

**MAIN REPORT + TECHNICAL APPENDIX 1**

# **WINCHESTER HOUSING PRODUCTION PLAN**

**2024-2029 UPDATE**

*Separate Technical Appendix 2 Document Available*

Locally Adopted — 12.16.2024 Joint Session of Planning & Select Boards

Reviewed by Mass. EOHLC — 3.2025



# ACKNOWLEDGEMENTS

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## Prepared for

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## **ADVISORY GROUP & MUNICIPAL TEAM — HPP UPDATE 2024-2029 REPORT**

This plan was carried out for, and in large part by, the people of Winchester. It would not have been possible without the support and leadership of Beth Rudolph, Taylor Herman, and the members of the HPP Advisory Working Group, who contributed their time and vital insight into the Town of Winchester and its housing dynamics:

- Mike Bettencourt — Select Board
- John Fallon — Select Board
- Diab Jerius — Planning Board
- I-Ching Scott — Resident and former Planning Board liaison
- Ben Albiani — Resident
- Felicity Tuttle — Housing Partnership Board
- Michelle Bergstrom — Housing Partnership Board
- Kris Galletta — Affordable Housing Trust
- Philip Bushey — Council on Aging
- Philip Beltz — COA Director
- Lisa Matrundola — Disability Access Committee
- Deborah Johnson — Disability Access Committee
- Sue Doherty Cashell — Winchester Housing Authority
- Karen Bolognese — School Committee
- Beth Rudolph, P.E. — Town Manager
- Taylor Herman — Town Planner

## **PLANNING BOARD & SELECT BOARD**

Thanks also to the Planning Board, Select Board and their Advisory Group liaisons for their input, participation, and support in this planning process. Appreciation is also due to the Winchester community, who participated in focus groups and public forums, and provided the perspective and ideas in which this plan is grounded.

- Keri Layton — Chair
- Brian Vernaglia — Vice Chair
- Diab Jerius
- Nicholas Rossettos
- John Cortizas
- Michelle Prior — Chair
- John Fallon — Vice Chair
- Michael Bettencourt
- Anthea Brady
- William McGonigle

## **MAPC PROJECT TEAM**

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March 24, 2025

Edward M. Augustus, Jr., Secretary  
Executive Office of Housing and Living Communities  
100 Cambridge St, Suite 300  
Boston, MA 02114  
Attn: Phillip DeMartino

RE: Winchester Housing Production Plan

Dear Secretary Augustus,

On behalf of the Town of Winchester Select Board and Planning Board, I am pleased to submit the attached Winchester Housing Production Plan for your review and approval under the State's Housing Production Program.

The Select Board and Planning Board jointly voted to adopt the Winchester Housing Production Plan on December 16, 2024.

This Plan provides an overview of current housing conditions in Winchester and outlines a strategic approach to increase the supply of affordable housing, supporting the Town's efforts to meet the state's 10% affordable housing goal.

We look forward to your determination that the plan meets EOHLC's Housing Production Plan Regulations and Guidelines.

Sincerely,

Beth Rudolph, P.E.  
Town of Winchester  
Town Manager

Cc: Michelle Prior, Chair, Select Board  
Keri Layton, Chair, Planning Board  
Taylor Herman, Town Planner

Please visit our website at [www.winchester.us](http://www.winchester.us)

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# EXECUTIVE SUMMARY



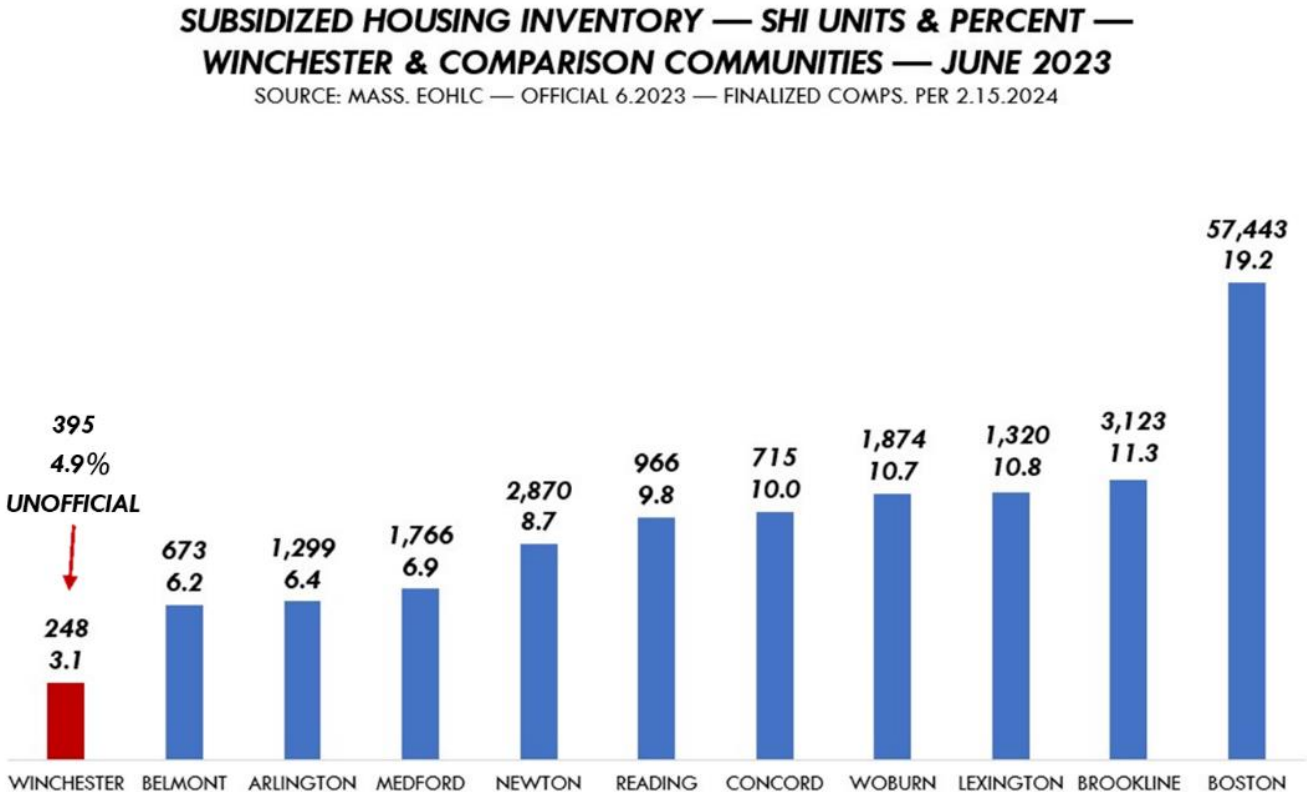
*PHOTO CREDIT — CJ MONTAÑEZ MAPC*

# EXECUTIVE SUMMARY

## PURPOSE — HOUSING PRODUCTION PLAN (HPP)

- Winchester currently has **3.07%** Affordable Housing, **below the state's 10% requirement**.
- The town **needs 807 Affordable Housing units** to meet the 10% goal, currently has 248 units.
- Town is petitioning to add 147 missing units that **could raise the percentage to 4.9%** (unofficial as of summer 2024).
- Developers can bypass local zoning** if the town doesn't meet the 10% threshold.
- "**Safe Harbor**" allows towns to deny such developments if they show progress in Affordable Housing production, **requiring 40-81 units annually**.
- Winchester's 2024-2029 Housing Production Plan (HPP) aims to increase Affordable Housing and naturally-occurring affordable housing (NOAH).
- The plan assesses housing needs, identifies development areas, and offers strategies to support housing growth and meet the 10% goal.

Figure 1 Subsidized Housing Inventory - SHI - Winchester & Comparison 6.2023



# KEY FINDINGS — WINCHESTER HOUSING SITUATION

## HOUSING STRATEGIES

- **16 recommended strategies**, with **10 prioritized** for impact and ease of implementation.
- Town-led **partnerships on 1-2 sites** seen as a key approach.
- **7 additional secondary strategies** identified.

## HOUSING NEEDS

- **24% of households are low-income** ( $\leq 80\%$  AMI, or  $\leq \$118,450$ ).
- **25% of households are cost-burdened**, paying more than 30% of their income on housing.
- There is an **insufficient supply** of affordable housing.

## CURRENT HOUSING SITUATION

- **Only 3.07%** of Winchester's housing stock is listed on the Subsidized Housing Inventory (SHI).
- This **could increase to 4.9% pending** approval of units from recent 40B projects.
- Winchester has a limited housing supply and high real estate prices.

## HOUSING PRODUCTION

- Winchester has **relatively low housing production** compared to similar communities.
- There has been a **recent increase in multifamily** housing permits.

## HOUSING AFFORDABILITY CHALLENGES

- **High median home prices** (over \$1.5 million for single-family homes, over \$750,000 for condos).

- **Limited affordable options** for **1,687 low-income households**, with only 248 SHI units available.
- Barriers to economic diversity due to housing costs.

## DEVELOPMENT FOCUS AREAS

- **Five key areas identified** for potential mixed-use development: North Main, North Cambridge, River, Swanton Streets, and Lowell Avenue.
- **Winchester Center holds potential** for affordable housing within new multifamily zoning.
- **Institutional and religious property partnerships** could support mixed-income housing.
- Protected open spaces are excluded from development focus areas.

## ZONING + DEVELOPMENT

- **Success with multifamily development near the commuter rail** under the new MBTA Overlay District (MOD).
- New **Main Street Mixed-Use District (MSMD) zoning** to revitalize the northern corridor including 7 sub-districts
- **Zoning restrictions limit** development options, discouraging affordable housing projects.
- **Special permits are costly** and time-consuming.
- Town **currently updating** its 2022 Accessory Dwelling Units (ADU) bylaw to comply with **new Massachusetts ADU law** effective February 2025.

## HOUSING AFFORDABILITY + DEMOGRAPHICS

- High housing prices driven by proximity to Boston/Cambridge job markets and quality schools.
- Median household income: \$208,000 (2022).

- **Affordability gap:** Many households, including seniors and young families, struggle to afford housing.

#### LOW-INCOME + COST-BURDENED HOUSEHOLDS

- 24% of households are low-income, eligible for Affordable Housing.
- 25% of households are cost-burdened (39% of renters, 23% of homeowners).

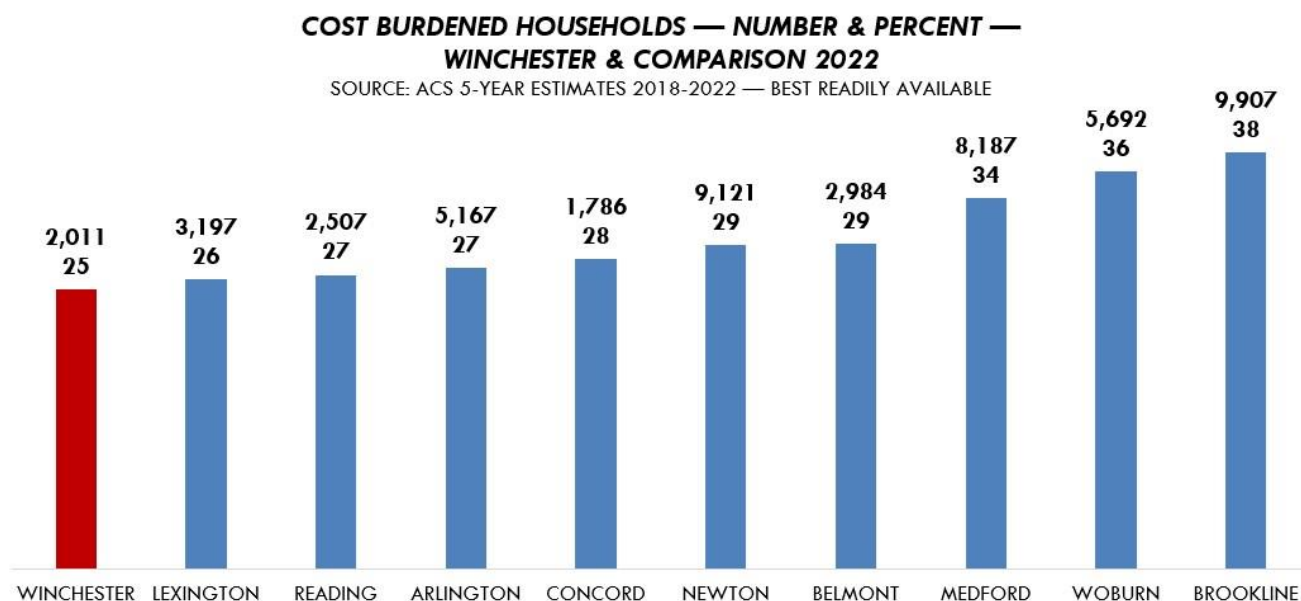
#### HOUSING DEVELOPMENT TRENDS

- Between 2017-2023, 193 single-family homes and 269 multifamily units were permitted.
- **Zoning mainly supports single- and two-family homes**, limiting multifamily housing growth.

