	5.1%
Asian	271	1.1%	328	1.2%	57	21.0%
Native Hawaiian or Other Pacific	5	0.0%	0	0.0%	-5	-100.0%
Some Other Race	1,569	6.2%	294	1.1%	-1,275	-81.3%
Two or More Races	282	1.1%	424	1.6%	142	50.4%
Hispanic or Latino Origin*	693	2.8%	838	3.2%	145	20.9%

Source: U.S. Census Bureau, 2000 & 2010

*"Hispanic or Latino" is a classification of origin as opposed to race.

Figure 2: Proportion of Population by Race, 2010



Source: U.S. Census Bureau, 2010

5. Disability

The U.S. Census Bureau defines disability as “a long-lasting physical, mental or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning or remembering.” According to the 2015 ACS, 8% of Bridgewater’s total civilian non-institutionalized population reported having one or more disabilities. The estimates indicate that approximately 3.2% of children under the age of 18 had one or more disabilities, 5.8% of residents aged 18 to 64 had one or more disabilities and 26.5% of residents aged 65 and older reported having one or more disabilities. Bridgewater’s disability rates are lower than those of Plymouth County and the Commonwealth. Plymouth County had 11.1% of its total civilian non-institutionalized population reporting a disability, 3.7% of children under the age of 18, 9% of people aged 18 to 64 and 31% of people aged 65 and over. Plymouth County’s levels of disability are comparable to the Commonwealth across all age categories.

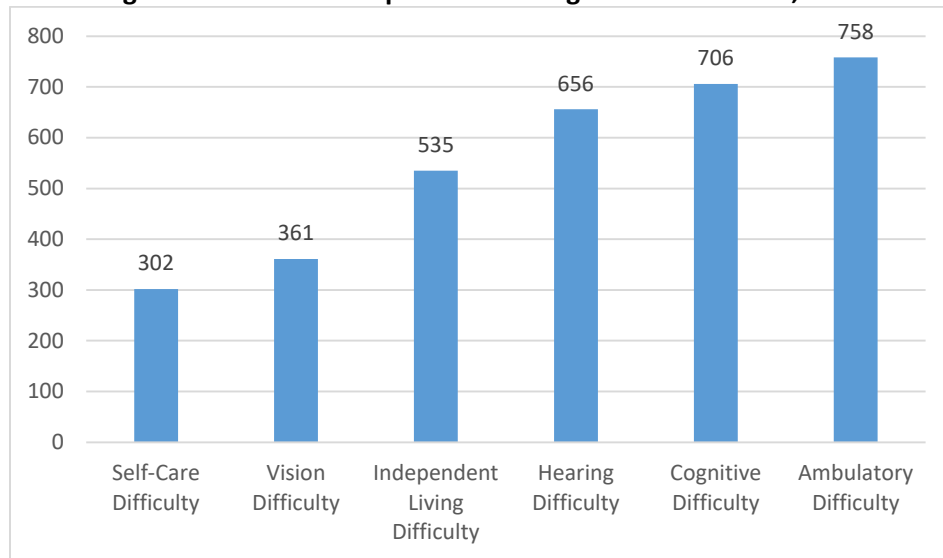
Residents with one or more disabilities can face housing challenges due to a lack of housing that is both affordable, physically accessible and/or that provides needed supportive services. The most common disability reported among residents in Bridgewater was an ambulatory disability, which is a disability that involves serious difficulty walking or climbing stairs. Following that, the next most common disabilities involved cognition, hearing and living independently.

Table 8: Population by Estimated Disability Status, 2015

	Bridgewater		Plymouth County		Massachusetts	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total Civilian Non-Institutionalized Population	25,184	100.0%	496,174	100.0%	6,627,768	100.0%
Population With Disability	2,008	8.0%	55,168	11.1%	763,526	11.5%
Under 18 Years	4,952	100.0%	114,990	100.0%	1,394,267	100.0%
Under 18 With Disability	159	3.2%	4,311	3.7%	63,543	4.6%
18 to 64 Years	17,003	100.0%	305,700	100.0%	4,286,479	100.0%
18 to 64 With a Disability	993	5.8%	27,437	9.0%	383,623	8.9%
65 Years and Over	3,229	100.0%	75,484	100.0%	947,022	100.0%
65 + With a Disability	856	26.5%	23,420	31.0%	316,360	33.4%

Source: U.S. Census Bureau, 2011-2015 American Community Survey

Figure 3: Disabilities Reported for Bridgewater Residents, 2015



Source: U.S. Census Bureau, 2011-2015 American Community Survey, 5-Year Estimate

6. Educational Attainment

Table 6 shows the educational profile of adults aged 25 years and older in the region, Plymouth County and the Commonwealth. According to the 2015 ACS, 92% of the population in Bridgewater aged 25 years or older had a high school diploma or higher, and 44.5% had an associate's degree or higher. These figures are similar to its neighboring communities, the County and the Commonwealth.

Table 9: Regional Educational Attainment for Population 25 Years and Over, 2015

Geography	Less than High School Diploma	High School Graduate or GED	Some College	Associate's Degree	Bachelor's Degree	Graduate/ Professional Degree
Bridgewater	8.0%	30.8%	16.8%	11.5%	22.4%	10.6%
East Bridgewater	5.2%	34.3%	23.4%	11.9%	17.0%	8.3%
Easton	3.3%	21.1%	18.4%	8.9%	31.6%	16.7%
Halifax	2.8%	38.1%	19.2%	14.9%	14.9%	10.2%
Lakeville	7.0%	30.8%	17.6%	11.1%	20.9%	12.8%
Massachusetts	10.2%	25.4%	16.2%	7.7%	22.8%	17.7%
Middleborough	5.7%	31.2%	20.8%	12.6%	19.7%	10.1%
Plymouth County	7.7%	29.0%	19.0%	9.9%	22.1%	12.3%
Raynham	6.4%	31.1%	18.2%	9.0%	22.5%	12.7%
West Bridgewater	7.5%	33.0%	19.2%	9.0%	19.6%	11.8%

Source: U.S. Census Bureau, 2011-2015 American Community Survey

7. Income

Household income is an important determinant of how much a household can afford to pay for housing and whether that household is eligible for housing assistance. According to the 2015 ACS, the median household income in Bridgewater was \$84,697. Bridgewater's 2015 median household income trailed neighboring Easton (\$96,059) and Lakeville (\$90,876), but surpassed that of East Bridgewater (\$84,118), Raynham (\$82,995), West Bridgewater (\$81,119), Middleborough (\$76,500), Plymouth County (\$75,459), the Commonwealth (\$68,563) and Halifax (\$64,013).

Table 10: Regional Median Household Income, 2015

Geography	Median Household Income
Easton	\$96,059
Lakeville	\$90,876
Bridgewater	\$84,697
East Bridgewater	\$84,118
Raynham	\$82,995
West Bridgewater	\$81,119
Middleborough	\$76,500
Plymouth County	\$75,459
Massachusetts	\$68,563
Halifax	\$64,013

Source: U.S. Census Bureau, 2011-2015 American Community Survey

While median household income is a valuable social and economic indicator, it does not account for the broad range of household incomes in a community. The 2015 ACS estimates showed that approximately 2,342 or 30% of Bridgewater's households earn less than \$50,000 annually, with 1,030 or 13.2% earning less than \$25,000 annually. Approximately 2,284 or 29.3% of Bridgewater's households earn between \$50,000 and \$99,999 annually, and approximately 3,177 or 40.7% of Bridgewater's households earn more than \$100,000 annually.

Table 11: Bridgewater Household Income Distribution, 2015

Income Category	Number	Percent
Total	7,803	100%
Less than \$10,000	290	3.7%
\$10,000 to \$14,999	296	3.8%
\$15,000 to \$24,999	444	5.7%
\$25,000 to \$34,999	690	8.8%
\$35,000 to \$49,999	622	8.0%
\$50,000 to \$74,999	1,097	14.1%
\$75,000 to \$99,999	1,187	15.2%
\$100,000 to \$149,999	1,724	22.1%
\$150,000 to \$199,999	821	10.5%
\$200,000 or more	632	8.1%
Median Household Income (Dollars)	\$84,697	N/A

Source: U.S. Census Bureau, 2011-2015 American Community Survey

8. Employment

Employment data is important to review because it gives a sense as to how many people in Bridgewater are working in traditional high-paying industries (professional, management, finance) versus people working in traditional low-paying industries, such as the retail, hospitality and food service industries. According to 2015 ACS estimates, roughly 38.1% of Bridgewater's employed population has an occupation in "management, business, science, and arts" and 30% in "sales and office occupations." The two largest industries Bridgewater residents are employed in are "educational services, health care and social assistance" (28.4%) and "retail trade" (16.2%). Since 2012, Bridgewater's annual average unemployment rate has steadily dropped from 6.0% in 2012 to 3.5% in 2016.

Table 12: Bridgewater Population by Occupation, 2015

Occupation	Number	Percent
Civilian Employed Population 16 Years and Over	13,739	100%
Management, Business, Science, and Arts Occupations	5,238	38.1%
Service Occupations	2,371	17.3%
Sales and Office Occupations	4,115	30.0%
Natural Resources, Construction, and Maintenance Occupations	871	6.3%
Production, Transportation, and Material Moving Occupations	1,144	8.3%

Source: U.S. Census Bureau, 2011-2015 American Community Survey

Table 13: Bridgewater Population by Industry, 2015

Industry	Number	Percent
Civilian Employed Population 16 Years and Over	13,739	100%
Educational Services, and Healthcare and Social Assistance	3,904	28.40%
Retail Trade	2,223	16.20%
Arts, Entertainment, Recreation, Accommodation and Food Services	1,583	11.50%
Professional, Scientific, Management, etc.	1,151	8.40%
Finance and Insurance, and Real Estate and Rental and Leasing	1,088	7.90%
Manufacturing	888	6.50%
Transportation and Warehousing, and Utilities	699	5.10%
Construction	699	5.10%
Public Administration	534	3.90%
Other Services, except Public Administration	382	2.80%
Wholesale Trade	361	2.60%
Information	183	1.30%
Agriculture, Forestry, Fishing and Hunting, and Mining	44	0.30%

Source: U.S. Census Bureau, 2011-2015 American Community Survey

Table 14: Top Employers in Bridgewater, 2015

Company Name	Number of Employees
Bridgewater State Hospital	500-999
Bridgewater State University	500-999
Corrections Department	250-499
Old Colony Correctional Center	250-499
Roche Bros. Supermarket	250-499
Bill's Taxi Service	100-249
Bridgewater-Raynham Regional High School	100-249
Claremont Company Inc.	100-249
DePuy Inc.	100-249
George Mitchell Elementary School	100-249
Home Depot	100-249
Lucini Bus Lines	100-249

Source: Massachusetts Executive Office of Labor and Workforce Development (EOLWD), Largest 100 Employers in Bridgewater

B. Housing Supply Characteristics

1. Housing Occupancy & Tenure

The 2010 U.S. Census reported that there were 8,336 housing units in Bridgewater, with 7,995 occupied housing units (95.9%) and 341 vacant units (4.1%). Approximately 76.8% of the occupied units were owner-occupied and 23.2% of the units were renter-occupied. Vacant units for rent accounted for approximately 1.4% of total housing units and vacant units for sale accounted for approximately 0.6% of the total housing units, indicating a very tight market, which is likely to push prices up. A target vacancy rate of 7% for rental units indicates a healthy market. Ownership vacancy was also below the target rate of 1.5% indicate a healthy market.