#### LAND AVAILABILITY + DEVELOPMENT CONSTRAINTS

- Most town-owned land is reserved for wetlands and parks, limiting housing development.
- The town faces high costs and limited funding for converting smaller units to Affordable Housing.

**Figure 2 Cost Burdened Households – Overall – Number & Percent – Winchester & Comparison 2022**



**STATE AFFORDABLE HOUSING ACT, & WINCHESTER UPDATING ADU BYLAW** — As of August 2024, new State of Massachusetts legislation<sup>1</sup> for a historically large \$5 billion investment for addressing the housing affordability crisis includes \$2 billion to increase affordable production and improve affordability of existing housing. The bill also includes zoning reforms for allowing accessory dwelling units (ADU's) by-right, and tax credits to spur housing production. Various strategies in the report will highlight the additional funding opportunities, tax credits, and ADU zoning reform criteria.

<sup>1</sup> Source: [https://www.nbcboston.com/news/local/gov-healey-to-sign-massachusetts-affordable-housing-act-tuesday/3451270/#amp\\_tf=From%20%251%24s&aoh=17230600927265&csi=0&referrer=https%3A%2F%2Fwww.google.com&ampshare=https%3A%2F%2Fwww.nbcboston.com%2Fnews%2Flocal%2Fgov-healey-to-sign-massachusetts-affordable-housing-act-tuesday%2F3451270%2F](https://www.nbcboston.com/news/local/gov-healey-to-sign-massachusetts-affordable-housing-act-tuesday/3451270/#amp_tf=From%20%251%24s&aoh=17230600927265&csi=0&referrer=https%3A%2F%2Fwww.google.com&ampshare=https%3A%2F%2Fwww.nbcboston.com%2Fnews%2Flocal%2Fgov-healey-to-sign-massachusetts-affordable-housing-act-tuesday%2F3451270%2F)

Winchester is updating its ADU zoning to comply with the Massachusetts Affordable Homes Act (effective February 2, 2025). Key changes include removing age, disability, and occupancy restrictions, allowing ADUs by right for single-family homes, requiring site plan reviews, and maintaining design standards. These updates aim to expand housing options and address local needs.

## IMPACTFUL OVERARCHING APPROACH

Based on consultation with the MAPC Housing Department on the numerous strategies, modest Town planning staff capacity and implementation committee challenges, MAPC housing expertise recommends prioritizing and highlighting the following overarching implementation approach.

**First, a more impactful strategy** is for the town to **finish existing proposals within the pipeline** and then **proactively partner on 1-2 key sites** for larger-scale "Super Charged NOAH" projects that include affordability components. This could involve collaborating with property owners or issuing requests for proposals (RFPs) for town-controlled projects.

Second, while **small-scale infill projects** like cluster cottages, duplexes, and ADUs may not significantly increase deed-restricted affordable housing (SHI units), they are **still valuable for boosting** naturally occurring affordable housing (NOAH).

## HPP OBJECTIVES + GOALS

With this background, the updated Winchester 2024-2029 HPP has the following two primary objectives and five goals, which have been carefully discussed and updated through advisory group working sessions and public forum feedback<sup>2</sup>.

- **Increase deed-restricted Affordable Housing to meet Safe Harbor status** under MGL Chapter 40B, and
- **Increase NOAH for moderate-income** households.
- The **five goals** aim to
  - **diversify** housing types,
  - **target growth in smart locations**,
  - **engage** the community,
  - **enhance local implementation capacity**, and
  - **simplify housing permitting**.

## HPP STRATEGIES

The 2024-2029 Housing Production Plan (HPP) outlines **16 primary strategies** to increase affordable housing and naturally occurring affordable housing (NOAH) in Winchester. The **10 priority strategies** focus on actions with the most immediate impact.

Key strategies include:

- **Town-led partnerships on 1-2 key sites** to develop mixed-income housing (NOAH and Affordable Housing).

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<sup>2</sup> The final objectives of Winchester's Housing Production Plan (HPP) reflect broad consensus from a year and half long process involving numerous participants. The plan advocates for both Subsidized Housing Inventory (SHI) units and market-rate NOAH (naturally occurring affordable housing) as complementary strategies to achieve community-wide housing goals. These approaches aim to balance deed-restricted affordable units with market-driven affordability to address diverse housing needs.

- **Public land commitment** for housing projects.
- **Forming an HPP Implementation Committee** and **resources for town planners**.
- **Building upon** the 11.2024 adoption of the Community Preservation Act (CPA).
- Zoning reform to **simplify affordable housing reviews** and **extend inclusionary zoning** – to complement recent zoning successes with MBTA Multifamily Overlay District (MOD), and Main Street Mixed-Use District (MSMD).

**Additional strategies**, such as engaging with developers and streamlining zoning processes, support long-term housing goals and emphasize building support and resources for affordable housing projects.

## **PRIORITY STRATEGIES FOR 5-YEAR IMPLEMENTATION PLAN**

### **Most Important Priorities:**

- **#12: Simplify zoning and review processes for affordable housing projects to reduce costs and streamline approvals. *(Most important)***
- **#15: Allow more small-sized, market-affordable housing options like ADUs, duplexes, and townhouses. *(Most important)***

### **Near-Term Priorities:**

- **#6:** Share more public information about housing needs and zoning flexibility to counter misinformation.
- **#7:** Establish an HPP Implementation Committee.
- **#9:** Building upon the 11.2024 adoption of the Community Preservation Act (CPA).
- **#10:** Apply for Planning for Housing Production grants to support implementation.
- **#16:** Promote accessibility early in design processes for housing development.

### **Mid-Term Priorities:**

- **#3:** Focus on partnerships with religious properties for potential housing projects.
- **#5:** Maintain ongoing partnerships with housing developers, similar to the Cross Street project.
- **#10:** Continue applying for housing production grants (constant throughout the plan).

The priority strategies are selected based on their potential for near-term and mid-term impact, considering the Town's current implementation capacity and resources. The categorization of certain strategies as secondary is not an indication of their lack of importance. Instead, these **secondary strategies are identified as such due to limited implementation capacity and resources**. This separation is intended to highlight the higher priority strategies and simplify their assessment. The secondary strategies remain important and are listed separately to ensure that the focus on the more immediately impactful strategies is clear.

It is possible that all of the following strategies will not be able to be implemented over the five-year life of this HPP. **Selectively advancing a number of these strategies** will help position the Town to increase its Affordable Housing supply and reach Safe Harbor, expand and diversify its overall housing supply, and begin to move the dial towards greater housing opportunity in Winchester. This plan and the Implementation Table highlight which strategies should be **prioritized based on a combination of community input and MAPC Housing Department expertise** for more selective local implementation efforts towards **the most impactful strategies** likely to help with both increasing SHI units for local control and addressing the community need of 21%

additional low-income households (totaling 1,687 beyond the official 248 SHI units) who qualify for affordable housing, and 25% of cost-burden households (totaling 2,011).

The following **composite Prioritized Strategies Implementation Table** provides a combined overview of both implementation parties and the timing priorities.

REQUESTED COMPOSITE TABLE — OVERVIEW OF STRATEGIES, PRIORITIES + IMPLEMENTATION

Figure 3 Overview of Strategies, Priorities + Implementation

PRIMARY STRATEGY <small>The absence of other strategies grouped separately as secondary strategies is not an indication that they are not important. Strategy numbering retained intentionally despite order in table below.</small>		PRIORITY	TIMEFRAME	GOAL #	OBJECTIVE		RESPONSIBLE ENTITIES		STRATEGY CATEGORY			
					NOAH	AH	LEAD	SUPPORT	PROGRAMMING	COMMUNITY ENGAGEMENT	RESOURCE	REGULATORY
MOST IMPORTANT												
12	Simplify zoning and the review process of affordable project proposals to reduce permitting costs and home prices — through a self-assessment and flow-chart mapping of existing review processes.	X	NEAR TERM MID TERM	1, 2, 5	X		Planning Department	Planning Board Board of Appeals				X
15	Allow more small-sized, market-affordable housing options, and expand where they can be allowed — including: cottage clusters, expanded flexible ADU zoning bylaw, duplexes, garden apartments, town houses; and apartment homes.	X	NEAR TERM MID TERM	1, 2	X	X	Planning Department	Planning Board Board of Appeals				X
NEAR TERM												
6	Share more public information about housing needs and objectives, and zoning flexibility to counter misinformation.	X	NEAR TERM	3	X	X	Planning Department	Winchester Housing Authority Housing Partnership Board Select Board Planning Board		X		
7	Establish an HPP Implementation Committee.	X	NEAR TERM	1, 2, 3, 4	X	X	Select Board	Planning Board Planning Department Council on Aging School Committee Disability Access Commission Historical Commission Design Review Committee Affordable Housing Trust			X	
9	Build upon the 11/2024 adoption of the Community Preservation Act.	X	NEAR TERM	1, 2, 4		X	Select Board	Planning Board Select Board Conservation Commission Historic Commission School Committee Housing Partnership Board Affordable Housing Trust			X	
10	Apply for Planning for Housing Production grants for implementation efforts — via mass housing	X	NEAR TERM + CONSTANT	1, 2, 4	X	X	Planning Department	Planning Board Select Board Housing Partnership Board Affordable Housing Trust			X	
16	Promote accessibility early in the design process — when it is easier for developers to incorporate.	X	NEAR TERM	1, 5		X	Disability Access Committee	Planning Department Planning Board				X

<b>PRIMARY STRATEGY — cont'd</b> <i>The absence of other strategies grouped separately as secondary strategies is not an indication that they are not important. Strategy numbering retained intentionally despite order in table below.</i>		<b>PRIORITY</b>	<b>TIMEFRAME</b>	<b>GOAL #</b>	<b>OBJECTIVE</b>		<b>RESPONSIBLE ENTITIES</b>		<b>STRATEGY CATEGORY</b>			
					<b>NOAH</b>	<b>AH</b>	<b>LEAD</b>	<b>SUPPORT</b>	<b>PROGRAMMING</b>	<b>COMMUNITY ENGAGEMENT</b>	<b>RESOURCE</b>	<b>REGULATORY</b>
<b>MID-TERM</b>												
<b>3</b>	Spearhead as an implementation priority — strong Town consideration of possible partnerships with religious properties	<b>X</b>	MID TERM	<b>1</b>		<b>X</b>	Planning Department <b>HPP Implementation Committee</b>	Planning Board Housing Partnership Board Real estate community Affordable Housing Trust	<b>X</b>			
<b>5</b>	Proactively partner with housing developers on an on-going basis — like the Cross Street Development example.	<b>X</b>	MID TERM	<b>1, 2, 4</b>		<b>X</b>	Planning Department <b>HPP Implementation Committee</b>	Planning Board Housing Partnership Board Winchester Housing Authority Affordable Housing Trust	<b>X</b>			
<b>10</b>	Apply for Planning for Housing Production grants for implementation efforts — via mass housing	<b>X</b>	MID TERM + CONSTANT	<b>1, 2, 4</b>	<b>X</b>	<b>X</b>	Planning Department	Planning Board Select Board Housing Partnership Board Affordable Housing Trust			<b>X</b>	
<b>LONGER TERM</b>												
<b>1</b>	Town Spearheaded Partnership — A more focused Town effort on 1 or 2 sites for partnerships for NOAH with an on-site affordability component.	<b>X</b>	LONGER TERM	<b>1, 2</b>	<b>X</b>	<b>X</b>	Planning Department <b>HPP Implementation Committee</b>	Planning Board Select Board Housing Partnership Board Winchester Housing Authority	<b>X</b>			
<b>2</b>	Continue prioritizing existing Town land for affordable housing activities with requisite support for development.	<b>X</b>	LONGER TERM	<b>1, 2</b>	<b>X</b>	<b>X</b>	Select Board	Planning Board Planning Department Winchester Housing Authority Housing Partnership Board	<b>X</b>			
<b>4</b>	Use tax exemptions <sup>3</sup> to support elderly households and the disabled. Consider tax exemptions and grants in exchange for deed restriction.		LONGER TERM	<b>1, 3</b>	<b>X</b>		Council on Aging	Planning Department Select Board	<b>X</b>			
<b>8</b>	Continued support and resources for town planners' capacity	<b>X</b>	LONGER TERM	<b>3, 4</b>	<b>X</b>	<b>X</b>	Planning Department Planning Board	Select Board Housing Partnership Board Winchester Housing Authority Affordable Housing Trust			<b>X</b>	
<b>11</b>	Consider pursuing Housing Choice Designation <sup>4</sup> .		LONGER TERM	<b>1, 2, 4</b>	<b>X</b>	<b>X</b>	Planning Department	Planning Board Select Board Housing Partnership Board Affordable Housing Trust			<b>X</b>	

<sup>3</sup> Examples — Senior Tax Credit Program — \$1,500 tax abatement credit — Elderly Statutory Property Tax Exemption - \$1,000 reduction — Property Tax Deferral Program — Shared Equity Models? — that cap appreciation to help future affordable buyers — create local tax exemption to promote this?

<sup>4</sup> Explanation — Qualifying communities — who produce certain rates of amounts of housing last 5 years — also adopt best practices — can apply and get exclusive access to grants

<b>PRIMARY STRATEGY — cont’d</b> <i>The absence of other strategies grouped separately as secondary strategies is not an indication that they are not important. Strategy numbering retained intentionally despite order in table below.</i>		<b>PRIORITY</b>	<b>TIMEFRAME</b>	<b>GOAL #</b>	<b>OBJECTIVE</b>		<b>RESPONSIBLE ENTITIES</b>		<b>STRATEGY CATEGORY</b>			
					<b>NOAH</b>	<b>AH</b>	<b>LEAD</b>	<b>SUPPORT</b>	<b>PROGRAMMING</b>	<b>COMMUNITY ENGAGEMENT</b>	<b>RESOURCE</b>	<b>REGULATORY</b>
<b>13</b>	Extend inclusionary zoning.	<b>X</b>	LONGER TERM	<b>1, 2</b>		<b>X</b>	Housing Partnership Board Planning Department	Planning Board				<b>X</b>
<b>14</b>	Consider adoption of a 40R District mixed-use in Master Plan 2030 opportunity areas.		LONGER TERM	<b>1, 2, 4</b>	<b>X</b>	<b>X</b>	Planning Department	Planning Board Historical Commission Housing Partnership Board Design Review Committee Select Board Affordable Housing Trust				<b>X</b>
<b>SECONDARY CAPACITY-DEPENDENT STRATEGY</b> <i>Their categorization as secondary strategies is not a reflection of their lack of importance.</i>		<b>FUTURE CAPACITY PRIORITY</b>	<b>TIMEFRAME</b>	<b>GOAL #</b>	<b>NOAH</b>	<b>AH</b>	<b>LEAD</b>	<b>SUPPORT</b>	<b>SECONDARY</b>	<b>CAPACITY</b>	<b>DEPENDENT</b>	<b>STRATEGIES</b>
<b>17</b>	Identify funding sources to house residents with disabilities.	<b>X</b>	FUTURE CAPACITY	<b>1, 4</b>		<b>X</b>	Winchester Housing Authority	Disability Access Commission School Committee Planning Board Housing Partnership Board Select Board				
<b>18</b>	Build support for possible regulatory changes prior to Town Meeting.	<b>X</b>	FUTURE CAPACITY	<b>1, 2, 3</b>	<b>X</b>	<b>X</b>	Planning Department	Planning Board Select Board Housing Partnership Board				
<b>19</b>	Assess the overall fee structure.	<b>X</b>	FUTURE CAPACITY	<b>1</b>	<b>X</b>		Planning Department	Planning Board Board of Appeals Historical Commission Housing Partnership Board Design Review Committee Select Board				
<b>20</b>	Consider amending “large house” design review protocols.		FUTURE CAPACITY	<b>1</b>	<b>X</b>		Planning Department	Planning Board Board of Appeals Historical Commission Housing Partnership Board Design Review Committee Select Board				
<b>21</b>	Protect vulnerable residents from predatory housing practices.		FUTURE CAPACITY	<b>1, 3</b>	<b>X</b>		Housing Partnership Board	Winchester Housing Authority Council on Aging Disability Access Commission				
<b>22</b>	Support first-time homeowners.		FUTURE CAPACITY	<b>1, 3</b>	<b>X</b>		Housing Partnership Board Planning Department	Select Board Planning Board Real estate community				

23	Develop and increase home maintenance + repair resources.		FUTURE CAPACITY	1, 3	X		Council on Aging	Disability Access Commission Community Service Network Select Board Housing Partnership Board	
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## PAST 2019-2024 HPP IMPLEMENTATION SUMMARY

Since the 2019-2024 Housing Production Plan (HPP), **Winchester has made progress on several housing strategies**. Key efforts include advancing two 60-unit housing projects at Waterfield Civico (developer seeking funding for affordable units) and Washington & Swanton (pending completion in 2024), establishing the Winchester Affordable Housing Trust in 2019, and engaging with developers for projects like the 9-unit "Friendly 40B" proposal at Cross Street. Other actions include the development of home maintenance resources by the Sustainability Department and ongoing discussions on zoning updates, accessory dwelling units (ADUs), and potential inclusionary zoning extensions.

Additional milestones include the hiring of an assistant planner in August 2024, the November 2024 approval of the Community Preservation Act (CPA) for funding affordable housing, and discussions on revising large house design review protocols and residential development fees. Efforts to establish an HPP implementation committee are also ongoing, as are town efforts to better facilitate ADUs and manage housing needs through partnerships and zoning updates.

Recent successes include the creation of a **Main Street Mixed-Use District (MSMD)** with seven subdistricts to revitalize the northern corridor. Details for a proposed **Winchester CPA Committee** will be discussed at the 2025 Spring Town Meeting.

During late 2024 and early 2025, Winchester engaged in **updates to its ADU zoning** to comply with the Massachusetts Affordable Homes Act (effective February 2, 2025). Key changes include removing age, disability, and occupancy restrictions, allowing ADUs by right for single-family homes, requiring site plan reviews, and maintaining design standards. These updates aim to expand housing options and address local needs.

# DEFINITIONS + KEY DATA

## KEY HOUSING TERMS

**Chapter 40B:** A state law that allows developers to bypass certain local zoning restrictions if they include affordable housing units in their projects. It applies in towns where less than 10% of housing is considered affordable.

**Housing Production Plan (HPP):** A town's proactive strategy to plan and develop affordable housing. When approved by the state, it can provide some protection from unwanted 40B developments.

**Executive Office of Housing and Livable Communities (EOHLC):** The state agency responsible for housing policy and programs in Massachusetts. Formerly known as DHCD.

**Naturally Occurring Affordable Housing (NOAH):** Existing housing that is affordable without any subsidies or deed restrictions, usually due to age, condition, or location. This NOAH term is also known as market-rate, supply-based housing affordability. It is distinct from subsidized Affordable Housing. Both types, however, are advocated for in the HPP to complement one another and achieve broad community goals.

**Accessory Dwelling Unit (ADU):** A smaller, secondary living unit on the same lot as a single-family home. Often called in-law apartments or granny flats.

**Missing Middle Housing:** Housing types between single-family homes and large apartment buildings, like duplexes, townhouses, and small apartment buildings. Often lacking in many communities.

**Cost Burdened Household:** A household spending more than 30% of its income on housing costs.

**Low Income Household:** Generally defined as a household earning 80% or less of the area median income.

**“Affordable Housing” — Deed Restricted Affordable Unit:** A housing unit with legal restrictions to keep it affordable for a set period of time, usually for low or moderate income households. The report and nationwide planning practice uses the term Affordable Housing as largely synonymous with Subsidized Housing. For clarification purposes, it is distinct from market-rate, supply-based housing affordability.

**Subsidized Housing Inventory (SHI):** The state's official list of affordable housing units that count towards a community's 10% goal under Chapter 40B.

**Counting 40B Rental Units for SHI Purposes:** All units in a 40B rental development can be included in the SHI count if a certain percentage (typically 25%) are designated as affordable. These units must be subject to long-term affordability restrictions and comply with affirmative fair marketing plans.

**Section 8 Vouchers for SHI Purposes —** Section 8 vouchers generally do not count toward Massachusetts' Subsidized Housing Inventory (SHI) 10% requirement because they are mobile subsidies tied to tenants rather than specific deed-restricted units. To qualify for SHI, units must have long-term affordability restrictions, be part of a subsidized development, and meet fair marketing standards. Exceptions include

project-based Section 8 vouchers tied to specific units and affordable rental developments, like those under Chapter 40B, where all units may count if affordability thresholds are met.

**CPA — Massachusetts Community Preservation Act —** CPA funding is a state program that allows cities and towns to raise local funds through a property tax surcharge, which are then matched by state funds. These funds are used for community projects in four key areas: open space preservation, historic preservation, affordable housing, and outdoor recreation. A minimum of 10% of the funds must be allocated to each of the first three areas, including affordable housing.

**Distinction — MBTA s.3A zoning — SHI affordable housing — CPA options —** All three differ. MBTA s.3A zoning focuses on housing density near transit, SHI affordable housing refers to units that count toward the state's affordable housing inventory, and CPA funding can support housing, but a portion must be allocated to affordable housing projects.

**Safe Harbor Status:** Safe Harbor status is a temporary protection for Massachusetts municipalities from certain Chapter 40B provisions. It allows towns to enforce local zoning on housing developments, including those with affordable units. Communities can achieve Safe Harbor by:

1. Having 10% of housing units on the Subsidized Housing Inventory (SHI)
2. Meeting annual affordable housing production goals in an approved Housing Production Plan

Safe Harbor doesn't necessarily mean 10% of housing is affordable, as all units in a development may count towards SHI if a portion (typically 25% for rentals) are affordable. This status encourages ongoing affordable housing production while giving towns more development control.

#### **MBTA Communities Act vs. Housing Production Plan:**

- **MBTA Communities Act (Section 3A):** Requires certain communities served by the MBTA to zone for multifamily housing near transit. Focused on zoning changes.
- **Housing Production Plan:** A broader affordable housing strategy that any town can create, focused on meeting affordable housing goals.

## **KEY DATA + NUMERIC INSIGHTS — REEMPHASIZED**

- **24% low income** — Of all Winchester households are low-income ( $\leq 80\%$  AMI, or  $\leq \$118,450$ ).
- **25% cost-burdened** — Of all Winchester households are cost-burdened, spending over 30% of income on housing.
- **3.07% Current SHI** — Current affordable housing: 3.07% (248 units), below the 10% state requirement.
- **4.9% Potential SHI** — Potential increase to 4.9% pending approval of additional units.
- **807 Needed SHI units** — To meet the 10% goal.
- **62 years old and over** — Winchester is revising its 2022 ADU zoning to comply with the Massachusetts Affordable Homes Act, removing age, disability, and occupancy restrictions while maintaining design standards. Previously, ADUs were allowed by right (up to 900 sq. ft.) in single-family zones, but restricted to owner-occupants aged 62+ or with disabilities. The updates aim to expand housing options.

- **\$1.5 million+** — For single-family homes — High median home prices.
- **\$750,000+** — For condos — High median home prices.
- **100% of Rental 40B Units** — In a 40B development count towards the SHI.
- **25% of Owner 40B Units** — In a 40B development count towards the SHI.
  - If at least 25% of units are to be occupied by Income Eligible Households earning 80% or less than the Area Median Income (AMI), or alternatively, if at least 20% of units are to be occupied by households earning 50% AMI — all units count for the SHI. Only ownership units that are sold to income eligible household (s) at an affordable price (subject to ongoing restrictions on resale and refinancing ) count.
- **Five key focus areas in Town** — Identified for mixed-use development: North Main, North Cambridge, River, Swanton Streets, and Lowell Avenue.

# INTRODUCTION



*PHOTO CREDIT — CJ MONTAÑEZ MAPC*

# INTRODUCTION

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## ABOUT MGL CHAPTER 40B + HPP PURPOSE

The **Housing Production Plan (HPP)** helps Winchester meet the **requirements of MGL Chapter 40B**, which encourages towns to have **10% of their housing as deed-restricted Affordable Housing**. Currently, Winchester has **3.07% Affordable Housing**, far below the 10% goal. If this threshold is not met, developers can bypass local zoning to build mixed-income projects. To address this, the HPP outlines strategies to increase Affordable Housing and NOAH, such as identifying suitable sites for development and promoting community support.

The HPP also helps Winchester work toward "Safe Harbor" status, which allows the town to deny certain development projects if it demonstrates progress in building Affordable Housing. Winchester would need to **create 40 to 81 affordable units annually to achieve Safe Harbor**, eventually reaching 10%. The **plan includes recommendations** for programming, zoning changes, and partnerships to help Winchester achieve these housing goals while complying with state regulations.

## WINCHESTER BRIEF OVERVIEW

**Beautiful homes, historic character, extensive open space, and commuter rail and vehicular access to regional economic centers have helped make Winchester a great place to live and raise a family.** A historic community dating back to the first decades of the 1600s, what is now known as Winchester is a small, beautiful, and affluent suburb just over six square miles in size located eight miles north of downtown Boston. Bordered by the towns of Woburn, Stoneham, Medford, Arlington, and Lexington, Winchester is part of MAPC's North Suburban Planning Council and is a mature suburb characterized by moderate density, nearly built-out land use patterns, spacious owner-occupied single-family homes, and a relatively stable population.<sup>5</sup>

Once an agricultural and industrial town, with a tannery and watch factory operating well into the 20<sup>th</sup> century, Winchester is now largely a bedroom community for professionals working throughout Greater Boston thanks in part to two stops on the MBTA Commuter Rail Lowell Line: Wedgemere and Winchester Center. In addition to expansive homes and transit access, Winchester's other amenities include a town center with shops and restaurants and excellent public schools.