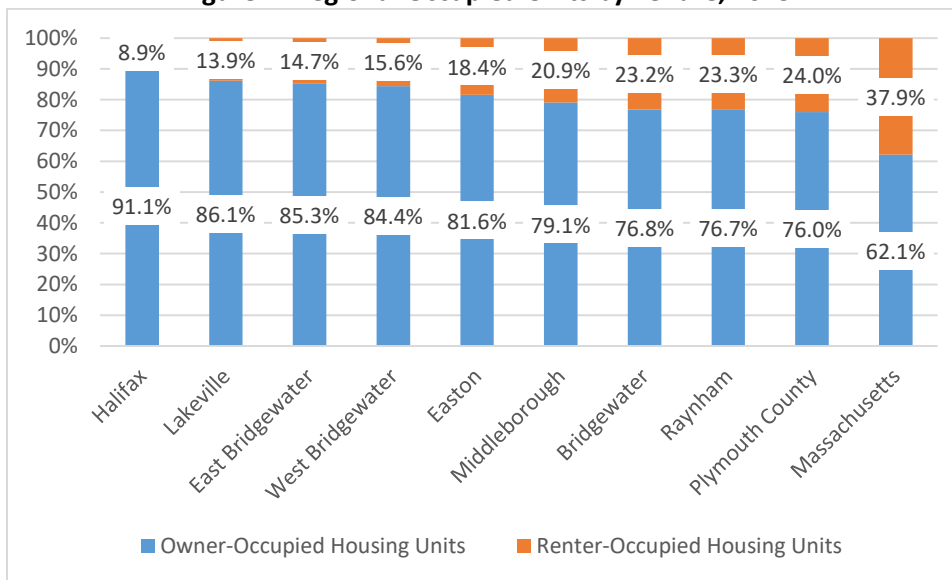
Table 15: Bridgewater Occupancy & Tenure, 2010

	Number	Percent
Total Housing Units	8,336	100%
Occupied Housing Units	7,995	95.9%
Owner-Occupied	6,102	76.3%
Renter-Occupied	1,893	23.7%
Vacant Housing Units	341	4.1%
Vacant for Rent	116	1.4%
Vacant for Sale	54	0.6%
Seasonal, Recreational or Occasional Use	48	0.6%

Source: U.S. Census Bureau, 2010 U.S. Census

When comparing Bridgewater's housing tenure with its neighboring communities, the County and the Commonwealth, most have a higher rate of owner-occupied units, ranging from Middleborough's 79.1% to Halifax's 91.1%. Only Raynham's 76.7%, Plymouth County's 76.0% and the Commonwealth's 62.1% have a lower percentage of owner-occupied units.

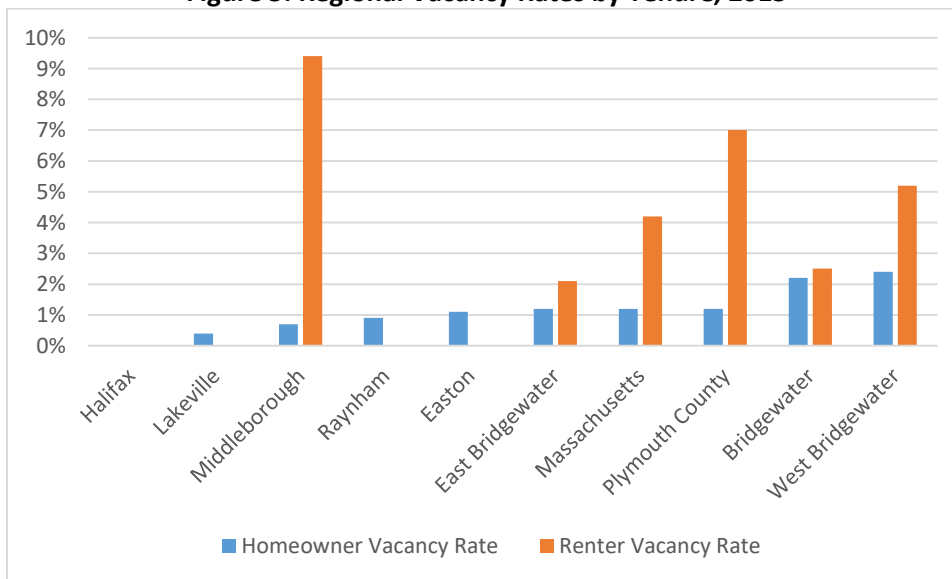
Figure 4: Regional Occupied Units by Tenure, 2015



Source: U.S. Census Bureau, 2011-2015 American Community Survey, 5-Year Estimate

When comparing Bridgewater's vacancy rates with its neighboring communities, the County and the Commonwealth, Bridgewater has the second highest homeowner vacancy rate at 2.2% and a middle of the pack renter vacancy rate of 2.5%.

Figure 5: Regional Vacancy Rates by Tenure, 2015



Source: U.S. Census Bureau, 2011-2015 American Community Survey, 5-Year Estimate

2. Housing Types

Bridgewater supports a variety of housing types from single-family homes to multi-unit dwellings to mobile homes. According to the Town of Bridgewater's Assessors Office as of January 2016, Bridgewater's housing stock primarily consists of single-family structures, which accounts for 60.8% of the town's housing units. The second-most prevalent type of structure are condominiums which account for 10.8% of the housing stock, followed by 9+ unit structures which account for 10.1% of the housing stock.

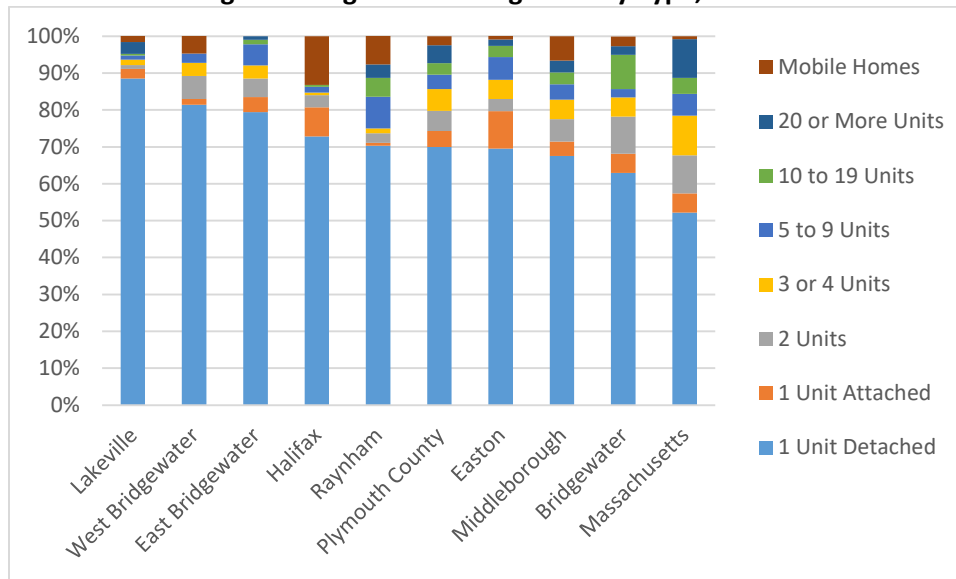
Table 16: Bridgewater Housing Units by Type, 2017

Housing Type	Number	Percent
Total Units	8,288	100%
Single Family	5,335	60.8%
Condominiums	950	10.8%
2 Houses/1 Lot	54	0.6%
2 Family	668	7.6%
3 Family	186	2.1%
4 to 8 Family	182	2.1%
9+ Units	889	10.1%
Modular Units Over 55	481	5.5%
Lodging Houses	5	0.1%
Multi-Use (Business/Residential)	78	0.9%

Source: Town of Bridgewater Assessor's Office, June 2017

Single-family detached housing comprises the majority of housing in Bridgewater's neighboring communities, Plymouth County and the Commonwealth. Bridgewater, however has the highest percentage of non-single-family housing units (29.2%) when compared to similar communities in the region. Only urban communities such as the City of Brockton contain more non-single-family housing units and these urban communities' influence the percentage of non-single-family housing units when we look at Plymouth County and the Commonwealth as a whole.

Figure 6: Regional Housing Units by Type, 2015⁴



Source: U.S. Census Bureau, 2011-2015 American Community Survey, 5-Year Estimate

3. Age of Housing

Approximately 66.7% of Bridgewater's housing stock is less than 50 years old (built since 1970). The greatest period of housing growth in Bridgewater occurred between 1970 and 1979, when the town added 1,782 units or 21.3% of its total housing stock. Since that time Bridgewater has continued to experience a high rate of growth, with more than 1,000 units having been added every decade since.

Table 17: Bridgewater Housing by Age, 2015

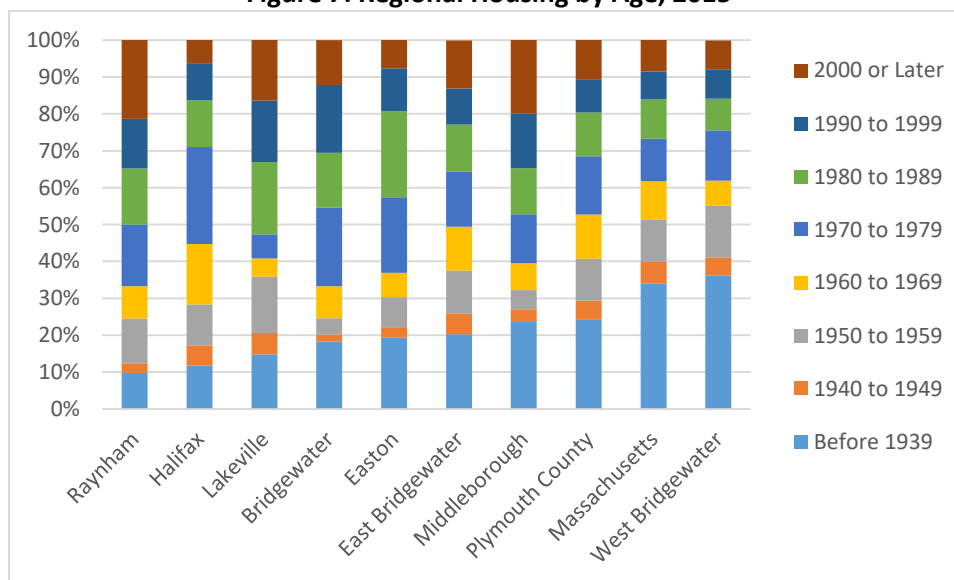
Year Built	Number	Percent
Total Units	8,360	100.0%
2000 or Later	1,023	12.2%
1990 to 1999	1,536	18.4%
1980 to 1989	1,234	14.8%
1970 to 1979	1,782	21.3%
1960 to 1969	728	8.7%
1950 to 1959	365	4.4%
1940 to 1949	159	1.9%
Before 1939	1,533	18.3%

Source: U.S. Census Bureau, 2011-2015 American Community Survey, 5-Year Estimate

⁴ Note: There are discrepancies between data from the Assessor's Office and the American Community Survey. The Assessor's data is likely more accurate for Bridgewater, however to perform the comparison of neighboring communities, it was necessary to utilize data from the American Community Survey as well.

Amongst its neighboring communities, Plymouth County and the Commonwealth, Bridgewater has the second highest percentage (66.7%) of housing units that have been built since 1970, and is only surpassed by Raynham (66.8%).

Figure 7: Regional Housing by Age, 2015



Source: U.S. Census Bureau, 2011-2015 American Community Survey, 5-Year Estimate

4. Housing Growth

Between 2013 and 2016, there were 523 housing units constructed in Bridgewater, with the 289-unit Axis at Lakeshore apartment complex accounting for a little more than half (55.3%) of them. There were also 167 single-family dwellings constructed during this time, accounting for 31.9% of the new homes and 53 manufactured homes constructed, accounting for 10.1% of the new homes. There was a far lesser amount of duplex and triplex dwellings (14 in total) built during this time, which accounted for only 2.7% of new homes.