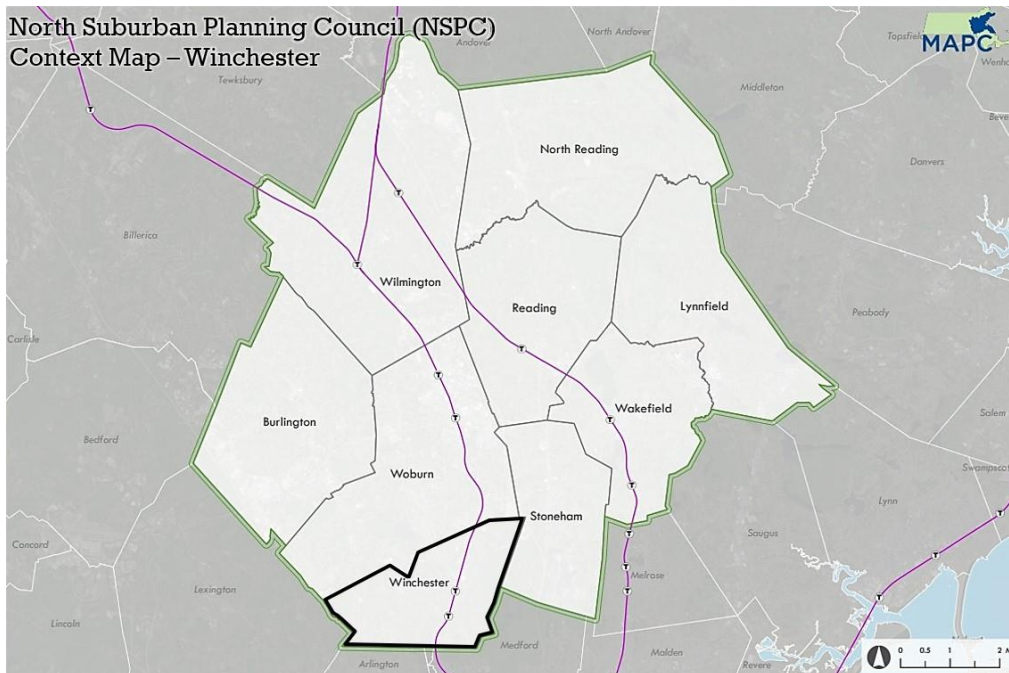
Winchester experienced **steady 11.7% population growth between 1990 and 2020, but a recent minor 0.7% decrease** of 161 people between 2020 and 2022 <sup>6</sup>. **Overall population by age groups remained relatively stable** between 2010-2020. There were mostly minor 1% increases (for children/youth and mature adults ages 65-75), and minor 1% decreases (for college-age adults, and young adults ages 25-44). The community is **primarily white** (75%), is **slightly less diverse** than it used to be, and generally lags behind several comparison communities.

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<sup>5</sup> MAPC's Community Classification System uses land use and housing patterns, recent growth trends, and projected development patterns as criteria to classify types of communities in the Commonwealth. A mature suburb like Winchester is defined as a community of moderate density that is nearly built out with the following features: owner-occupied single family homes on ¼-½ acre lots; less than 15% vacant and developable land area; new housing units built through infill development, redevelopment, and teardowns; and a relatively stable population.  
<[http://www.mapc.org/wp-content/uploads/2017/09/Massachusetts-Community-Types-Summary-July\\_2008.pdf](http://www.mapc.org/wp-content/uploads/2017/09/Massachusetts-Community-Types-Summary-July_2008.pdf)>

The North Suburban Planning Council is one of eight MAPC subregions; it also includes Burlington, Lynnfield, North Reading, Stoneham, Reading, Wakefield, Wilmington, and Woburn.

<sup>6</sup> It is also worth noting that the two almost-completed Chapter 40B multifamily projects in town are not reflected in the best readily-available US Census American Community Survey five-year estimates for 2022.



More than half of Winchester is residential land, and **nearly a quarter is protected open space** that cannot and should not be developed. This is a **wonderful asset**, but also a challenge for locating new housing development. Due to location and assets and development constraints like these, Winchester's **median home sale price**, which has steadily climbed since 2011, is very high: as of winter/spring 2024, **over 1.5 million dollars for a single-family house** and **over \$750,000 for a condominium** (The Warren Group, Jan-May 2024). The **median household income** in Winchester is similarly high: **approximately \$208,000**, according to best readily-available 2022 American Community Survey data.

Despite the high incomes and high housing costs, Winchester is also home to a lower-income population. **Nearly a quarter (24%)** of all households are considered low-income as they earn no more than 80% of the area median income (AMI), which is currently \$118,450. **Most of these households are cost burdened**<sup>7</sup>. This high rate of cost burden is at least in part due to the town's insufficient supply of affordable housing, both deed-restricted and naturally occurring. As of summer 2024, the **official State Subsidized Housing Inventory (SHI)** for Winchester is at **248 units** out of the total potential **1,935 income-eligible households**<sup>8</sup> already in town. These units constitute only **3.07%** of Winchester's housing stock per the State's SHI, and is a much lower rate than in neighboring communities and less than is necessary to meet local need. It is worth noting that Winchester town staff have been communicating with the State Executive Office of Housing and Livable Communities (EOHLC) to petition the inclusion of 147 missing units for SHI Line Item # 10434 located at 19-35 River Street. With these, as of summer 2024, the **unofficial Winchester SHI would be 4.9%** out of the minimum 10% requirement.

Since the Town's last HPP, the Town completed a Master Plan in 2020 that identified opportunity areas for HPP exploration. And more recently in 2024, the Town concluded its State compliance process regarding

<sup>7</sup> **As determined by the US Census American Community Survey 5-Year Estimates'** standard dataset for nationwide affordable housing planning practice. A household is **considered "cost-burdened" when** it spends more than 30% of its income on housing expenses. The Census Bureau uses this 30% threshold based on the Department of Housing and Urban Development's definition of affordable housing. **The ACS collects detailed information on housing costs and household income through its survey questionnaire.** This includes: (a) for renters — monthly rent and utility bills; (b) for homeowners — mortgage payments, property taxes, insurance, utilities, and other housing-related costs; and (c) household income from various sources. The 5-year estimates provide the most reliable data for smaller geographic areas and population subgroups.

<sup>8</sup> As of ACS 2022 best readily available data, there are 8,066 household; and applying that 24% of households are at or below 80% AMI, would result in approximately 1,935 households eligible for low-income affordable units.

MBTA Sec. 3A Housing Choices initiative to allow the capacity/ability for multifamily by-right zoning near transit. At Spring Town Meeting 2024, the Town passed its MBTA Overlay District (MOD) zoning in Winchester Center. **Both the HPP and Sec. 3A are different but complementary efforts** for encouraging affordability and production, and allowing multifamily near transit.

To build on this work, the Town of Winchester contracted with MAPC to **develop an Updated 5-year Housing Production Plan (HPP)**. The Updated 2024-2029 HPP provides understanding of market-rate and Affordable Housing need and demand in town, and establishes a strategy to work towards meeting it and getting closer to safe harbor under Chapter 40B.

MAPC facilitated a community- and data-driven planning process, including focus groups with local stakeholders, two public forums and several advisory group sessions. These community meetings and working sessions endeavored to understand local housing challenges and opportunities, identify housing goals, and develop strategies to achieve these goals. The **planning process** is anticipated to conclude with adoption of the final HPP by the Planning Board and Select Board in December 2024, and then submission of the plan to Mass. EOHLC under 760 CMR 56.03(4) for review and approval.

With an approved HPP, the Town can better support housing projects that meet local need and guide development to appropriate areas. Winchester may also choose to apply to have the HPP certified by EOHLC if Affordable Housing is added at an **annual rate** of 0.5% or 1% of its year-round housing stock (currently, **41 or 81 units**, respectively). This would give the Zoning Board of Appeals (ZBA) the option to decline to issue Comprehensive Permits for Chapter 40B developments without risk of being overturned by the Housing Appeals Committee (HAC) for a period of 1 or 2 years, respectively.

## COMMUNITY INPUT PROCESS 2023-2024 — FOR HPP UPDATE

As part of the process for updating Winchester's HPP, a series of **Advisory Group working sessions** and **focus groups** were held throughout 2023-2024 to gain community input beyond the **two public forums**. The advisory group working sessions evaluated past HPP goals and implementation, and brainstormed challenges and opportunities including potential focus areas.

The Advisory Group was composed of housing advocates, municipal staff and residents as well as liaisons to the Planning Board and Select Board. Focus groups with real estate experts, housing advocates and renters helped to supplement Advisory Group input. Collectively, preliminary and evolving consensus on updated goals and evolving focus areas in Town were presented and discussed during two public forums for additional community input.

Below is a brief summary of the public input from both public forums, the advisory group working sessions and the focus groups. In addition to the input below, the Advisory Group dedicated time discussing and carefully wordsmithing the new updated goals and strategies for the Winchester 2024-2029 updated HPP.

The **following is a recap of public input** from the public forums, advisory group working sessions and focus groups on how to promote affordable housing options and allow housing production in the Town of Winchester for updating the previous plan which had **4 goals, 2 objectives, 24 strategies, and 7 mapped focus areas**.

## Figure 4 Recap of Public Input – Key Themes

### KEY THEMES — REGARDING GOALS, STRATEGIES, CHALLENGES AND OPPORTUNITIES

#### ***Acknowledging Historical Impacts and Public Education***

- Acknowledge and educate on the impacts of historical redlining on current zoning laws
- Educate the public on how affordability and compact density can coexist with existing neighborhood character
- Implement a robust public education campaign to combat misinformation and increase community support

#### ***Zoning and Development Strategies***

- Modify zoning regulations to reduce minimum lot sizes, introduce flexible “floating districts”, and relax dimensional regulations
- Explore implementing inclusionary zoning requirements
- Simplify and streamline the zoning process to avoid delays and uncertainty
- Expand multifamily zoning to increase housing availability

#### ***Housing Types and Accessibility***

- Promote low-scale cluster cottages and accessory dwelling units (ADUs) as infill housing solutions
- Ensure new developments include accessible dwelling units

#### ***Addressing Development Challenges***

- Identify and address issues with lengthy, costly, and unclear permitting processes
- Target strategic development areas like North Main Street for “missing middle” housing options
- Encourage adaptive reuse by subdividing existing homes and adding residential units above businesses

#### ***Community Engagement***

- Increase community engagement efforts to address NIMBY attitudes and build consensus
- Explore legal considerations like historic district protections

#### ***Economic and Demographic Factors***

- Balance industrial land needs with residential development pressures while protecting the commercial tax base
- Develop strategic housing policies to address stagnant population growth and displacement concerns

#### ***Funding and Policy Measures***

- Secure funding through local measures like the Community Preservation Act
- Consider town acquisition and management of housing units to maintain affordability

#### ***Specific Development Sites***

- Address development challenges at sites like the Converse site

#### ***Implementation and Monitoring***

- Form an implementation committee for progress updates and periodic housing plan revisions
- Include example projects like Lantern Lane’s lot sizes in the draft plan

### **ADDITIONAL INPUT FROM THE WINCHESTER HOUSING PARTNERSHIP BOARD IN MAY 2024**

The following brief summary focuses on housing strategies, zoning considerations, and inter-board dynamics in addressing affordable housing needs.

#### ***Board Roles and Input***

- The potential for conflicts and mission-creep between various boards and committees regarding affordable housing.

#### ***Housing Option Idea***

- “Cottage” style housing clusters were discussed, referencing the Riverwalk in Concord, and Winchester’s Lantern Lane (approximately 1.65 acres).

***Zoning Suggestions from WHPB:***

- Reduce the 10-acre minimum size requirement in ARC zoning for the former Pansy Patch development.
- Increase publicity for the new ADU (Accessory Dwelling Unit) Zoning.
- Consider presentations by people who have completed ADUs (only 3 permits issued so far).
- Consider potential changes to ADU regulations, such as: (a) enlarging the allowable footprint; and (b) lowering the 62-year age limit for elders.

Please see Technical Appendix 2 for full recap of the public input.

***PROCESS UPDATE BEFORE JOINT SESSION OF THE SELECT AND PLANNING BOARDS***

Additionally, there was a process update presented before a joint session of the Select Board and the Planning Board on July 29, 2024, in Town Hall. The process update included key findings, focus areas, past implementation recap, a summary of past plan changes, and a preview of the draft priority strategies. The discussion included a reflection on:

- The two primary insights of the high overall 25% cost burden, and the concerning 24% of low-income households that technically qualify for affordable housing;
- The need for increased implementation capacity;
- Acknowledgement that a series of actions are more likely to help advance housing goals versus a single action;
- How to potentially simplify and clarify review processes for the benefit of residents and property owners; and
- That the existing 248 SHI units are technically an overstated figure since the State's official calculation includes 75% to 80% of rental market units for 40B rental developments – therefore, a smaller figure of existing Winchester households are benefiting from income-restricted affordable housing.
  - Officially, Mass. EOHLC is the administrator and calculator of the SHI. Based on the fact that all 40B rental development count all 100% of the apartment units on the SHI – while only a subset of 20% to 25% of the units are technically income and deed restricted.
  - Officially, Winchester has 235 rental units out the 248; and for the purposes of addressing the concern raised during the 7.24.2024 joint Planning Board and Select Board discussion, an estimated 20% to 25% of those 235 rental units are strictly speaking income restricted affordable and resulting in 47 to 59 units.

Additional post-meeting email feedback included clarification requests related to:

- the regional 231-community statistical-significance study on school enrollment related to housing production;
- confirmation that quantitative suitability analysis excludes open space and forested land; and
- reflection on how minimum parcel sizes as an analysis criterion can affect the quantitative suitability analysis.

These items have been clarified in their respective sections in the HPP plan report and two technical appendices.

## FINAL PRESENTATION BEFORE JOINT SESSION OF THE SELECT AND PLANNING BOARDS

On December 16, 2024, the Winchester Planning and Select Boards unanimously voted to provisionally adopt the **2025-2029 HPP**. The adoption was conditional on incorporating feedback into Draft 3 based on feedback from the joint session, public input during the meeting, and any consensus feedback from the five emails submitted during the public comment period.

**Figure 5 Infographic Collage Illustrating Part of the Community Input Efforts**



## BRIEF PLANNING BACKGROUND & CONTEXT

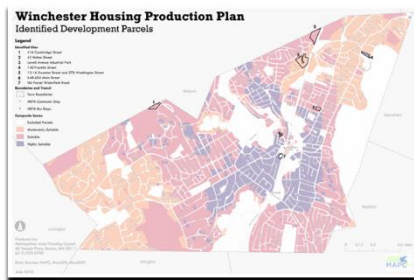
Over the past 15 years, Winchester has undertaken numerous planning initiatives to address its housing needs and prepare for the current HPP. In 2009, the Downtown Winchester Market and Opportunity Assessment highlighted the potential benefits of new housing development in the downtown area. The following year, the Winchester Master Plan: Phase 1 Report advocated for expanding and diversifying the town's housing supply.

In 2011, two significant studies were conducted. The Winchester Town Center Initiative: Development Concepts proposed adding new housing and mixed-use development to the town center, while the Winchester Town Center Housing Study projected additional housing demand through 2020.

Building on these efforts, Winchester completed a Master Plan in 2020, which identified key areas for further HPP exploration. Most recently, in 2024, the town concluded its State compliance process for the MBTA Sec. 3A Housing Choices initiative, enabling multifamily by-right zoning near transit. This culminated in the passage of the MBTA Overlay District (MOD) zoning in Winchester Center during the Spring Town Meeting 2024. The Massachusetts Attorney General approved the Town's MBTA zoning bylaw in August 2024. Other recent complementary housing-related success included the creation of a Main Street Mixed-Use District (MSMD) with seven subdistricts to revitalize the northern corridor.

**Figure 6 Infographic Collage of Focus Area Exploration from Pertinent Studies**

### HPP INCOME-RESTRICTED AFFORDABILITY + LOCAL CONTROL



**7 PRIOR SITES +  
GIS QUANTITATIVE ANALYSIS —  
HIGHLY SUITABLE AREAS IN PURPLE**

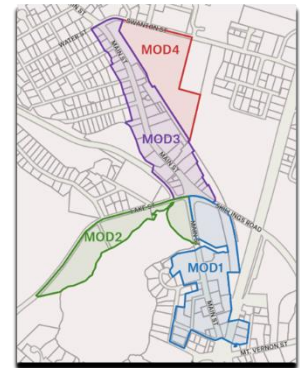
### MASTER PLANNING GUIDANCE



**5 OF 7 — EVOLVING OPPORTUNITIES AREAS —  
SUITABLE FOR MIXED-USE / RESIDENTIAL**

**REFERENCE FOR TOWN  
MASTER PLAN IMPLEMENTATION COMMITTEE**

### MBTA 3A TRANSIT ORIENTED MULTIFAMILY — CAPACITY ANALYSIS



**APPROVED — MBTA SEC. 3A  
TOWN MEETING 4.29.2024**

To further advance these efforts, Winchester contracted with the Metropolitan Area Planning Council (MAPC) to develop an updated 5-year Housing Production Plan. This planning process, which incorporated community input and data-driven analysis, identified several focus areas for new housing development. These include five master plan opportunity areas (North Main, North Cambridge, River, and Swanton streets, and Lowell Avenue), Winchester Center for potential affordability components complementing the new MOD zoning, and potential partnerships with institutional-religious properties.

These focus areas were selected based on various factors, including recent community feedback from the MBTA Sec. 3A compliance process. Together, the HPP and Sec. 3A initiatives represent complementary efforts to encourage housing affordability, increase production, and promote multifamily development near transit in Winchester.

## OVERLAPPING INITIATIVES CONTEXT — MBTA SEC. 3A, & CPA

Recent Spring 2024 Town Meeting discussions on TM Warrant Articles 4, 9 and 10 addressed housing needs on different fronts including the MBTA Section 3 compliance zoning for Winchester Center and deciding whether to put the Community Preservation Act on the ballot for a fall Town vote. The consistency of the Town's adopted 2030 Master Plan was discussed in the context of both Sec. 3A and the HPP update. The

Town's Previous HPP also recommended pursuing CPA funding to support affordable housing. Winchester voters approved CPA in November 2024.

### **MBTA COMMUNITIES SECTION 3A — MULTIFAMILY CAPACITY COMPLIANCE PROCESS <sup>9</sup>**

A partially parallel housing initiative was underway during the community process for the update of Winchester's Housing Production Plan (HPP 2019-2024). While **the HPP focuses on affordability and increasing the supply** for both market-affordable and SHI eligible income/deed restricted units, the separate State MBTA Communities Sec. 3A **process focused on allowing the capacity to build multifamily near transit.**

The MBTA 3A [Multifamily Communities Act], signed into law by Governor Baker in 2020, mandates that Winchester and 174 other eastern Massachusetts communities with MBTA service create districts allowing multifamily housing by right. Final guidelines were issued in August 2022, with revisions in October 2022 and August 2023. Winchester, designated as a "Commuter Rail" community, must comply by December 31, 2024, zoning at least 37 acres for 1,220 multifamily units. Half the area and units must be within 0.5 miles of a train station, with an average density of 15 units per acre. Multiple non-contiguous districts are allowed if they meet size requirements.

### **COMMUNITY PRESERVATION ACT — SPRING 2024 TOWN MEETING, & FALL 2024 TOWN BALLOT**

In April 2024, the Winchester Affordable Housing Trust<sup>10</sup> met to discuss the Spring 2024 Town Meeting warrants, including placing the Massachusetts Community Preservation Act (CPA) adoption on the fall Town ballot. CPA passed on November 5, 2024.

At the Spring 2024 Town Meeting, Winchester made significant strides towards adopting the Community Preservation Act (CPA). The **Town voted to place CPA adoption on the November 2024 ballot**, demonstrating a commitment to addressing crucial community needs. The approved CPA adds **a 1.5% surcharge on real property taxes to generate funds for specific types of community projects.** The CPA tool helps communities preserve open space, historic sites, **create affordable housing**, and develop recreational facilities.

An implementation committee has been formed to establish a Community Preservation Committee who would be responsible for recommending and overseeing CPA projects. This committee would play a vital role in ensuring that funds are allocated effectively and in line with community priorities. Additionally, **potential State matching funds could substantially increase the resources** available for local initiatives. The implementation committee has a 2025 Spring Town Meeting goal for all documentation and regulations for the Winchester Committee for Community Preservation.

Several potential projects have been identified that could benefit from CPA funding, including renovations to the town hall, improvements to the library's windows and roof, and replacing equipment at the Lincoln School. These examples highlight the diverse range of community needs that CPA addresses. The adoption of CPA reflects Winchester's proactive approach to leveraging available tools for funding essential community projects, including affordable housing. **This move aligns Winchester with the 196 other Massachusetts municipalities** (representing 70% of the state's population) that have already adopted the CPA, potentially opening up new avenues for community development and preservation.

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<sup>9</sup> Sources: (a) <https://winchesternews.org/02240222winchester-required-to-zone-for-1-220-new-units/>; and (b) MBTA Overlay District (MOD) Zoning Passed — <https://www.winchester.us/DocumentCenter/View/11093/2024-Sprint-Town-Meeting-Motion-Book>

<sup>10</sup> Source: <https://www.winchester.us/AgendaCenter/ViewFile/Agenda/04232024-5565>

# COMPREHENSIVE HOUSING NEEDS - *BRIEF SUMMARY*

***DETAILED ASSESSMENT IN TECHNICAL APPENDIX 1***



## KEY FINDINGS

1. Winchester's proximity to the region's economic centers and its high-performing public school system have made it **very attractive to high-income families with school age children** who have moved into the existing single-family housing stock and contributed to a **11.7% rise in population** from 1990 to 2020 despite limited additional housing.
2. **Generally**, households in Winchester have **very high incomes**, with the overall median household income at almost \$209,000 a year. The median income varies by household type: the **family median at \$250,001 is 110% higher** than the non-family median at \$73,047.
3. Approximately **37% to 52% of non-family seniors** (age 65 and over) and **15% to 31% of small families** living in Winchester are **low-income**. Many of these households also pay over 30% of their income on housing and are **also considered cost burdened** (30% of non-family seniors and 19% of small family households).
4. The Winchester **housing stock is limited**, and the real estate **market is high-priced**. Winchester is tied with Brookline for the lowest housing production since 2010 out of 10 comparison communities. **Historically, new housing permitting had been primarily single-family houses, with some replacement demolished units, but multi-family permitting is rising.** Based on a combination of Census and Town data, between 2017 and 2023, permitting included 193 one-family units and 269 multifamily units (including 242 constructed units with occupancy units at Cambridge and River streets). Recent demolition and replacement data for 2023 indicated that 16 out of 24 permitted single-family units were replacement units. In winter/spring 2024, the median housing price for a **single-family** house was **over \$1.5 million**, while the median price for a **condo** was **over \$750,000**. It is worth noting that while multi-family construction has recently outpaced single-family construction, this is primarily due to two 40B rental developments on River and Cambridge Streets. Affordable units are renting quickly, unlike the market-rate units.
5. Winchester's **subsidized housing supply is small, and much lower than comparison communities** with similar income levels and housing markets; and is less than what is needed to ensure economic diversity and prevent income segregation. **Officially, only 3.1%** of total year-round housing units per the U.S. Decennial Census in town are on the Subsidized Housing Inventory (SHI), and new Affordable Housing projects have experienced delays and litigation. Based on Town communication with Mass. EOHLIC, the Town **anticipates achieving a 4.9% SHI, subject to EOHLIC review** of 147 reported missing units.
6. Because of these trends, **some long-time residents struggle to stay in town and lower-income families face barriers to making Winchester their home** and contributing to the town's economic diversity, development, and vitality. Increasing and diversifying Winchester's housing supply will help create more housing opportunity for these and other households.

## HIGHLIGHTED INCLUSIONARY, EQUITY & PUBLIC AWARENESS RELATED INSIGHTS

7. Flagging accessibility and **disability access considerations early on in the design process** can help facilitate the creation of more accessible units.
8. Increasing public awareness of the long-lasting effects of exclusionary redlining lending practices on zoning and demographics can help **elevate the importance of creating less-restrictive inclusionary regulations**.
9. **Simplifying existing review** procedures and **combatting misinformation** campaigns regarding housing needs can benefit residents, Town bodies and developers alike.

# **DEVELOPMENT CONSTRAINTS, CAPACITY, + OPPORTUNITIES - *BRIEF SUMMARY***

***DETAILED ASSESSMENT IN TECHNICAL APPENDIX 1***

## KEY FINDINGS

1. Protected open space, and the fact that the rest of town has largely been developed are primary constraints on new housing development that are unlikely to change. **Instead, the Town can consider influencing other development constraints like zoning** where appropriate to support new housing development.
2. Historically in Winchester, existing zoning limits multifamily residential development in most parts of town. Recent State-compliant **zoning amendments in Winchester Center** have allowed the capacity for **multifamily housing near transit** to afford options to community members. **Remaining zoning restrictions** placed on multifamily housing outside Winchester Center **may discourage developers** interested in increasing the housing stock in town, and could also **hinder the production of Affordable Housing**.
3. **Winchester has some municipal tools to support new housing development**, such as the inclusionary housing requirement for developments in the Center Business District, which can be strengthened.
4. During this planning process, community input and a data-driven suitability analysis concluded that new housing development should be guided to the following **consensus focus areas**:
  - **5 master plan opportunity areas** — North Main, North Cambridge, River, and Swanton streets; and Lowell Avenue;
  - **Winchester Center** — for potential affordability components to complement the Sec. 3A compliant Winchester MBTA Overlay District (MOD) new multifamily zoning capacity; and
  - potential **partnerships institutional-religious properties** should opportunities arise.