Table 18: New Homes in Bridgewater, 2013-2016

	Single-Family Dwellings	Duplex Dwellings	Triplex Dwellings	Over 55 Manufactured Homes	Apartments (Axis at Lakeshore)	Totals
2013	45	4	1	8	0	58
2014	30	4	0	11	289	334
2015	23	1	0	14	0	38
2016	69	4	0	20	0	93
Totals	167	13	1	53	289	523

Source: Bridgewater Building Department, June 2017

5. Projected Housing Demand

To determine future housing demand in Bridgewater, OCPC utilized the Metropolitan Area Planning Council's (MAPC) *Population and Housing Demand Projections for Metro Boston*. MAPC produces two projections; a "Status Quo" and a "Stronger Region" scenario which was crafted using available U.S. Census datasets and information provided by the Massachusetts' Department of Health and Human Services via its Community Health Information Profile (MassCHIP). The "Status Quo" scenario is based on the continuation of existing rates of births, deaths, migration, and housing occupancy, whereas the "Stronger Region" scenario explores how changing trends (the region will attract and retain more younger adults, younger households will be more inclined toward urban living, and an increasing share of senior households will choose to downsize from larger homes to apartments) could result in higher population growth, greater housing demand, and a substantially larger workforce.

In consultation with the Town of Bridgewater Planning and Economic Development Director, the "Status Quo" scenario was selected for this Plan. Under the "Status Quo" scenario Bridgewater has a projected demand for a total of 824 new housing units between 2010 and 2020 and 606 new housing units between 2020 and 2030, for a total of 1,430 new housing between 2010 and 2030⁵. As of 2017, the Town of Bridgewater is on track to exceed these projections with already 973 housing units in some stage of completion or on their way to being completed.

6. Homeownership by Cost

According to the 2015 ACS, Easton had the highest estimated median value at \$359,900 and Halifax had the lowest median value at \$281,600. Bridgewater had the fifth highest estimated median value at \$324,600, trailing Easton, Lakeville, the Commonwealth and Plymouth County.

⁵ Metropolitan Area Planning Council (MAPC) 2014 Population and Housing Demand Projections for Metro Boston: Municipal Report: Bridgewater: [ftp://ftp.mapc.org/projections/Municipal%20PDF%20Reports/Bridgewater.pdf](http://ftp.mapc.org/projections/Municipal%20PDF%20Reports/Bridgewater.pdf)

Table 19: Median Value of Owner-Occupied Homes, 2015

Geography	Estimated Median Value- Owner Occupied Homes
Easton	\$359,900
Lakeville	\$353,400
Massachusetts	\$333,100
Plymouth County	\$328,600
Bridgewater	\$324,600
East Bridgewater	\$300,700
Raynham	\$309,300
West Bridgewater	\$303,400
Middleborough	\$297,300
Halifax	\$281,600

Source: U.S. Census Bureau, 2011-2015 American Community Survey, 5-Year Estimate

Data from The Warren Group's Town Stats database shows that both Lakeville and the Commonwealth had the highest median sales price from the sale of all homes in 2016 at \$344,000 and Middleborough had the lowest median sales price from the sale of all homes at \$286,000. Bridgewater had the second highest median sales price from the sale of all homes at \$340,000.

Table 20: Median Sales Price-All Homes, 2016

Geography	Median Sales Price - All Sales
Lakeville	\$344,000
Massachusetts	\$344,000
Bridgewater	\$340,000
Easton	\$332,000
Raynham	\$329,000
Plymouth County	\$325,000
Halifax	\$302,500
West Bridgewater	\$301,500
East Bridgewater	\$300,000
Middleborough	\$286,000

Source: The Warren Group, Town Stats

When analyzing the median sales prices of single family homes in 2016 using The Warren Group's Town Stats database, Easton had the highest median sales price at \$395,000 and Middleborough again had the lowest at \$290,000. Bridgewater had the second highest median sales price at \$350,000.

When analyzing the median sales prices of condominiums in 2016, Lakeville had the highest median sales price at \$349,950 and Halifax the lowest at \$191,000. Bridgewater was near the bottom of the list with a median sales price of \$226,400. While the median sales price of all homes and single-family

homes was similar, the median sales price of condominiums was far different. This can be attributed to the type of condominiums that are in each community, as newer condominiums tend to be larger and offer nicer amenities and furnishings than condominiums built in the 1970s and 1980s.

Table 21: Median Sales Price-Single-Family Homes, 2016

Geography	Median Sales Price - Single Family Homes
Easton	\$395,000
Bridgewater	\$350,000
Massachusetts	\$345,000
Lakeville	\$335,000
Raynham	\$329,900
Plymouth County	\$325,000
Halifax	\$322,500
East Bridgewater	\$310,000
West Bridgewater	\$300,000
Middleborough	\$290,000

Source: The Warren Group, Town Stats

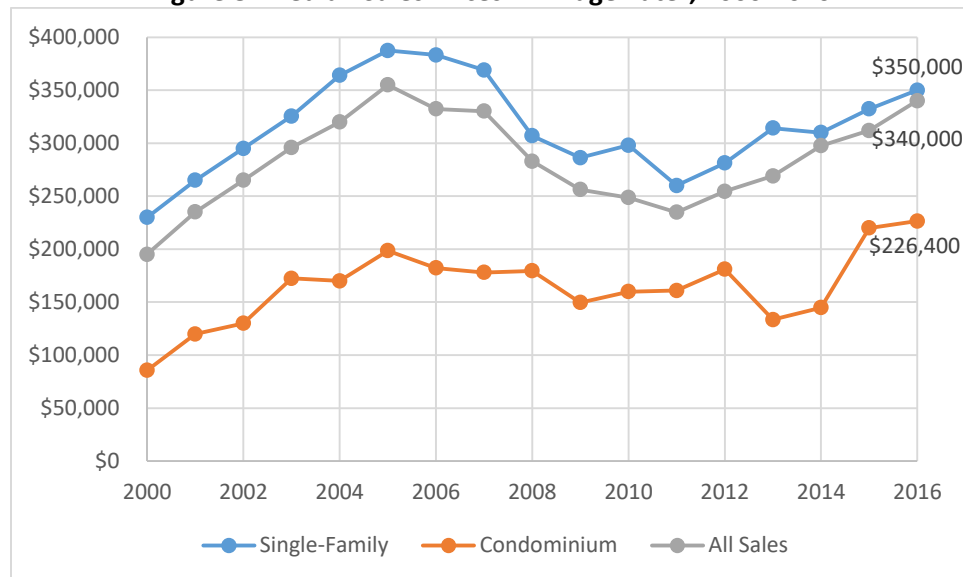
Table 22: Median Sales Price-Condominiums, 2016

Geography	Median Sales Price - Condominiums
Lakeville	\$349,950
Massachusetts	\$330,000
Raynham	\$278,000
West Bridgewater	\$263,750
Plymouth County	\$253,200
Middleborough	\$239,900
Bridgewater	\$226,400
East Bridgewater	\$213,500
Easton	\$205,000
Halifax	\$191,000

Source: The Warren Group, Town Stats

When looking back at the median sales prices of homes (all sales, single-family homes and condominiums) in Bridgewater over the past 16 years, all experienced rapid increases from 2000 to 2005 as part of the national housing boom, but soon thereafter all began to tumble as the housing boom burst and the Great Recession took hold. The median sales prices for all sales and single family homes bottomed out in 2011, while condominium prices bottomed out in 2013. Since bottoming out, all have begun to recover, with median condominium sales prices rising above pre-Great Recession levels and the median sales prices of all sales and single family homes rising close to pre-Great Recession levels.

Figure 8: Median Sales Prices in Bridgewater, 2000-2016

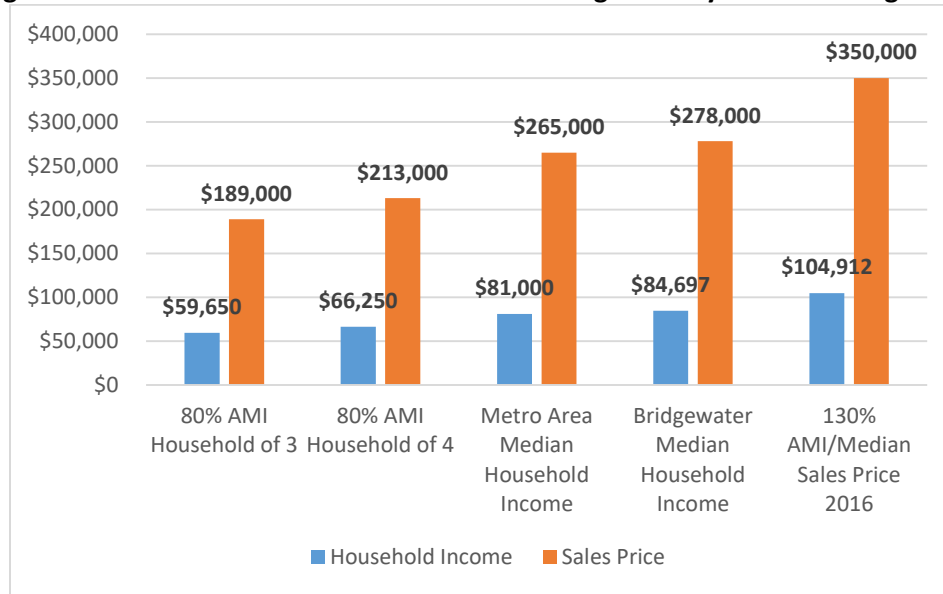


Source: The Warren Group, Town Stats

7. Homeownership Affordability

Homeownership is part of the “American Dream”, but for many individuals it is out of reach in a good number of communities in the Commonwealth. As seen in Figure 9, a household of four earning 80% of the Area Median Income (AMI) (\$66,250) could afford to purchase a home costing no more than \$213,000 and at the Brockton Metro area median income (\$81,000), a household could afford to purchase a home costing no more than \$265,000. At Bridgewater’s median household income (\$84,697), a household could afford to purchase a home costing no more than \$278,000. The median sales price of a single-family home in Bridgewater in 2016 was \$350,000, which would require an income of \$104,912, or 130% of the AMI. The difference between the area median household income (\$85,000) and the median sales price of a single-family home (\$350,000) in Bridgewater in 2016 was considerable.

Figure 9: Annual Income Needed to Purchase a Single-Family Home in Bridgewater



Source: Department of Housing and Community Development (DHCD) Sales Price Calculator.
Please note that the following information was used in the development of the above table:
FY2017 Bridgewater Tax Rate of \$15.61 per Thousand; Assumption of a 30-Year Fixed Mortgage;
5% Downpayment; 4.5% Interest Rate.

Table 23: Approximate Cost of Single-Family Homes in Bridgewater, 2017

2017 Assessed Value-Single Family	Maximum Income	Single-Family		Number of Bridgewater Households in Income Range	Deficit (-) or Surplus (+) of Units
		Units	Percent		
Less than \$189,000	80% AMI - 3 Person HH (\$59,650)	87	5.6%	1,097	-1,010
Less than \$213,000	80% AMI - 4 Person HH (\$66,250)	162	10.5%		
Less than \$265,000	Metro Area Median HH Income (\$81,000)	942	60.8%	1,187	-245
Less than \$278,000	Bridgewater Median HH Income (\$84,697)	358	23.1%		
Total		1,549	100%		

Source: MassGIS Incomes based on HUD FY2017 Income limit documentation. Please note that the number of households in income range does not account for household size. The number of households in the median income range includes an estimated number of households with incomes between 80% and 100% AMI.

8. Homeownership Affordability for Current Households

The U.S. Department of Housing and Urban Development (HUD) defines households that spend more than 30% of their gross income on housing costs to be “cost burdened” and households that spend more than 50% of their gross income on housing costs to be “severely cost burdened”. For homeowners, housing costs include mortgage payments, utilities, association fees, insurance and real estate taxes. As can be seen below in Table 24, 15% or 905 of Bridgewater’s households are cost burdened and 8.2% or 495 are severely cost burdened. When compared to its neighboring communities, Bridgewater has the lowest percentage of cost burdened households and the second lowest percentage of severe cost burdened households.