These areas were developed based on a variety of factors including recent community input from the Town's now concluded MBTA Sec. 3A compliance process.

# HOUSING OBJECTIVES + GOALS

## KEY FINDINGS

1. Community participants including advisory group members **agreed on the need to diversify housing types** for seniors, younger households, smaller families, the disabled, and the workforce, **while increasing housing supply in key focus areas**. The strategies also emphasize **community education**, building local **capacity for implementing** the Winchester HPP, and **simplifying affordable housing permits**. Potential partnerships with institutional and religious properties are also considered.
2. The HPP identifies **two housing objectives** and **five goals** for Winchester to work towards **over the next five years**. The HPP objectives aim to increase Affordable Housing and naturally occurring affordable housing (NOAH) in town. Goals are based on input from the HPP Advisory Working Group, feedback from community members, and findings from analysis of housing needs and development constraints, capacity, and opportunities. These goals focus on expanding housing options for households at a range of income levels, increasing housing supply in Smart Growth locations, fostering an engaged and aware community, and ensuring the Town has the necessary capacity to implement the HPP.
3. A total of **16 primary strategies including 10 priority ones** were identified that can help the Town achieve its objectives and goals. They include programming, community engagement, resources, and regulatory strategies. While many can be implemented during the 5-year lifespan of the HPP, some will take longer. These strategies are meant to serve as options that Winchester can pursue to increase the number of deed-restricted Affordable Housing units and NOAH (naturally occurring affordable housing) units in town.
4. MAPC housing experts recommend that the Town **focus on developing one or two key sites for “Super Charged NOAH” projects, which include on-site affordable housing**. This involves the town **proactively identifying suitable sites and initiating partnerships**, either through direct contact with property owners or by issuing a Request for Information (RFI) or Request for Proposals (RFP) for a town-controlled site, potentially as a Locally Initiated Project (LIP).

# OBJECTIVES + GOALS OVERVIEW

Attractive large homes, strong public schools, and commuter rail and vehicular access to regional economic centers have contributed to a hot housing market and helped make Winchester an exclusive community. Many low- and moderate-income residents struggle to pay for housing while meeting other basic needs. Older, younger, and moderate-income households, particularly those who rent, are having an especially difficult time finding suitable housing in town. Building on input from public forum participants, focus groups and the HPP Advisory Working Group, and with consideration of findings from the comprehensive housing needs assessment and analysis of development constraints and opportunities, the Town and MAPC identified the following objectives and goals, as well as strategies to advance them.

## HPP OBJECTIVES

### **1 — Increase the supply of Affordable Housing — for low-income households — to meet and maintain Safe Harbor status — under MGL Chapter 40B by reaching targets and/or developing incentives.**

Winchester households earning below 80% of AMI represent approximately 24% or 1,935 of all households currently in town who are low income, with annual incomes of less than \$118,450, and qualify for deed-restricted Affordable Housing. However, Winchester only has 248 of these official SHI units, or 3.1% of the overall housing stock, leaving a gap of at least 1,687 units just to meet existing need.

At 3.1%, the current supply is also much lower than the 10% recommended by the Commonwealth. Four neighboring communities and others with similar housing markets have significantly higher SHIs, which both allows them to better meet local housing need and works towards greater empowerment in responding to 40B development proposals. Increasing the SHI will help Winchester's most vulnerable households to continue to live in town, increase access to state grant and funding opportunities, and ultimately allow the Town to be more responsive to 40B development.

#### **Objective 1a — Steady annual 0.5 or 1% production for 1 or 2 years of safe harbor through active identification, and support of small-scale projects**

**Obtain Certification of the HPP** — Certification of Municipal Compliance with the HPP will be achieved if, during a single calendar year following DHCD's approval of the plan, Winchester increases its number of Affordable Housing units (as counted on the SHI) in an amount equal to or greater than the following numbers.

##### **HPP Certification Option 1**

###### **2-Year Safe Harbor**

Increase SHI units by at least 1%,  
or 81 units, in one calendar year

##### **HPP Certification Option 2**

###### **1-Year Safe Harbor**

Increase SHI units by at least 0.5%,  
or 41 units, in one calendar year

**Objective 1b — Achieve indefinite Safe Harbor through minimum requirement of 10% by acknowledging that reasonable achievement will likely require 40B projects of meaningful scale.**

Based on Winchester's official 2020 US Census year-round housing units used by Mass. EOHLC, Winchester has 8,073 year-round housing units for the official SHI calculation. Subtracting the official existing 248 SHI units, in order to meet the minimum 10% requirement (807 units), an additional 559 would need to be produced.

**10% SHI Option 1**

**5-Year Plan**

Add 559 Affordable Housing units to the SHI by permitting 112 or more units per year over 5 years.

**10% SHI Option 2**

**10-Year Plan**

Add 559 Affordable Housing units to the SHI by permitting 56 or more units per year over 10 years.

**Objective 1c — Develop financial incentives to encourage affordable units — such as Ch. 40R zoning.**

This objective focuses on the Town developing, growing and seeking out a variety of financial incentives in the form of tax exemptions, developing funding sources and pursuing grants in support of creating and maintain affordable units.

## **2 — Increase the supply of naturally occurring affordable housing (NOAH) for — moderate-income households.**

Winchester's housing supply is largely inaccessible to moderate-income households. Consequently, only 5% of households in town are moderate income, earning \$118,451 to \$149,300 a year. These householders may be teachers, nurses, firefighters, and other professionals that keep the town running. Winchester's high-cost housing means that they may not be able to find a home they can afford near their work, leading to high commute times and increased spending on transportation. Middle-income households in town may also be spending too much of their income on housing. According to US HUD CHAS data, of the 5% of moderate income households earning between 80% and 100% of AMI, 22% are cost burdened and 8% are severely cost burdened. Increasing the supply of NOAH (naturally occurring affordable housing) will provide moderate-income households with a greater range of housing options suitable for their varying needs.

### **Objective 2a — Increase the number of accessible units built with early-design accessibility considerations;**

This objective aims to encourage the creation of additional accessible units in a manner that will not increase costs. Based on real estate experts and developer insights, many accessible design considerations can be incorporated early on without adding to costs significantly.

### **Objective 2b — Allow more housing types in more locations through changes to the municipal zoning bylaw .**

This objective aims to encourage a community wide approach whereby allowing a variety of smaller scale infill housing options can be achieved through land use regulation amendments and minimizing Special Permitting for such uses. .

## **HPP GOALS**

Achieving the following five goals will position the Town to increase its supply of deed-restricted Affordable Housing and NOAH (naturally occurring affordable housing<sup>11</sup>) through greater resources and community support, as well as help the Town influence what type of housing is built and where. Goals reflect findings from the comprehensive housing needs assessment and analysis of development constraints and opportunities, as well as feedback from the HPP Advisory Working Group and forum participants. In this HPP, a goal is a result the Town aims for, whereas strategies (which are described in the next section of the plan) are methods to achieve those results.

As the Town works towards expanding its supply of both Affordable Housing and NOAH, it will strive to build support for more housing and influence new development in accordance with the **five following goals**:

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<sup>11</sup> A dissenting community stakeholder raised concerns about the feasibility of implementing Naturally Occurring Affordable Housing (NOAH) in Winchester due to limited available land and high property prices. They argue that NOAH is more suited for outlying areas and is unlikely to be a significant option for the town, suggesting that the focus should instead be on creating small-scale multi-family or cluster homes through new zoning regulations. They recommend de-emphasizing NOAH initiatives in favor of these approaches.

## **FIVE GOALS**

- Goal 1**      **Greater diversity of housing types** — for seniors, younger households, other smaller households including families, the disabled, and the workforce.
- Goal 2**      Increased supply of **housing in Smart Growth locations**; and continue to **target Master Plan 2030 opportunity areas**, specifically the northern ends of North Cambridge Street and North Main Street.
- Goal 3**      **An engaged and aware community** for overall cohesive stability and potential options.
- Goal 4**      Greater **local capacity for implementation** of the Winchester HPP; including further capitalizing on the Winchester Affordability Housing Trust.
- Goal 5**      **Simplify affordable housing permitting** with clear criteria and plain language guides.

### **1 — Greater diversity of housing types — for seniors, younger households, other smaller households including families, the disabled, and the workforce.**

Younger householders and low-to moderate-income families may not be able to afford a mortgage and a single-family home may not suit their spatial needs, while seniors hoping to downsize also need smaller and more moderately priced, as well as accessible, housing options. Furthermore, moderate income households of all ages earning \$118,451 to \$149,300 comprise only 5% of households in town. These households may work as teachers, nurses, police, firefighters, and other crucial professions needed to keep the town running. Because single-family houses make up 78% of the total supply, and smaller, more moderately-priced housing units are increasingly replaced with larger, more expensive houses, these households face a difficult time making a home in Winchester

Adding to the high-cost housing market in Winchester is the teardown of smaller homes. Town data shows that 66% of all new housing units in Winchester in 2023 were replacements, or teardowns, of existing homes out of approximately 24 permitted housing units. An additional 9 single family properties were demolished in 2023. Many of these teardowns have meant the loss of smaller, more naturally affordable housing stock in favor of much larger, more expensive units throughout town. Teardowns decrease the supply of older, more moderately-priced housing, that's also often smaller in scale than what's built today.

Expanding Winchester's housing supply to include "missing middle" housing types and preserving existing smaller, older homes, can help moderate- and middle-income households of all ages find housing in town. Duplexes, townhouses, courtyard apartments, clustered housing, and co-housing are among the housing types that can serve as alternatives to Winchester's existing single-family homes and larger-multifamily developments.

### **2 — Increased supply of housing in Smart Growth locations; and continue to target Master Plan 2030 opportunity areas, specifically the northern ends of North Cambridge Street and North Main Street.**

Locating housing near existing mixed-use centers and transit nodes can reduce car traffic and pollution, while increasing walkability, community vitality, and economic opportunities. Multifamily housing is more likely to be developed in mixed-use areas, but Winchester's ZBL generally limits this type of development. While zoning ensures that incompatible uses are not placed together, residential bylaws can nonetheless sometimes be overly restrictive.

In Winchester, new housing has primarily consisted of single-family homes, with some replacements of demolished units. However, there is a notable increase in multi-family housing permits. From 2017 to 2023, permit data shows 193 single-family units approved compared to only 27 multi-family units. Recent activity, not captured in the 2023 Census Building chart, indicates an increase in multi-family permits to approximately 269 units, including 242 additional units. Notably, 147 constructed units at 416 Cambridge Street and 95 units at 19-35 River Streets. This slow rate of growth is associated with a low vacancy rate: in 2022, only 1.6% of housing units were vacant, less than the 7% recommended to maintain housing opportunity. The lack of new supply has also contributed to high housing prices: the median housing price for a single-family house in 2024 was \$1.5 million, while the median price for a condo was over \$750,000<sup>12</sup>.

Various planning processes have all recommended addressing these housing challenges through the addition of new supply in accordance with Smart Growth development principles.<sup>13</sup> The 2009 Downtown Winchester Market and Opportunity Assessment recommended new housing development in downtown. In 2020, the Winchester Master Plan 2030 also recommended mixed-use redevelopment in five appropriate locations. A recent planning and zoning success with 2024 Spring Town Meeting approval of four Multifamily Overlay Districts (MOD) in Winchester Center now allow the capacity to construct multifamily options by right. This success, however, did not include any inclusionary affordable zoning requirements for income restricted opportunities, and more broadly allows NOAH options. This updated housing goal builds upon the five Winchester Master Plan 2030 mixed-use focus areas; which also received community vetting during that community process. In November 2024, Winchester made strides with housing supportive initiatives with the creation of a **Main Street Mixed-Use District (MSMD)** which has seven subdistricts to revitalize the northern corridor.

### **3 — An engaged and aware community for overall cohesive stability and potential options.**

Implementing housing production goals and strategies requires the support of elected officials, community members, and others. Public education and community discussions about housing development, including concerns and benefits to Winchester, is essential before, during, and after enacting changes to zoning, increasing Affordable Housing program funding, and approving housing developments. Furthermore, opening and strengthening the channels of communication between the Town and its residents will help eligible households learn more about available programs and housing opportunities.

Both advisory group and public forum discussions expressed the need for combatting misinformation campaigns regarding housing needs can benefit residents, Town bodies and developers alike. A more robust public education campaign could make decision making processes more informed, less contentious and more likely to increase community support for allowing options for the 24% of existing Winchester households who qualify for ≤80% AMI affordable housing earning ≤\$118,450.

<sup>12</sup> Warren Group data Jan-May 2024.

<sup>13</sup> To read more about Smart Growth, see <<https://www.mass.gov/service-details/smart-growth-resources>>.

## **4 — Greater local capacity for implementation of the Winchester HPP; including further capitalizing on Winchester Affordable Housing Trust.**

HPP strategies to increase and preserve Winchester’s housing supply are substantial and require a multitude of resources in the short, medium, and long term. The Town’s existing planning staff and its housing partners may need support and additional funds to implement plan strategies and keep the community informed. The Town should access available public funds at the local, state, and federal level, as well as increase staff capacity to work towards housing goals.

Since the previous HPP, the Town has been advancing increasing implementation capacity on a variety of fronts. In 2019, the Town established the Winchester Affordable Housing Trust to foster an inclusive and socioeconomically diverse community, and support Winchester’s 24% of low-income households. At 2024 Spring Town Meeting, the Town voted to put the Community Preservation Act (CPA) on the fall town ballot. CPA passed on November 5, 2024, with a 1.5% property tax surcharge to raise funds for community improvements including affordable housing. Communities with CPA can also be eligible for matching State grants to supplement their locally raised CPA funds. And on a third front, the Town recently funded an Assistant Town Planner position for fiscal year 2025.

## **5 — Simplify affordable housing permitting with clear criteria and plain language guides.**

Simplify zoning and the review process of affordable project proposals for the benefit of residents, property owners, prospective businesses and developers. Based on a combination of advisory group, focus groups and public forum discussions that included real estate housing experts, an unclear review process does not benefit any parties involved. Existing processes could be simplified to make them clearer to understand, and potentially shorten lengthy review processes. Lengthy and uncertain review process can either deter prospective businesses and developers, and result in increased permitting costs that are in turn reflected in higher home prices. The updated HPP goals strives for Town self-assessment of existing process that are to be mapped out in some visual flowchart form, for ease of understanding.

# IMPLEMENTATION PLAN

*REPORT SECTION INTENTIONALLY BROUGHT FORWARD IN REPORT AS REQUESTED*

# IMPLEMENTATION PLAN

The following table specifies which Town entity would be appropriate to take the lead in advancing a given strategy, which would provide support for implementation, and the time frame in which it could be moved forward.

<b>STRATEGIES FOR CONSIDERATION</b>		<b>RESPONSIBLE ENTITIES</b>		<b>TIME FRAME</b>
<b>PROGRAMMING STRATEGIES</b>		<b>LEAD</b>	<b>SUPPORT</b>	
<b>1</b>	<b>Town Spearheaded Partnership</b> — A more focused Town effort on 1 or 2 sites for partnerships for NOAH with an on-site affordability component.	Planning Department  <b>HPP Implementation Committee</b>	Planning Board Select Board Housing Partnership Board Winchester Housing Authority	Longer Term
<b>2</b>	<b>Continue prioritizing existing Town land for affordable housing activities</b> Develop mixed-income housing on under-utilized municipal land in order to lower development costs.	Select Board	Planning Board Planning Department Winchester Housing Authority Housing Partnership Board	Longer Term
<b>3</b>	<b>Spearhead as an implementation priority</b> — strong Town consideration of possible partnerships with religious properties	Planning Department  <b>HPP Implementation Committee</b>	Planning Board Housing Partnership Board Real estate community	Mid Term
<b>4</b>	<b>Use tax exemptions to support elderly households</b> Connect eligible senior households with existing property tax exemption programs.	Council on Aging	Planning Department Select Board	Longer Term
<b>5</b>	<b>Proactively partner with housing developers on an on-going basis — like the Cross Street Development example</b> Proactively facilitate mixed-income housing and mixed-use development by promoting development opportunities and partnering with developers through the State's Local Initiative Program (LIP).	Planning Department  <b>HPP Implementation Committee</b>	Planning Board Housing Partnership Board Winchester Housing Authority	Mid Term
<b>COMMUNITY AWARENESS STRATEGIES</b>		<b>LEAD</b>	<b>SUPPORT</b>	<b>TIME FRAME</b>
<b>6</b>	<b>Share more public information about housing needs and objectives, and zoning flexibility to counter misinformation</b> Work with the community to increase understanding of housing need in town, its benefits, and potential development impacts.	Planning Department	Winchester Housing Authority  Housing Partnership Board Select Board Planning Board	Near Term

	RESOURCE STRATEGIES	LEAD	SUPPORT	TIME FRAME
7	<b>Establish an HPP Implementation Committee</b> Form an HPP Implementation Committee to ensure plan goals are effectively advanced.	Select Board	Planning Board Planning Department Council on Aging School Committee Disability Access Commission Historical Commission Design Review Committee	Near Term
8	<b>Continue supporting Town planning staff with resources for HPP implementation and housing initiatives</b> Winchester's municipal planning staff would benefit from additional support and resources to oversee HPP implementation and other initiatives.	Planning Department Planning Board	Select Board Housing Partnership Board Winchester Housing Authority	Longer Term
9	<b>Build upon the adoption of the Community Preservation Act</b> Build upon the 11.2024 adoption of the Community Preservation Act (CPA) to access greater funding for Affordable Housing preservation and development.	Select Board	Planning Board Select Board Conservation Commission Historic Commission School Committee Housing Partnership Board	Near Term
10	<b>Apply for Planning For Housing Production grants</b> Apply for a grant through MassHousing's Planning for Housing Production program to support HPP implementation.	Planning Department	Planning Board Select Board Housing Partnership Board	Mid Term
11	<b>Consider pursuing Housing Choice designation</b> Work towards Housing Choice designation through the Commonwealth's Housing Choice Initiative by increasing housing production and adopting best housing practices.	Planning Department	Planning Board Select Board Housing Partnership Board	Longer Term
	REGULATORY STRATEGIES	LEAD	SUPPORT	TIME FRAME
12	<b>Simplify zoning and the review process of affordable project proposals to reduce permitting costs and home prices —</b> through a self-assessment and flow-chart mapping of existing review processes Increase the efficiency and clarity of the permitting process for housing developments with Affordable units.	Planning Department	Planning Board Board of Appeals	Most Important  Near Term + Mid Term
13	<b>Extend Inclusionary Zoning</b> Incrementally extend inclusionary zoning to additional districts.	Housing Partnership Board Planning Department	Planning Board	Longer Term
14	<b>Consider adoption of a 40R District mixed-use in Master Plan 2030 opportunity areas.</b> Identify an area of town appropriate for a Smart Growth Zoning Overlay District (SGOD) under Chapter 40R.	Planning Department	Planning Board Historical Commission Housing Partnership Board Design Review Committee Select Board	Longer Term

15	<b>Allow more small-sized, market-affordable housing options, and expand where they can be allowed</b> — including: cottage clusters, expanded flexible ADU zoning bylaw, duplexes, garden apartments, town houses; and apartment homes.	Planning Department	Planning Board Board of Appeals	Most Important  Near Term + Mid Term
16	<b>Promote accessibility early in the design process</b> — when it is easier for developers to incorporate	Disability Access Committee	Planning Department Planning Board	Near Term
	<b>SECONDARY CAPACITY-DEPENDENT STRATEGY</b>  <i>Their categorization as secondary strategies is not a reflection of their lack of importance.</i>	<b>LEAD</b>	<b>SUPPORT</b>	<b>TIME FRAME</b>
17	<b>Identify funding sources to house residents with disabilities</b> Support the Winchester Housing Authority's efforts to provide housing for residents with disabilities.	Winchester Housing Authority	Disability Access Commission School Committee Planning Board Housing Partnership Board Select Board	Future Capacity
18	<b>Build support for possible regulatory changes prior to Town Meeting</b> Build community support for possible regulatory amendments recommended in this plan prior to Town Meeting to increase the chance of a successful outcome.	Planning Department	Planning Board Select Board Housing Partnership Board	Future Capacity
19	<b>Assess the overall fee structure</b> Analyze and revise the existing fee structure for residential development.	Planning Department	Planning Board Board of Appeals Historical Commission Housing Partnership Board Design Review Committee Select Board	Future Capacity
20	<b>Consider amending "Large House" Design Review protocols</b> Lower the size threshold to trigger review, and include additional density and maximum size parameters.	Planning Department	Planning Board Board of Appeals Historical Commission Housing Partnership Board Design Review Committee Select Board	Future Capacity
21	<b>Protect vulnerable residents from predatory housing practices</b> Educate seniors, low-income households, racial and ethnic minorities, and other vulnerable residents about predatory lending and selling practices.	Housing Partnership Board	Winchester Housing Authority Council on Aging Disability Access Commission	Future Capacity
22	<b>Support first-time homeowners</b> Connect eligible households with first-time homeowners' assistance programs.	Housing Partnership Board  Planning Department	Select Board Planning Board Real estate community	Future Capacity
23	<b>Develop and increase home maintenance + repair resources</b> Expand existing local home maintenance and repair programs to support seniors looking to age in town and other households in need.	Council on Aging	Disability Access Commission Community Service Network Select Board Housing Partnership Board	Future Capacity

# HOUSING STRATEGIES — PRIMARY

## HPP STRATEGIES

HPP strategies are meant to serve as a suite of options for the Town to implement during and after the plan's 5-year lifespan to reach its dual objectives of increased deed-restricted Affordable Housing and NOAH (naturally occurring affordable housing). Proposed strategies address the existing shortage of both deed-restricted Affordable Housing and NOAH. The previous HPP's strategies have been updated, consolidated and reorganized into **16 Primary Strategies** (including **10 priority** ones), and **7 Secondary Strategies**. The table below indicates notes which strategies are likely to help the Town works towards one or both of its objectives, as well as which are likely to advance one or more of the four goals. As previously mentioned, Affordable Housing and NOAH are defined as the following:

**Affordable Housing (AH):** Affordable Housing is housing that eligible low- and moderate-income residents can afford by paying no more than 30% of their annual household income.

**Naturally occurring affordable housing (NOAH):** NOAH refers to housing that is not deed-restricted Affordable Housing, but which tends to be more moderately priced due to its smaller size, older age, and/or more cost-effective construction techniques (such as prefabricated or modular)

Within the Primary and Secondary categories, they are further are grouped into four categories: programming, community engagement, resources, and regulatory strategies.

**Table 1 Strategies for Consideration with associated HPP Objectives and Goals**

<b>PRIMARY STRATEGY</b> <i>The absence of other strategies grouped separately as secondary strategies is not an indication that they are not important.</i>		Priority	Goal #	Objective	
				NOAH	AH
<b>PROGRAMMING STRATEGIES</b>					
<b>1</b>	Town Spearheaded Partnership — A more focused Town effort on 1 or 2 sites for partnerships for NOAH with an on-site affordability component.	X	1, 2	X	X
<b>2</b>	Continue prioritizing existing Town land with affordable housing activities with requisite support for development.	X	1, 2	X	X
<b>3</b>	Spearhead as an implementation priority — strong Town consideration of possible partnerships with religious properties	X	1		X
<b>4</b>	Use tax exemptions <sup>14</sup> to support elderly households and the disabled. Consider tax exemptions and grants in exchange for deed restriction.		1, 3	X	
<b>5</b>	Proactively partner with housing developers on an on-going basis — like the Cross Street Development example.	X	1, 2, 4		X
<b>COMMUNITY ENGAGEMENT STRATEGIES</b>					
<b>6</b>	Share more public information about housing needs and objectives, and zoning flexibility to counter misinformation.	X	3	X	X
<b>RESOURCE STRATEGIES</b>					

<sup>14</sup> Examples — Senior Tax Credit Program — \$1,500 tax abatement credit — Elderly Statutory Property Tax Exemption - \$1,000 reduction — Property Tax Deferral Program — Shared Equity Models? — that cap appreciation to help future affordable buyers — create local tax exemption to promote this?