Table 24: Bridgewater Homeowner Housing Cost Burden, 2014

	Owner		Total	
	Number	Percent	Number	Percent
Cost Burden <=30%	4,590	76.2%	5,590	71.9%
Cost Burden >30% to <=50%	905	15.0%	1,205	15.5%
Cost Burden >50%	495	8.2%	950	12.2%
Cost Burden Not Available	30	0.5%	30	0.4%
Total	6,020	100.0%	7,770	100.0%

Source: US. Department of Housing & Urban Development:
Comprehensive Housing Affordability Strategy (CHAS) Data, 2010-2014

Table 25: Regional Homeowner Housing Cost Burden, 2014

Geography	30 to 50%	Greater than 50%
Bridgewater	15.0%	8.2%
West Bridgewater	16.0%	9.5%
Lakeville	15.1%	11.7%
Middleborough	21.3%	8.1%
Easton	19.8%	9.7%
Raynham	20.3%	10.4%
East Bridgewater	22.2%	8.6%
Halifax	17.5%	19.4%

Source: US. Department of Housing & Urban Development:
Comprehensive Housing Affordability Strategy (CHAS) Data, 2010-2014

9. Rental Affordability

The median gross rent for Bridgewater in 2015 was \$1,271, which placed it fourth among neighboring communities, trailing Halifax, Raynham and Easton. The estimated annual income needed to afford the median gross rent in Bridgewater was \$45,756, which was roughly \$5,000 more than the estimated annual income need to afford rent in Plymouth County.

Table 26: Regional Median Gross Rents, 2015

Geography	Median Gross Rent	Monthly Income Needed to Afford Median Rent	Annual Income Needed to Afford Median Rent
Halifax	\$1,718	\$5,154	\$61,848
Raynham	\$1,337	\$4,011	\$48,132
Easton	\$1,273	\$3,819	\$45,828
Bridgewater	\$1,271	\$3,813	\$45,756
Lakeville	\$1,159	\$3,477	\$41,724
Plymouth County	\$1,132	\$3,396	\$40,752
Massachusetts	\$1,102	\$3,306	\$39,672
Middleborough	\$1,093	\$3,279	\$39,348
East Bridgewater	\$1,042	\$3,126	\$37,512
West Bridgewater	\$1,022	\$3,066	\$36,792

*Source: U.S. Census Bureau, 2011-2015 American Community Survey, 5-Year Estimate
Monthly Income Need is based on Median Gross Rent of 30% gross income.*

Table 27 below, shows current rental listings in Bridgewater based on a search of www.apartments.com and www.zillow.com. The figure shows that there are a variety of rental types available in Bridgewater, ranging studio units to three bedroom units. However, all of the units are listed for more than the FY2017 Fair Market Rents.

Table 27: Available Apartments in Bridgewater, June 2017

Address	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
2050-4100 Pleasant Street (Axis at Lakeshore)	N/A	\$1,725-\$1,800	\$2,000-\$2,245	N/A	N/A
51 Meadow Lane (Waterford Village)	\$1,205+	\$1,309+	\$1,522+	N/A	N/A
39 Burrill Avenue	N/A	N/A	N/A	\$2,025	N/A
95 Crapo Street-2nd Floor	N/A	N/A	\$1,500	N/A	N/A
78 Hammond Street #1	N/A	N/A	N/A	\$1,650	N/A
376 Laurel Street	N/A	N/A	\$1,825	N/A	N/A
180 Main Street #B45	N/A	\$1,100	N/A	N/A	N/A
1037 Pleasant Street #1	N/A	N/A	\$1,900	N/A	N/A
108 Union Street	N/A	N/A	\$1,600	N/A	N/A
358 Winter Street	N/A	N/A	\$1,850	N/A	N/A
FY2017 Fair Market Rents	\$826	\$904	\$1,158	\$1,497	\$1,600

Sources: U.S. Department of Housing & Urban Development (HUD); www.apartments.com and www.zillow.com;
Accessed 6/21/2017

10. Renter Affordability for Current Households

Just as homeownership affordability for current households was calculated (see Section 7 above), renter affordability for current householders is done the same way using HUD definitions for “cost burdened” and “severely cost burdened” households. As can be seen below in Table 28, 17.1% or 300 of Bridgewater’s households are cost burdened and 26.0% or 455 are severely cost burdened. When compared to its neighboring communities, Bridgewater has the fifth highest percentage of cost burdened households, but the second highest percentage of severely cost burdened households.

Table 28: Bridgewater Renter Housing Cost Burden, 2014

	Renter		Total	
	Number	Percent	Number	Percent
Cost Burden <=30%	1,000	57.1%	5,590	71.9%
Cost Burden >30% to <=50%	300	17.1%	1,205	15.5%
Cost Burden >50%	455	26.0%	950	12.2%
Cost Burden Not Available	0	0.0%	30	0.4%
Total	1,750	100.0%	7,770	100.0%

Source: US. Department of Housing & Urban Development:
Comprehensive Housing Affordability Strategy (CHAS) Data, 2010-2014

Table 29: Regional Renter Housing Cost Burden, 2014

Geography	30 to 50%	Greater than 50%
Halifax	7.3%	5.5%
Middleborough	12.3%	21.9%
East Bridgewater	24.1%	12.4%
Raynham	13.5%	24.5%
Easton	24.7%	15.9%
Bridgewater	17.1%	26.0%
West Bridgewater	31.7%	14.0%
Lakeville	27.1%	38.4%

*Source: US. Department of Housing & Urban Development:
Comprehensive Housing Affordability Strategy (CHAS) Data, 2010-2014*

11. Bridgewater's Subsidized Housing Inventory

As of May 2017, there were 545 housing units on Bridgewater's Subsidized Housing Inventory (SHI) as seen in Figure 40 below. Of these 545 units, 517 (94.9%) are rental units and 28 (5.1%) are ownership units. The town would need to add an additional 289 housing units to surpass its 10% Chapter 40B affordable housing goal.

Of the 545 existing affordable housing units in Bridgewater, 166 (30.5%) are owned and operated by the Bridgewater Housing Authority. The Authority's units include 96 units on Hemlock Drive and 58 units on Heritage Circle, all of which are designated for the elderly and disabled populations. The Authority also owns and operates seven homes consisting of 12 family units.

The majority (337 units or 61.8%) of the 545 units on Bridgewater's SHI were created through the use of a comprehensive permit via Chapter 40B. The majority (503 units or 93.2%) of the units are also affordable in perpetuity, with only 8 units having expiration dates.

Table 30: Bridgewater's Subsidized Housing Inventory (SHI), May 2017

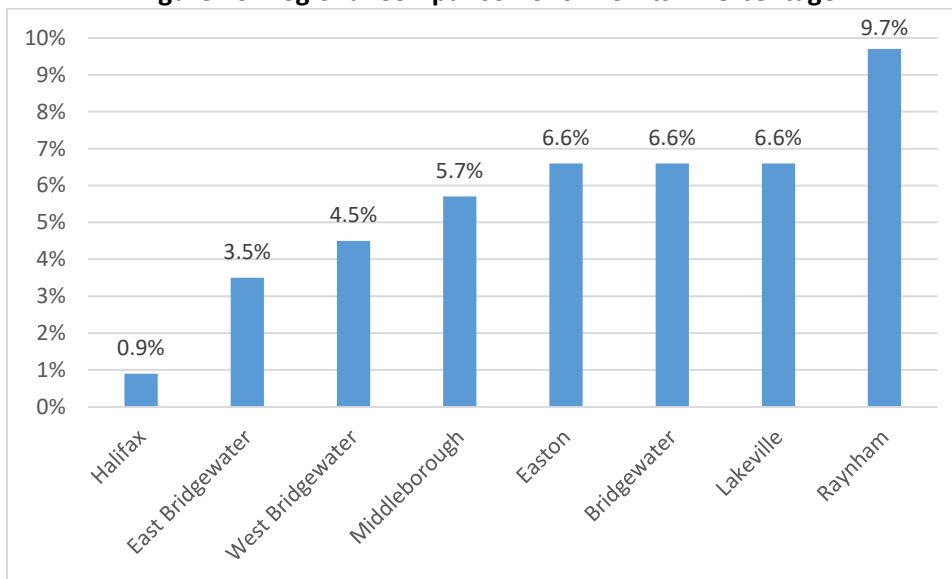
Project Name	Address	SHI Units	Comp. Permit	Year End	Tenure	Subsidizing Agency
N/A	Hemlock Drive	40	No	Perpetuity	Rental	DHCD
N/A	Hemlock Drive	56	No	Perpetuity	Rental	DHCD
N/A	10 Heritage Circle	50	No	Perpetuity	Rental	DHCD
N/A	15 Heritage Circle	8	No	Perpetuity	Rental	DHCD
N/A	Scattered Sites	12	No	Perpetuity	Rental	DHCD
Hayward Place	Hayward Place	4	No	2029	Rental	DHCD & MHP
South Shore HDC	1130 Plymouth Street	4	No	2024	Rental	EOHHS & MassHousing
DDS Group Homes	Confidential	26	No	N/A	Rental	DDS
DMH Group Homes	Confidential	8	No	N/A	Rental	DMH
49 Mt. Prospect St.	49 Mt. Prospect St.	4	Yes	Perpetuity	Rental	DHCD
Southbridge	123 Union St.	4	Yes	Perpetuity	Rental	DHCD
143 Plymouth St.	143 Plymouth St.	4	Yes	Perpetuity	Rental	DHCD
The Residences at Lakeshore	Lakeshore Center/Route 104	289	Yes	Perpetuity	Rental	MHP
Aldrich Place	6 Aldrich Place	0	Yes	Perpetuity	Ownership	MassHousing
Old Cedar Village	345-353 Elm St.	9	Yes	Perpetuity	Ownership	MassHousing
37 South St.	37 South St.	3	Yes	Perpetuity	Ownership	DHCD
30 Church St.	30 Church St.	3	Yes	Perpetuity	Rental	DHCD
Cassidy Place	1012 Pleasant St.	5	Yes	Perpetuity	Ownership	DHCD
The Groves	Anacki Lane	6	Yes	Perpetuity	Ownership	DHCD
Sophia Lane	Sophia Lane	5	Yes	Perpetuity	Ownership	MassHousing
Bedford Commons	206-214 Bedford Commons	5	Yes	Perpetuity	Rental	DHCD

Source: Massachusetts Department of Housing & Community Development, May 2017

12. Regional Analysis of SHI Units

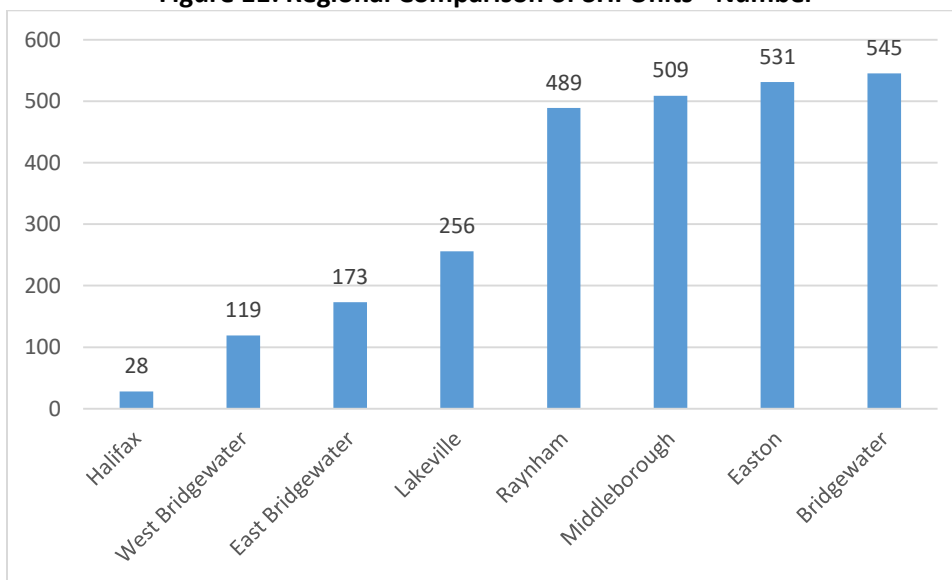
When comparing Bridgewater to its neighboring communities in terms of affordable housing as percentage of total year-round housing units, Bridgewater was tied for the second highest percentage at 6.6% with Lakeville, but has the highest number of units at 545.

Figure 10: Regional Comparison of SHI Units – Percentage



Source: Massachusetts Department of Housing & Community Development, Chapter 40B Subsidized Housing Inventory, December 2014

Figure 11: Regional Comparison of SHI Units - Number



Source: Massachusetts Department of Housing & Community Development, Chapter 40B Subsidized Housing Inventory, December 2014

13. Planned or Permitted Affordable Housing Developments

According to Bridgewater's Community and Economic Development Department, there are currently a number of planned or permitted affordable housing developments in Bridgewater and include both ownership and rental units. The largest of which is VIVA at Lakeshore, a proposed 300 unit apartment complex that is in the site availability stage. It is proposed to be constructed adjacent to the recently built 289-unit Residences at Lakeshore across from Lake Nippenicket. Other large planned or permitted affordable housing developments include the 85 Plymouth Street project, a proposed mixed-use project expected to result in 80-120 affordable rental units, the Duxburrow Estates project, a 180 single-family development that will result in 38 affordable ownership units that is under review by the Zoning Board of Appeals and the McElwain School project, the redevelopment of a long vacant school into 30-40 affordable rental units. If all projects in Table 31 come to fruition, the town would gain approximately 481 to 532 new affordable units for inclusion on its Subsidized Housing Inventory (SHI), almost doubling its current 545 units and push the town above the 10% threshold (based on the 2010 Census of 8,288 year round housing units) mandated by Chapter 40B.

Table 31: Planned or Permitted Affordable Housing Developments in Bridgewater, June 2017

Project Name	Address	Status	Tenure	SHI Units
Duxburrow Estates	Curve Street	Under Review by ZBA	Ownership	38
VIVA at Lakeshore	Pleasant Street	In the Site Availability Stage	Rental	300
McElwain School	Main Street	RFP in Development to turn into Affordable Housing	Rental	30-40
76-78 Broad Street	Broad Street	Affordable Housing Trust is interested in pursuing a mixed use project with a developer	Rental	3-4
85 Plymouth Street	Plymouth Street	Developer interested in pursuing a mixed use development	Rental	80-120
84 Center Street	Center Street	Rehabilitated with CDBG Funds; Attempting to get determination	Ownership	1
130 Maple Street	Maple Street	Rehabilitated with CDBG Funds; Attempting to get determination	Ownership	2
Costa	Center Street	Under Construction	Ownership	2
Apiary Estates	Laurel Street	Approved by ZBA; Construction will Commence Soon	Ownership	3
Aaron Murphy	Plymouth Street	Approved by ZBA; Needs Regulatory Agreement & LAU Application	Rental	8
Prattown	Plymouth Street	Under Construction; Approximately 20% Complete	Ownership	14
Total Units				481-532

Source: Town of Bridgewater Community & Economic Development Department, June 2017

14. Waiting List for Affordable Housing

To assist in understanding the great need for affordable housing in Bridgewater, the waiting lists for the Bridgewater Housing Authority are summarized below. Waits for public housing units total more than 1,500 households, with the greatest demand being for family units.

Table 32: Bridgewater Housing Authority Capacity & Wait List, June 2017

Type of Unit	Current Number of Units	Number of Households on Waiting List	Wait List Ratio
Elderly/Disabled	154	507*	3.3
Family	12	1,000+	83.3
Total	166	1,507+	9.1

Source: Bridgewater Housing Authority, June 2017

*Includes both 88 Bridgewater Seniors and 419 Out of Town Seniors

V. Development Constraints and Limitations

This section examines land constraints and limitations that have an impact on the development of new housing opportunities in Bridgewater. It includes an analysis of land use, an assessment of the natural and built environment, as well as an analysis of zoning, infrastructure, and transportation.

A. Environmental Constraints⁶

A number of environmental elements can impact residential development. Specific elements discussed below include geology, soils, surface water bodies, flood hazard areas, wetlands, aquifer recharge areas, water quality protection, rare species and habitats and hazardous waste sites.

1. Geology

Bridgewater's terrain has limited relief ranging from 10 feet above mean sea level (MSL) along the southern end of Taunton River to 175 feet MSL at Sprague's Hill and 157 feet MSL at Great Hill on the Bridgewater State University Campus. Much of the land is low-lying with poor drainage and scattered wetlands, especially in the southern and western parts of the town.

Overall, Bridgewater has many streams and scattered ponds (often man-made impoundments), which are its most prominent geologic features. While the region's extensive drainage system has many streams, none except the Matfield River, the Town River and the Taunton River itself are very large because the communities are close to the headwaters of several basins. Similarly, the town has very few major streams beyond the South Brook because most streams run for a short distance to the Town and Taunton Rivers.

⁶ The following section on environmental constraints is excerpted from the Town's 2017 Open Space and Recreation Plan Update by VHB. The information has been summarized for the purposes of this document. More detailed information can be found in the 2017 Open Space and Recreation Plan Update.

2. Soils

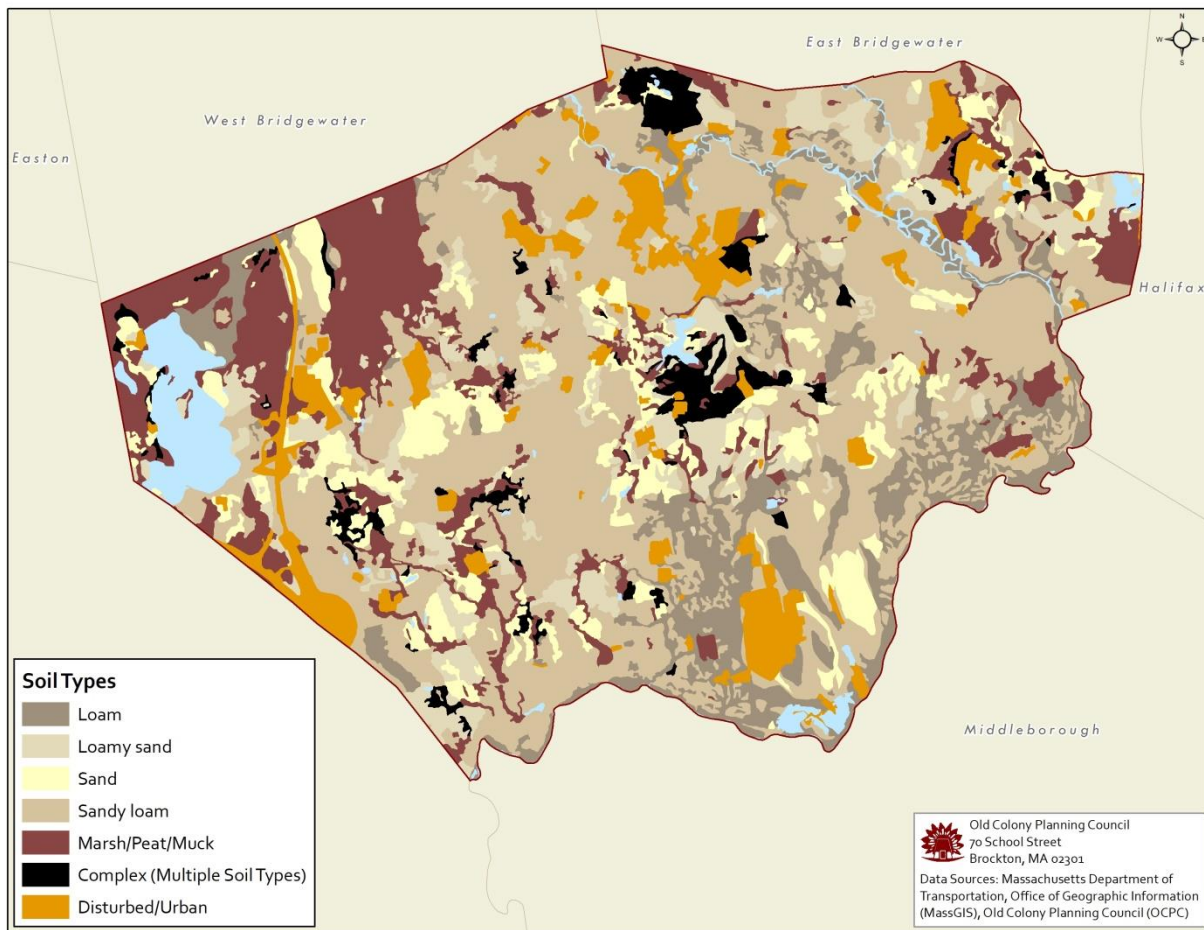
The Town of Bridgewater has commonly tight glacial soils limiting on-site disposal opportunities and groundwater yields. Glacial till is found in drumlins - oval hills formed by a moving glacier. These are shaped like half a football sliced the long way, and are commonly oriented north-south like that on Forest Street just east of South Street. They usually contain layers or lenses of clay along with gravel and other materials and can be very tight, as noted above. They absorb septic system effluent slowly and shed water rapidly, sometimes compounding local drainage issues, but they also offer good building sites in popular scenic hillside locations.

There are also other types of soils that are poorly suited for septic systems or groundwater recharge such as lacustrine (lake bottom) soils. These soils are fine-textured silt and clay deposited by flowing glacial melt-water beyond the point where heavier sand and gravel settle. The large glacial Lake Taunton covered much of the Bridgewater area leaving thick silt and clay deposits, particularly in the southern and eastern sections of the town. These areas are quite difficult to serve with septic systems and lead to extensive areas with septic limitations.

Organic soils found in the northeastern corner of the town in the Hockomock Swamp can hold large amounts of water, slowly releasing it to streams and even more slowly releasing it to the underlying aquifers. They too are poorly suited for septic systems or groundwater recharge and make poor building sites, particularly when composed of easily compressed peat.

The soils best suited for septic systems are those that are well-drained, but not excessively well-drained on level or gently sloping land with no shallow underlying layers of dense silt or till. They can benefit from being over well-sorted glacial fluvial soils unless coarse underlying soils offer inadequate treatment as the water percolates toward ground water. Well-drained soils over firm or dense glacial tills will be less suitable for septic systems or ground water recharge because the percolating water will be excessively slowed by the firm layer, often called fragipan. Moderately or poorly-drained soils over freshwater organic deposits (commonly called peat) or over silty lacustrine (lake) deposits are the least suitable for septic systems or recharge.

Figure 12: Bridgewater Soil Composition



3. Watershed

Bridgewater is located entirely within the approximately 562-square mile Taunton River Watershed. It contains the headlands of the Taunton River where the 14-mile long Town River, originating at Lake Nippenicket and Hockomock Swamp and draining much of West Bridgewater, meets the Matfield River. The Matfield River draws on the Salisbury Brook and Beaver Brook. These meet in East Bridgewater, to form the Matfield River which then picks up the Satucket River in the Joppa section of East Bridgewater just north of the Bridgewater town line. The Matfield River then flows south to meet the Town River in Bridgewater and to form the Taunton River. The Taunton River eventually empties into Mount Hope Bay in Fall River and Somerset, Massachusetts.

The basin is unusually flat with only a 20-foot drop over its 40-mile main stem and is characterized by low permeability glacial till soils and less frequent very coarse sand and gravel outwash soils; by shallow depths to groundwater; and by many wetlands. These features significantly constrain conventional on-site wastewater disposal and may exacerbate storm water runoff issues, but they provide unique habits for aquatic and upland wildlife. Recognized for its outstanding ecological, historical, scenic, and recreational values, it was designated as a Wild and Scenic River by the National Park Service in 2009.

4. Surface Water Bodies

Bridgewater has nine primary lakes and ponds: Lake Nippenicket, Carver's Pond, Skeeter Mill Pond, Sturdevant's Pond, Blood Pond, Ice Pond, Cross Street Pond, the Town River Impoundment, and Paper Mill Village Backwater. Lake Nippenicket is by far the largest water body at nearly 500 acres, while most of the small ponds have been altered (or created) through dams/impoundments to provide water control.

These lakes and ponds are ecological, recreational and historic assets, providing important wildlife habitat, recreation opportunities including fishing, boating, and skating, and historic resources with particular significance for Native American, Colonial, and industrial history.

In addition to lakes and ponds, Bridgewater has number of streams, brooks and rivers as well, the largest of which is the Taunton River. The Taunton River begins in Bridgewater at the confluence of the other two rivers in town - the Matfield River and the Town River, before flowing almost 40 miles and ending at Mount Hope Bay. The Taunton River is significant due to the fact that it is the longest undammed coastal river in New England and is a nationally designated Wild and Scenic River. Wild and Scenic Rivers are described as possessing outstandingly remarkable scenic, recreational, geologic, fish and wildlife, historic, cultural or other similar values that shall be preserved in free-flowing condition, and that they and their immediate environments be protected for the benefit and enjoyment of present and future generations.⁷

5. Flood Hazard Area

Flood hazard areas are largely contained within portions of the Hockomock Swamp in the northwestern corner of the town, and along river-side swamp and farmland. These are mapped in the eastern-most corner of the town just past East Street; from Auburn Street to and along Spring Brook; from Summer Street to Sawmill Brook and adjacent wetlands; on to lowland by Sturtevant's Bridge; south under Forest Street and then through Sturtevant's Pond, and up Snow's Brook to Pleasant St. Thus far, risks and losses due to flood hazards have been slight due to the terrain affected and to effective Flood Plain District zoning regulations.

In terms of flooding events, there have reportedly been minor flooding incidents at various locations in Bridgewater that require temporary road closures, such as along South Brook at Skeeter Mill Pond on Water Street, at Water and Wood Streets, Hayward Street; Snow's Brook at Cross Street, and on the Matfield River at Bridge Street. These have resulted in no, or very minimal property damage. In 2010 the Bridge Street Bridge over the Taunton River sustained flood damage. The damage was mostly to the pavement while the underlying structure was in good shape with much of the damage caused by deferred maintenance.

6. Wetlands

The town has an estimated 3,048 acres of wetlands. These include 459.4 acres of non-forested wetlands such as streamside marshes and wet meadows, and extensive areas of wooded swamp. Some wetlands are along streams or contain streams, as the state's largest, the Hockomock Swamp, does, while others are isolated. Very few are along the edge of the Taunton River due to its banks being generally fairly steep.

⁷ National Wild and Scenic Rivers Systems: A National System: <https://www.rivers.gov/national-system.php>

The Hockomock Swamp, the largest fresh-water swamp in Massachusetts, is an Area of Critical Environmental Concern (ACEC) and comprises 16,800 acres located in the towns of Bridgewater, Easton, Norton, Raynham, Taunton, and West Bridgewater. The Secretary of Environmental Affairs approved designation of this ACEC area in 1990. The Massachusetts Division of Fish and Game owns approximately 5,000 acres of the Hockomock Swamp.

Bridgewater has 13 Certified Vernal Pools and approximately 300 Potential Vernal Pools. Vernal pools are seasonal depressional wetlands that provide a breeding habitat for salamanders, frogs and other small amphibians because the seasonal nature of the pools prevents predator fish populations. Vernal pools are protected by the Massachusetts Wetlands Protection Act, but must be certified as vernal pools before falling under this protection. There are clusters of Certified Vernal Pools located on land east of Lake Nippenicket, two on private property, three on land owned by the Commonwealth, and on private property near Pine Street and Beal Road. Other Certified Vernal Pools are scattered throughout Bridgewater.

The roughly 300 Potential Vernal Pools identified by aerial photography should be further studied to determine eligibility for certification; this recommendation was also mentioned in the 2014 Town Master Plan. Certification provides greater protection from negative impacts for these unique habitats.

7. Aquifer Recharge Areas

Aquifer recharge is essential in maintaining the groundwater table which the town relies on. Recharge is most important where it directly supplies aquifers drawn on for water supplies. Thus it would be important to maintain or increase recharge over the Matfield River, Carver's Pond Zone II areas, and the Raynham recharge area that encompasses Lake Nippenicket over which the Aquifer Protection Zoning District is mapped. However, it is also important to maintain recharge in outlying Zone III areas from which groundwater eventually flows to the Zone II areas.

8. Water Quality Protection

Water quality is protected by multiple federal, state, and local regulations including the, federal Clean Water Act, federal Safe Drinking Water Act, Title V - State Environmental Code, town's Groundwater Protection zoning, town's Aquifer Protection zoning, local wetlands protection, town's Flood Plain zoning, and the town's Subdivision Regulations.

9. Rare Species & Habitat

Many of Bridgewater's rare plant and animal species are associated with the Town's extensive wetlands. It is important to protect the wetland forests, pine forests and vernal pools where these species live and breed.

The two species of orchid noted in the table below are based upon historic records from along the Taunton River and Lake Nippenicket, last seen almost a full century ago, while Long's Bulrush is still found in open wet meadows often maintained by fire, such as Acidic Graminoid (grassy) Fens and Sedge Meadows. The pink-and-yellow flowered Plymouth Gentian and the Round-fruited False-loosestrife grow on the wet shores of ponds and lakes and require fluctuating water levels to maintain their populations.

Table 33: Rare Flora Species in Bridgewater

Scientific Name	Common Name	MESA Status*	Most Recent Year Seen
<i>Ludwigia Sphaerocarpa</i>	Round Fruited False-loosestrife	E	2005
<i>Platanthera ciliaris</i>	Orange Fringed Orchis	Historic	1970s
<i>Platanthera flava</i> var. <i>herbiola</i>	Pale Green Orchis	T	1912
<i>Sabatia Kenndyana</i>	Plymouth Gentian	SC	2005
<i>Scirpus longii</i>	Long's Bullrush	T	2003

* E=Endangered; T=Threatened; SC=Special Concern; Historic=No longer occurs in Massachusetts; DL=Delisted
Source: The Natural Heritage & Endangered Species Program (NHESP)

It is important to protect both the wetland forests used by Spotted Turtles and the dry oak and pine forests used by Eastern Box Turtles along with the vernal pools and open areas, often sandy nesting areas which they all use. The endangered Northern Red-Bellied Cooters (nee Plymouth Red Belly Turtle) are the most aquatic local vertebrates, living in ponds and nesting in adjacent open beaches. Many wetland species like spotted salamanders, Wood Turtles and Spotted Turtles use upland forests for most of their lives. Wood Turtles (SC) are found in large streams and rivers, adjoining forests. They spend more time in the water than the delisted Spotted Turtle (DL) or the Box Turtle (SC), but travel over land between rivers and to upland nesting places.

The listed and delisted birds (Cooper's Hawk (DL), the Grasshopper Sparrow (T), Long-eared Owl (SC), Upland Sandpiper (E), and Barn Owl (SC) include species primarily found in grasslands and open areas near forest. Bridgewater's remaining farm fields and the riparian areas along the Rivers, particularly on the Old State Farm/BCC lands supply such habitat. The Town's rare invertebrates include freshwater mussels in the Taunton River and Lake Nippenicket, and two types of damsel flies breeding in small ponds and living in nearby wetlands and forests. Both require clean water. The damsel flies are found in the mosaic of wetland types in the Hockomock swamp. These also provide habitat for the Water Willow Stem Borer Moth.

10. Hazardous Waste Sites

According to the Massachusetts Department of Environmental Protection (MassDEP), there have been a total of 148 reportable oil and hazardous waste release incidents or sites in Bridgewater since 1987. A vast majority of these incidents either were relatively minor, low risk oil releases involving a response that did not require oversight by DEP or a Licensed Site Professional (LSP), or have achieved permanent solutions sufficient to reach a level of no significant risk. Most of these required oil or hazardous waste remediation efforts which are the responsibilities of private parties.

There are three "Tier classified" incidents in Bridgewater, indicating a type or an extent of contamination that poses a higher risk to the public. The auto service/gas station at 380 Main Street and the auto parts dealership at 95 Water Street were classified as Tier 2 sites, which warrant clean-up under LSP supervision but don't require a DEP permit as they do not involve a high enough risk. The site at 552 Bedford Street was classified as Tier 1D. This is a default classification that DEP assigns when the responsible party misses a regulatory deadline, e.g., failing to file a report, etc. Bridgewater has no Tier 1 high risk site with evidenced high level of groundwater contamination.

In addition, DEP has identified two sites in Bridgewater, located at 31 Perkins Street and 1615 Bedford Street that are subject to Activity and Use Limitation (AUL). These are remediated (and sometimes unremediated) sites that can be used for new purposes but are subjected to restrictions as recorded with the deed due to the nature of the contaminations.

B. Infrastructure⁸

Deficiencies or the absence of certain types of infrastructure can also impact residential development in a community. Specific infrastructure topics discussed below include water supply constraints, wastewater capacity, school district enrollment, and the transportation system.

1. Water Supply Constraints

Bridgewater's water supplies come from groundwater in two aquifers. One is along the Matfield River with four wells south of High Street and east of the river and with two new wells south of Plymouth Street along the Taunton River on the Wyman Meadow land. The other aquifer is around Carver's Pond with four wells just south of the pond and an inactive well on the shore of the southern lobe of the pond. There is a secondary well near the Olde Scotland Links Golf Course that's currently in permit process.

The Matfield River aquifer occupies the northeast corner of the town bracketing the Town and Matfield Rivers, while the Carver's Pond aquifer runs east and west of the Pond and then south, roughly west of Snow's Brook, to the Taunton River near the Middleboro line. These aquifers are indicated by the Zone II recharge areas which are the recharge areas tapped during a six-month drought.

Water from the Carver's Pond Aquifer is treated for removal of iron and manganese at the Carver's Pond Treatment Plant. The High Street wells along the Matfield River were formerly treated for nitrates, but the plant has been closed since nitrate levels dropped following changes in upstream land uses, particularly altered dairy farm operations. A new iron removal plant is currently entering the design engineering phase.

Despite increased population, overall annual water consumption decreased between 2000 and 2014 from 612,088,304 gallons per year (1.68 MGD) in 2000 to 534,218,862 gallons per year in 2014. Bridgewater has reversed the prior trend of increased water consumption between 1995 and 2000, which went from a total of 515,847,049 gallons per year in 1995 to 612,088,304 gallons per year in 2000. To ensure adequate supply, the Town acquired land and developed two new wells at Wyman Meadow that went into service in 2006 and are producing 500,000 gallons/day (.5MGD). This gives the system a total safe yield of 2.4 MGD.

For distribution, water is stored in two tanks, one on Great Hill holding 990,000 gallons and one on Sprague's Hill to the north holding 4,000,000 gallons. Together these give two days' storage based on the recent maximum day's consumption of 2.2 MGD and 2.9 days' storage based on 2007 average consumption of 1.73 MGD. With the recent increase in safe yields and its continuing efforts to expand supplies, the Water Department does not expect water supply to be a significant constraint on development for the foreseeable future.

⁸ The following section on infrastructure constraints is excerpted from the Town's 2017 Open Space and Recreation Plan Update by VHB. The information has been summarized for the purposes of this document. More detailed information can be found in the 2017 Open Space and Recreation Plan Update.

2. Water Protection

The Town's water supply is protected by the Groundwater Protection Zoning described below. This was adopted in 1988 and updated in 1994 in accord with Massachusetts Department of Environmental Protection Guidelines. Such protection is a concern shared with adjacent communities. Some of the wells serving East Bridgewater and Middleborough are close to Bridgewater and two wells serving Raynham are next to Lake Nippenickett. The Zone II primary recharge areas for East Bridgewater and Bridgewater overlap near the Matfield River. A small portion of East Bridgewater's Aquifer District just east of Bridgewater's Stump Pond, and extensive areas of Raynham's Aquifer District west and south of Lake Nippenicket, are included in Bridgewater's mapped Groundwater Protection District.

3. Wastewater Capacity (Sewer & Septic Systems)

Soil limitations for on-site septic systems greatly influence the location and density of residential development. Areas mapped with severe limitations due to high water tables, rock, or impermeable soils are the most difficult to develop with such systems and steep slopes add to the limitations. Maps in the 1969 Plymouth County Soil Survey by the US Soil Conservation Service show that such restricted lands cover as much as 45% of the community, running north-south in irregular bands. These cover extensive areas northwest of the Correctional Complex, northeast of Lake Nippenicket, southeast of Bridgewater State University, along much of the Town and Taunton Rivers and South Brook, over the State Forest and east of Vernon Street. Development without sewers will be constrained in these areas, but generally possible, particularly at the low densities required in Bridgewater.

Bridgewater's present advanced wastewater treatment plant has a capacity to treat 1.44 MGD. It currently receives flows of 800,000 to 900,000 gallons a day fluctuating with the seasonal flows from the college, and up to 1.2 MGD during wet weather. This wet weather flows reflect problems with infiltration and inflow (I/I) which the department is treating through inspection, repair and a mandatory 3:1 I/I removal requirement for major new sewer connection. The system discharges treated effluent to the Town River at the treatment plant site off of Morris Avenue.

The present sewer system serves the heart of the community around the town center, the University and some recently added outlying areas including the Elm Street and Scotland Park industrial areas and the office/retail complex south of Lake Nippenicket, (located over a portion of Raynham's aquifer). It also serves the Mobile Home Elderly Community at the former Wyman's Farm, along with some blocks along North Street, the upper portion of South Street, Laurel Street, Hayward Street and Whitman Street.

A number of extensions are planned to meet present or anticipated local water quality problems from failing septic systems rather than to protect the aquifer recharge areas as such. Thus, some are proposed for areas over the aquifer, like the Fox Hill/Pleasant Drive area west of Carver's Pond, while others are only at the edge of an aquifer. At the same time, some lands over aquifers have no service since septic systems continue to function adequately. It is important to state however that the Sewer Department notes that there is not sufficient capacity to serve all areas presently proposed for service.

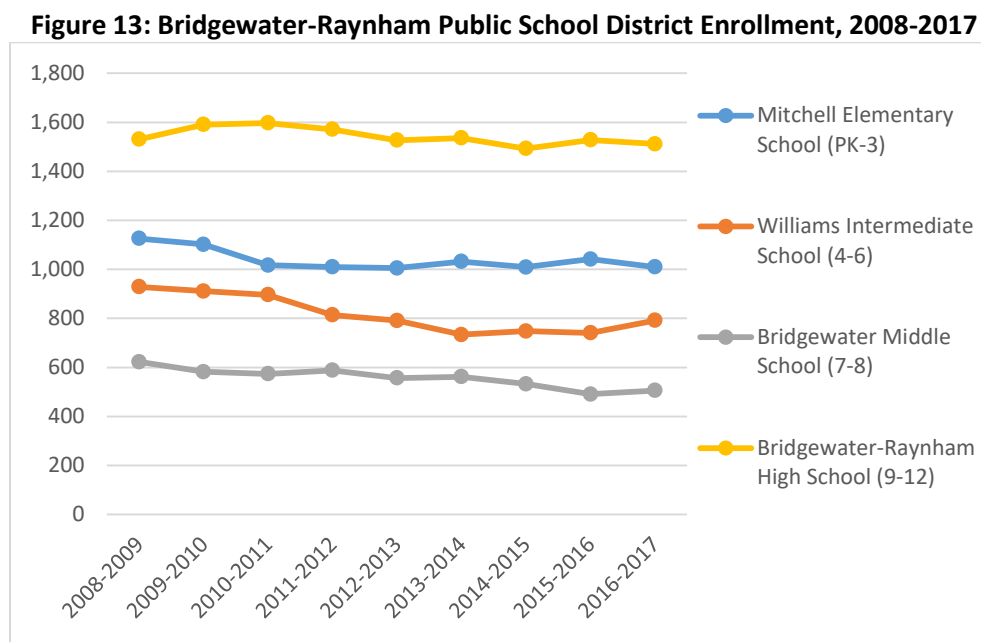
4. Schools

The Town of Bridgewater shares its school district with the neighboring town of Raynham. Bridgewater has a total of four schools; Mitchell Elementary School that serves students from preschool through Grade 3; Williams Intermediate School that serves students in grades 4, 5 and 6; Bridgewater Middle

School that serves students in grades 7 and 8 and Bridgewater-Raynham Regional High School (BRRHS) which serves grades 9 through 12. BRRHS is located in Bridgewater just outside Bridgewater Center.

It should be noted that due to a roof collapse back in February 2015 at the Mitchell Elementary School, the school's student body was moved to Bridgewater Middle School and is now referred to as "Mitchell at the Middle". As a result of the relocation of the elementary school student body to the middle school, seventh graders were moved from Bridgewater Middle School to Williams Intermediate School and eighth graders were placed at the high school.

As can be seen in the figure below excluding the roof collapse incident, enrollment at each of the four schools has dropped slightly over the past ten years despite experiencing increases in town population.



Source: Massachusetts Department of Elementary & Secondary Education

5. Transportation

Roadways

Bridgewater is located along Route 24, a major north-south limited access highway. This highway gives access to Fall River and New Bedford and Routes 44, I-495 and I-195 to the south; and to Route 128 and I-93 and Greater Boston to the north. Local numbered routes serving the town are:

- Route 28 running north-south through the town along with Route 18 and connecting to Brockton and on to Route 128 to the northwest
- The east-west Route 106 running west to Plainville and to Routes 1 and I-95, and east to Kingston and Route 3; and
- The east-west Route 104 running northeast to Halifax and south-west to Taunton.

Rail

Bridgewater has Massachusetts Bay Transportation Authority (MBTA) rail transit in the form of the restored Old Colony Commuter rail service running north through Brockton and Quincy to Boston, and south to Middleborough and Lakeville. It offers 12 round trips per day. The station is located in the middle of Bridgewater State University between the east and west campuses. MassDOT and MBTA are currently developing environmental permitting and design for the South Coast Rail project, a commuter rail service that will reconnect Boston and major cities and towns in the Massachusetts South Coast. The project envisioned a possible new Middleborough option where the MBTA Middleborough/Lakeville line can connect to Fall River, Taunton, and New Bedford via an upgraded Middleborough Secondary Line. If this vision comes to fruition, Bridgewater residents will have rail services to Taunton, Fall River, and New Bedford.

Bus & Paratransit

The Brockton Area Transit system (BAT) offers school year service routed from the BSU campus along Route 28 to a transfer point serving the rest of the BAT system in the southern end of Brockton. BAT's Intermodal Transportation Centre serves as the transit hub for the South Shore and Greater Brockton Area. BAT's fixed route service connects neighboring communities as well as major industrial parks, three colleges, medical facilities and shopping centers seven days a week.

The Town of Bridgewater is also serviced by the Bridgewater Council on Aging's paratransit service and the BAT systems DIAL-A-BAT demand-responsive paratransit service that services the elderly and disabled.

Bicycle Infrastructure

In March 2014, the Old Colony Planning Council (OCPC) published the *Central Square Parking, Bicycle, Pedestrian, and Traffic Operations Improvement Plan*. Building from previous studies including the Bridgewater Downtown Community Development Master Plan (2014, The Cecil Group), Bridgewater Housing Production Plan (2012, JM Goldson) and Traffic Circulation & Pedestrian Access Study (2011, OCPC), the plan gave specific strategies for improving the Central Business District with a focus on traffic flow and pedestrian/bicycle access.

The OCPC plan outlines bicycle accessibility problems, including the lack of a bicycle lane downtown which forces cyclists to share the road with two lanes of traffic. Limited formal bicycle storage and hazardous conditions such as vehicles pulling out of parking spaces leaves serious room for improvement in making the Central Square area more bicycle-friendly. As for solutions, the plan cites the need for better signage and the installation of bike racks at key locations within Central Square.

The Cecil Group's 2014 *Downtown Community Development Master Plan* proposed a set of bicycle improvement recommendations, with new considerations based on more detailed traffic analysis. Recommendations included the need for parallel facilities, the need to connect BSU, the MBTA station, Central Square and Broad Street, identifying and signing safe roadways for cyclists and the addition of visible short-term bicycle parking.

Pedestrian Infrastructure

The aforementioned *OCPC Central Square Parking, Bicycle, Pedestrian, and Traffic Operations Improvement Plan* outlines numerous pedestrian access problems in the Central Square area, including angled parking which blocks sight lines, lack of adequate signage, and faded crosswalks that do not alert motorists to the presence of the pedestrians. The plan describes various methods to help combat these

issues, including installing ADA-compliant ramps, Rapid Rectangular Flashing Beacons (RRFB), and curb extensions to all pedestrian crossings.

The 2014 Community Development Master Plan offers an even greater variety of pedestrian improvement recommendations. The following are the main points of their pedestrian-accessibility suggestions:

- Stripe crosswalks more boldly to enhance pedestrian visibility, and eventually work towards patterned, ADA-compliant crosswalks
- Add curb extensions at key crosswalks and intersections located in high volume areas.
- Create new pedestrian pathways from Central Square through to BSU
- Realign crosswalks to shorten crossing distance

VI. Capacity and Resources

This section reviews the capacity and resources that the Town of Bridgewater has at its disposal to implement affordable housing initiatives. Included are Community Preservation Act funds, the Bridgewater Housing Authority, the Bridgewater Affordable Housing Trust, and the Bridgewater Housing Partnership Committee.

Community Preservation Act Fund

Bridgewater residents voted to adopt the Community Preservation Act (CPA) per MGL Chapter 44B in April 2005 with a 2% local property tax surcharge. CPA funds may be spent on preserving open space and historic sites, creating affordable housing, and developing outdoor recreational facilities. CPA revenue consists of funds generated by the local property tax surcharge as well as distributions from the statewide Community Preservation Trust Fund. Total annual revenue raised by local collections and distributions from the statewide fund has ranged from \$360,000 to \$786,000 annually from 2006 to 2016. CPA funds are under the oversight of the Bridgewater Community Preservation Committee (CPC), whose responsibility is to make recommendations to the Town Council for the appropriation of CPA funds.

Bridgewater Housing Authority

The Bridgewater Housing Authority provides state public housing for seniors (60+) and disabled persons at the Heritage Circle and Hemlock Drive developments. The Housing Authority also provides state public housing for families at scattered sites throughout the town. In total, the Authority manages 166 units of housing for the state.⁹

Bridgewater Affordable Housing Trust

The Bridgewater Affordable Housing Trust provides for the creation and preservation of affordable housing for the benefit of low and moderate income households. The Trust has the authority to acquire by gift, purchase, or otherwise real estate and personal property, both tangible and intangible, of every sort and description, and to use such property in such a manner as the trustees shall deem most appropriate to carry out its purpose of creating and preserving affordable housing for the residents of the Town.

⁹ Bridgewater Housing Authority: <http://bridgewaterhousingauthority.org/>

The Affordable Housing Trust is governed by a five member Board of Trustees. Pursuant to MGL c.44, section 55C, the Town Manager, as the chief executive officer, or his designee, shall be an ex officio Trustee. The remaining Trustees shall be appointed by the Town Manager for staggered two year terms.¹⁰

Bridgewater Housing Partnership Committee

The Bridgewater Housing Partnership Committee facilitates the coordination of the factors that affect equal access to housing and issues relating to the development of affordable housing. The Committee seeks to implement the Town's policy statement and program for fair housing, and the promotion of equal choice and access to housing for all people as is outlined in the Commonwealth's Fair Housing Guidelines, 301 CMR § 50.19. The Committee also provides advice to the Town Manager regarding the Town's policies and programs for meeting its requirements for subsidized housing under Massachusetts General Law Chapter 40B. The Housing Partnership Committee reviews all Local Initiative Program (LIP) applications and recommends to the Town Manager either acceptance or denial of LIP applications.

The Housing Partnership Committee is composed of five members, two whom shall be appointed by the Town Manager, one member appointed by the Affordable Housing Trust from among its members, one member appointed by the Water and Sewer Board from among its members, and one member appointed by the Planning Board from among its members.¹¹

VII. Goals and Strategies

Goals

Goal #1: Create, maintain and preserve total affordable housing units are at least 10% of total housing units.

Strategies:

- Adopt an Inclusionary Zoning Ordinance
- Conduct Ongoing Community Education & Offer Training Opportunities to Town Boards and Town Staff
- Capitalize the Bridgewater Affordable Housing Trust Fund
- Monitor and Maintain Units on the Subsidized Housing Inventory

Goal #2: Create, maintain, and preserve affordable multi-family housing units in the downtown.

Strategies:

- Make Suitable Town-Owned Properties Available for Affordable Housing
- Utilize the Local Initiative Program (LIP) and Community housing development organizations for Infill Affordable Housing Development
- Leverage existing funding sources (CPA Funds and In-Lieu of Payments from an Inclusionary Zoning Requirement)

¹⁰ Town of Bridgewater: Affordable Housing Trust: <http://www.bridgewaterma.org/1336/Affordable-Housing-Trust>

¹¹ Town of Bridgewater: Housing Partnership Committee: <http://www.bridgewaterma.org/1347/Housing-Partnership-Committee>

Goal #3: Create affordable housing units on town owned properties and through adaptive reuse of existing buildings.

Strategies:

- Utilize the Local Initiative Program (LIP) and Community housing development organizations for Infill Affordable Housing Development
- Leverage existing funding sources (CPA Funds and In-Lieu of Payments from the Inclusionary Zoning Requirement)
- Make Suitable Town-Owned Properties Available for Affordable Housing

Goal #4: Prioritize affordable housing on infill development and abandoned and vacant properties.

Strategies:

- Make Suitable Town-Owned Properties Available for Affordable Housing
- Utilize the Local Initiative Program (LIP) and Community housing development organizations for Infill Affordable Housing Development

Goal #5: Ensure existing affordable housing units are preserved for long-term affordability.

Strategies:

- Fund the Affordable Housing Trust
- Leverage existing funding sources (CPA Funds and In-Lieu of Payments from the Inclusionary Zoning Requirement)
- Monitor and Maintain Units on the Subsidized Housing Inventory

Strategies

Strategy: Conduct Ongoing Community Education & Offer Training Opportunities to Town Boards and Town Staff

Some members of the public hold negative stereotypes of affordable housing. To combat negative stereotypes, the Town will conduct ongoing education consisting of the distribution of information on affordable housing law, definitions and terminology, as well as successful examples of affordable housing, the positive impacts of new development, and the unmet housing need that currently exists in town. By providing accurate information, the Town will support affordable housing initiatives and refute misinformation.

Additionally, the town will promote opportunities for members of the Town Council, Planning Board, Zoning Board of Appeals, Housing Partnership, and Affordable Housing Trust to take advantage of ongoing training and educational programs related to affordable housing. Training opportunities include the University of Massachusetts Extension's Citizen Planner Training Collaborative (CPTC) offering classes periodically throughout the year and providing customized training sessions to individual communities. Additionally, the Massachusetts Housing Partnership (MHP) conducts the annual Massachusetts Housing Institute, "...a workshop that actively engages participants in discussion and problem solving around issues related to the development of affordable housing." Other organizations, the Department of Housing and Community Development (DHCD), Citizens Housing and Planning Association (CHAPA), and the Community Preservation Coalition (CPC) also provide conferences, training sessions and publications on a wide variety of housing issues.

Strategy: Adopt an Inclusionary Zoning Ordinance

An Inclusionary Zoning ordinance requires developers to set aside a percentage of housing units for low and moderate income residents or pay into a fund for the purposes of affordable housing. An inclusionary zoning ordinance is an effective and predictable way to increase affordable housing stock in the community without requiring significant outlays by the community and ensures that new sizeable market-rate developments will not adversely affect the Town's SHI percentage. Many variations of inclusionary zoning ordinance have been adopted throughout the Commonwealth with varying degrees of success. It is important that Bridgewater craft an ordinance that is custom to Bridgewater to ensure its success.

Strategy: Collaborate with Housing Partners

The implementation of this Housing Production Plan will likely require the support and assistance from a variety of resources. The Town of Bridgewater will establish or strengthen partnerships with housing providers, funding agencies and other housing experts to achieve the goals of this Plan. Local community housing development organizations that the town should reach out to include Housing Solutions for Southeastern Massachusetts, NeighborWorks Southern Mass, and South Shore Habitat for Humanity. These organizations can provide technical assistance, resources, funding and development services to help the Town of Bridgewater achieve its housing goals.

Strategy: Make Suitable Town-Owned Properties Available for Affordable Housing

The Bridgewater Department of Community and Economic Development should carry on its work with the Treasurer's Office; Assessor's Office and the Inspector of Buildings to identify tax title properties and continue to prioritize them for uses including potential affordable housing sites. The Town will dispose of such property through a negotiated sale or a Request for Proposals (RFP), which allows more ability for the Town to control future use of the property, including designating the property for creation of affordable housing. A report of particular interest is "Back on the Roll in Massachusetts: A Report on Strategies to Return Tax Title Properties to Productive Use" by The Citizens' Housing and Planning Association (CHAPA). One such example is the former McElwain School on Main Street. The town is in the process of putting together an RFP to find a developer to convert the former school into affordable rental housing.

Strategy: Capitalize the Bridgewater Affordable Housing Trust Fund

The Affordable Housing Trust is charged with providing for the creation and preservation of affordable housing for the benefit of low and moderate income households. The Trust has the authority to acquire by gift, purchase, or otherwise real estate and personal property, both tangible and intangible, of every sort and description, and to use such property in such a manner as the trustees shall deem most appropriate to carry out its purpose of creating and preserving affordable housing for the residents of the Town. The Trust consists of five trustees with the Town Manager, or his designee being an ex officio Trustee. The Trustees are appointed by the Town Manager for staggered two year terms. The five member board was appointed on May 8th of 2015.

The fund is capitalized via Community Preservation Act (CPA) which assesses a 2% charge on Town property taxes. Other communities in the region also partially fund their affordable housing trust funds in this manner, with a percentage change on property taxes paid to the community. In FY17, the Town of Bridgewater reserved over \$658,557.69 in affordable housing funding.

Strategy: Utilize the Local Initiative Program (LIP) and Community housing development organizations for Infill Affordable Housing Development

Strategy: Leverage existing funding sources (CPA Funds and In-Lieu of Payments from the Inclusionary Zoning Requirement)

Utilize payments in lieu of the creation of affordable units to supplement Affordable Housing Trust funding.

Strategy: Maintain 10% of the Town's housing stock affordable as mandated by Chapter 40B

As market rate units are created, the number of affordable units must escalate accordingly. Therefore, the Town of Bridgewater will utilize the mechanisms of inclusionary zoning ordinance, infill development, and the LIP process to preserve the 10% affordable ratio.

Strategy: Monitor and Maintain Units on the Subsidized Housing Inventory

The Town of Bridgewater has staffed an Affordable Housing Coordinator position as part-time. That person monitors the SHI and assures the accuracy thereof. For the units that are not affordable in perpetuity the funds set aside for affordable housing can purchase restrictions in perpetuity.

Conclusion

Bridgewater, a small college town, has seen itself grow from a rural farming community, to an industrial town, then that of a desirable suburban town with countless families looking to move within its borders. With a current population of 26,563 and an expected additional 0.8% increase in population to 26,773 by 2030, demand for housing in town is going to be high for the foreseeable future.

With housing being a household's largest financial expense, the cost of housing can be a greater financial burden for some than others. Based on the rule a household should not spend more than 30% of their income on housing, households in the Town of Bridgewater are highly cost burden when it comes to housing in the community. With a 2016 median sales price of \$350,000 for a single-family home, Bridgewater has the second highest housing prices amongst its neighboring communities. Due to the high cost of homes in town, home ownership is out of reach for many unless they are willing to spend more than 30% of their household income on housing or would need to have a median income of \$104,912 per year, far greater than the town's current median income of \$84,697. Bridgewater renters are no better off than their single family home owning counterparts. Currently the town's median gross rents comes in around \$1,271 per month, making Bridgewater the fourth highest among their neighboring community which requires 43.1% of renters in town to spend more than 30% of their income on housing.

The high cost of housing is not lost on town officials or the Commonwealth. The Commonwealth being well aware of the high cost of housing in the state utilizes a number of tools to try to reduce the high cost of housing, one of these tools being Chapter 40B which tries to influence the supply side of housing production. The draw back with the Commonwealth's 40B statute is that it strips the town's ability to enforce its local zoning if 10% of the housing stock is not maintained affordable, enabling developers to skirt zoning rules if they are proposing affordable housing units.

To maintain local zoning control and to satisfy Chapter 40B requirements, Bridgewater via the goals set forth in this housing production plan will achieve and maintain at least 10% of its housing stock affordable. Through the creation and preservation of affordable multi-family units in downtown, utilization of adaptive reuse of older buildings and employing town owned land and property into the

effort of achieving and maintaining a subsidized housing inventory (SHI) at this required 10% level or more units in town, Bridgewater will reach its 10% SHI requirement and can petition for a stay from Chapter 40B requirements. Currently Bridgewater has recently had an increase in its SHI and the current percentage of affordable housing stands at 6.59% or 546 units. While currently the town's inventory of affordable housing falls below the Commonwealth's threshold of 10% to satisfy Chapter 40B, with properties in development like Axis at Lakeshore and others about to open their doors, the Town of Bridgewater is posed to meet and exceed its affordable housing requirement and will be able to request a stay from Chapter 40B.

Bridgewater's bucolic feel, small town charm and its geographic location, the town is a desirable place to live and as a result housing prices and availability of homes reflect this reality. Because of the expense of housing in town many households are cost burdened and the wait list for affordable housing is extensive. As a result of this low affordable housing inventory, developers proposing affordable housing have the ability to side step town zoning requirements and are able to build developments that might not fit the character and feel of the community because of Chapter 40B stipulations. With the ability of developers proposing affordable housing to ignore local zoning ordinances, community residents feel they have no control of residential development. Through the development of this housing production plan and the arrival of housing development that will put Bridgewater over its Chapter 40B requirements, the town will soon be able to regain more control over its local zoning as it relates to housing production.

With the development of more affordable housing units in town; the issue of housing affordability will begin to be addressed. Reducing a household's housing cost will not only be a boon to the household, but will be an economic boost to the local economy too. A household with low housing cost will be able to spend more money on discretionary things like dining out, injecting more tax money into the community and creating the conditions for more employment opportunities. Maintaining and creating affordable housing in town will allow modest income Bridgewater residents the ability to stay in the community, avoiding the possibility of being pushed out by high housing cost, and will allow those seeking to move into the town the ability to do so and not be paying more than 30% of their income on housing. In all more affordable housing establishment in the Town of Bridgewater will maintain its desirability as a place to live in the Commonwealth into the future.