<b>7</b>	Establish an HPP Implementation Committee.	X	1, 2, 3, 4	X	X
<b>8</b>	Continue supporting new assistant planner and town planning staff with resources and support for implementation of the HPP and related housing initiatives	X	3, 4	X	X
<b>9</b>	Build upon the 11/2024 adoption of the Community Preservation Act.	X	1, 2, 4		X
<b>10</b>	Apply for Planning for Housing Production grants for implementation efforts — via mass housing	X	1, 2, 4	X	X
<b>11</b>	Consider pursuing Housing Choice Designation <sup>15</sup> .		1, 2, 4	X	X
<b>REGULATORY STRATEGIES</b>		<b>Priority</b>	<b>Goal #</b>	<b>NOAH</b>	<b>AH</b>
<b>12</b>	Simplify zoning and the review process of affordable project proposals to reduce permitting costs and home prices — through a self-assessment and flow-chart mapping of existing review processes.	X	1, 2, 5	X	
<b>13</b>	Extend inclusionary zoning.	X	1, 2		X
<b>14</b>	Consider adoption of a 40R District mixed-use in Master Plan 2030 opportunity areas.		1, 2, 4	X	X
<b>15</b>	Allow more small-sized, market-affordable housing options, and expand where they can be allowed — including: cottage clusters, expanded flexible ADU zoning bylaw, duplexes, garden apartments, town houses; and apartment homes.	X	1, 2	X	X
<b>16</b>	Promote accessibility early in the design process when it is easier for developers to incorporate.	X	1, 5		X
<b>SECONDARY CAPACITY-DEPENDENT STRATEGY</b> <i>Their categorization as secondary strategies is not a reflection of their lack of importance.</i>		<b>Long Term Priority</b>	<b>Goal #</b>	<b>NOAH</b>	<b>AH</b>
<b>17</b>	Identify funding sources to house residents with disabilities.	X	1, 4		X
<b>18</b>	Build support for possible regulatory changes prior to Town Meeting.	X	1, 2, 3	X	X
<b>19</b>	Assess the overall fee structure.	X	1	X	
<b>20</b>	Consider amending “large house” design review protocols.		1	X	
<b>21</b>	Protect vulnerable residents from predatory housing practices.		1, 3	X	
<b>22</b>	Support first-time homeowners.		1, 3	X	
<b>23</b>	Develop and increase home maintenance + repair resources.		1, 3	X	

What follows is a series of narrative descriptions of all strategies. Following each strategy name is a parenthetical including “AH,” “NOAH,” or “AH/NOAH” to indicate which objectives are associated with a given strategy.

<sup>15</sup> *Explanation* — Qualifying communities — who produce certain rates of amounts of housing last 5 years — also adopt best practices — can apply and get exclusive access to grants

# PRIMARY STRATEGIES — 16

## PROGRAMMING STRATEGIES

### 1 — TOWN SPEARHEADED PARTNERSHIP (AH/NOAH + Priority)

A more focused Town effort on 1 or 2 sites for partnerships for NOAH with an on-site affordability component.

*In line with Objective 1b, the Town should focus on identifying 1 or 2 sites for voluntary partnerships for “Super Charged NOAH” with an on-site affordability component. This overarching impactful strategy is a recommended priority strategy deemed by MAPC Housing Department expertise as having the most potential for impact to move the needle with both SHI units and NOAH units.*

The sites can either be: (a) publicly owned and appropriate land (that excludes open space and forested land); and/or (b) privately owned sites or areas that are deemed appropriate for an inquiry of potential partnership interest for voluntary redevelopment potential exploration; and/or (c) the Town could issue an at-large Request for Information (RFI) or Request for Proposals (RFP) for a Locally Initiated Project (LIP).

A Locally Initiated Project is a specific type of Friendly Chapter 40B project where the local government takes a proactive role in initiating and supporting the development of affordable housing. This initiative is part of the state’s Local Initiative Program (LIP), which is designed to encourage municipalities to actively participate in the creation of affordable housing.

**STATE AFFORDABLE HOUSING ACT** — As of August 2024, new State of Massachusetts legislation<sup>16</sup> for a historically large \$5 billion investment for addressing the housing affordability crisis includes \$2 billion to increase affordable production and improve affordability of existing housing. In addition to including zoning reforms for allowing accessory dwelling units (ADU’s) by-right, and tax credits to spur housing production, the Mass. Affordable Housing Act also includes funding opportunities for local communities that qualify so that the communities can invest in preserving and creating affordable housing. Other pertinent strategies in the HPP will highlight the ADU zoning reform and tax credit criteria.

Below is a summary of the funding support for creating and maintaining affordable housing units.

- **Public Housing Modernization:** \$1.6 billion is allocated for the repair, rehabilitation, and modernization of over 43,000 public housing units, including decarbonization efforts and accessibility upgrades.
- **Housing Innovations Fund:** \$200 million is directed towards alternative forms of rental housing for vulnerable populations, including the homeless, seniors, and veterans.
- **Preservation Initiatives:** The HousingWorks program allocates \$425 million to support the preservation, new construction<sup>17</sup>, and rehabilitation of affordable housing units.

<sup>16</sup> Source: [https://www.nbcboston.com/news/local/gov-healey-to-sign-massachusetts-affordable-housing-act-tuesday/3451270/#amp\\_tf=From%20%251%24s&aoh=17230600927265&csi=0&referrer=https%3A%2F%2Fwww.google.com&ampshare=https%3A%2F%2Fwww.nbcboston.com%2Fnews%2Flocal%2Fgov-healey-to-sign-massachusetts-affordable-housing-act-tuesday%2F3451270%2F](https://www.nbcboston.com/news/local/gov-healey-to-sign-massachusetts-affordable-housing-act-tuesday/3451270/#amp_tf=From%20%251%24s&aoh=17230600927265&csi=0&referrer=https%3A%2F%2Fwww.google.com&ampshare=https%3A%2F%2Fwww.nbcboston.com%2Fnews%2Flocal%2Fgov-healey-to-sign-massachusetts-affordable-housing-act-tuesday%2F3451270%2F)

<sup>17</sup> As a clarification from a public comment; the occasional use of the term “new construction” in the report does not represent a broad policy stance on how the Town might implement its HPP over the 2025-2029 period. The recommended HPP Implementation Committee, in collaboration with Town planning staff, will have the flexibility to consider various approaches, including but not limited to converting existing housing into affordable units.

As part of the Town's focused effort for spearheading a partnership on 1 or 2 sites, the Town should explore whether it can leverage any of the three aforementioned funding sources and initiatives into a proactive partnership project.

#### Action Plan

- Conduct an analysis of underutilized or vacant municipal or private parcels that are within the areas this plan identifies as suitable for housing or mixed-use development.
- Discuss and gather consensus among appropriate Town housing boards about which 1 or 2 parcels or areas are worth pursuing (be they publicly or privately owned) for some form of residential or mixed-use residential potential redevelopment of modest or meaningful scale in the double-digits to help with Town SHI goals.
- If privately owned, spearhead an inquiry of potential voluntary interest with the property owner to see if the owner is amenable to exploration.
- If publicly owned, the Town could proceed with a RFI or RFP with Town specified objectives and criteria for the site and areas to see if one or more developers respond with interest or concepts.

#### Resources

- LIP – Locally Initiated Project: [www.mass.gov/info-details/local-initiative-program](http://www.mass.gov/info-details/local-initiative-program)
- MHP – Developing Affordable Housing on Public Land: [https://www.housingtoolbox.org/writable/files/resources/mhp\\_public\\_land\\_guide2.pdf](https://www.housingtoolbox.org/writable/files/resources/mhp_public_land_guide2.pdf)
- HUD – Using Public Land to Defray the Cost of Affordable Housing: [https://www.huduser.gov/portal/pdredge/pdr\\_edge\\_trending\\_091415.html](https://www.huduser.gov/portal/pdredge/pdr_edge_trending_091415.html)
- ULI – Public Land + Affordable Housing: [http://washington.uli.org/wp-content/uploads/sites/56/2015/02/ULI\\_PublicLandReport\\_Final020215.pdf](http://washington.uli.org/wp-content/uploads/sites/56/2015/02/ULI_PublicLandReport_Final020215.pdf)
- CSG – Public Land for Public Good: <https://www.smartergrowth.net/wp-content/uploads/2012/11/pl4pg-final.pdf>
- HIP Tool – Public Land for Affordable Housing: <https://www.psrc.org/public-land-affordable-housing>

## 2 — CONTINUE PRIORITIZING EXISTING TOWN LAND TO AFFORDABLE HOUSING ACTIVITIES WITH REQUISITE SUPPORT FOR DEVELOPMENT INCLUDING GENTLE INFILL (AH/NOAH + Priority )

Develop mixed-income housing on under-utilized municipal land in order to lower development costs.

*Develop and initiate housing Requests for Proposals (RFPs) for vacant or under-utilized municipal land that is suitable for housing development. This should exclude open space and forested land. The Town can provide the land at a lower cost or no fee to developers in exchange for deed-restricted Affordable Housing units for extremely low-, very low-, low-, and moderate-income households. This strategy is similar to strategy 1 with the exception of scale where this strategy encourages housing of any scale including smaller scale gentle infill redevelopment, which is more likely to advance NOAH versus SHI affordable units.*

Winchester's housing market is primarily accessible to very high-income households. Housing prices in town are the highest they have been in decades. The median housing price for a single-family house in winter/spring 2024 was \$1.5 million, while the median price for a condominium was over \$750,000.

Other communities in the Commonwealth are experiencing similar market conditions, and many have proactively increased their housing supply, particularly mixed-income housing, in response. To do this, one popular strategy is to offer vacant or underused municipal land at a lower or no cost to developers in exchange for deed-restricted Affordable units.

Winchester should assess suitable Town-owned parcels for mixed-income housing and mixed-use development. The Town should then undertake a competitive RFP process to incentivize developers to include a high number of deed-restricted Affordable units and high quality, sensitive design.

#### Action Plan

- Conduct an analysis of vacant or underused municipally-owned parcels that are within the areas this plan identifies as suitable for housing or mixed-use development
- Facilitate community conversations about potential parcels and possible uses with town partners, such as the Winchester Housing Authority and the Housing Partnership Board
- Consider, develop, and issue an RFP that addresses community concerns and ensures maximum Affordability

#### Resources

- MHP – Developing Affordable Housing on Public Land: [https://www.housingtoolbox.org/writable/files/resources/mhp\\_public\\_land\\_guide2.pdf](https://www.housingtoolbox.org/writable/files/resources/mhp_public_land_guide2.pdf)
- HUD – Using Public Land to Defray the Cost of Affordable Housing: [https://www.huduser.gov/portal/pdredge/pdr\\_edge\\_trending\\_091415.html](https://www.huduser.gov/portal/pdredge/pdr_edge_trending_091415.html)
- ULI – Public Land + Affordable Housing: [http://washington.uli.org/wp-content/uploads/sites/56/2015/02/ULI\\_PublicLandReport\\_Final020215.pdf](http://washington.uli.org/wp-content/uploads/sites/56/2015/02/ULI_PublicLandReport_Final020215.pdf)
- CSG – Public Land for Public Good: <https://www.smartergrowth.net/wp-content/uploads/2012/11/pl4pg-final.pdf>
- HIP Tool – Public Land for Affordable Housing: <https://www.psrc.org/public-land-affordable-housing>

### 3 — PRIORITIZED SPEARHEADING OF TOWN PARTNERSHIP WITH RELIGIOUS-INSTITUTIONAL PROPERTIES FOR ADAPTIVE REUSE (AH + Priority)

Another type of focused Town effort for direct inquiry of potential interest in adaptive reuse of existing or potentially underutilized religious-institutional properties for income-restricted affordable housing options.

*Building upon previously explored property types for possible housing options during the Town's MBTA Sec. 3A process that led to the approval of the Winchester Center multifamily overlay districts, community participants considered the potential of underutilized religious properties.*

In addition to the six updated HPP focus areas, advisory and focus group and public forum discussions, explored whether at-large underused religious properties, could serve a mission/faith-based purpose of advancing affordable housing options. Communities throughout greater Boston have had adaptive reuse of former places of worship for housing options. Among these are the following examples:

**Table 2 Examples of Converted or Prospective Churches for Adaptive Housing Reuse**

<b>Name</b>	<i>Saint Vincent DePaul Church</i>	<i>Blessed Sacrament Church</i>	<i>Our Lady of Victories Church</i>	<i>Belmont-Watertown United Methodist Church</i>
<b>Location</b>	<i>South Boston</i>	<i>Jamaica Plain</i>	<i>Bay Village</i>	<i>Belmont</i>
<b>Total Units</b>	<i>35 rentals</i>	<i>55</i>	<i>18</i>	<i>n/a</i>  <i>prior/pending sales and news articles</i>
<b>Affordable Units</b>	<i>6</i>	<i>55</i> <i>50% to 120% AMI</i>	<i>2</i>	
<b>Other Details</b>	<i>Community room, bicycle parking, and contributions to local parks and bikeshare system</i>	<i>6,500 sf community &amp; performance space</i>	<i>Large glass and steel structure within the church shell</i>	

**Action Plan**

- Build upon previously identified areas and/or property types from the Town's prior MBTA Sec. 3A that led up to the Winchester Center MOD rezoning; by contacting property owners and abutters for continued exploration.
- If the property owners and abutters are amenable, explore concepts to determine the potential for creating affordable units and also how to manage design character and mitigate any potential impacts.
- If there is sustained interest and community support, pursue a joint RFP to solicit redevelopment proposals from developers.

**Resources**

- LIP — Locally Initiated Project:  
[www.mass.gov/info-details/local-initiative-program](http://www.mass.gov/info-details/local-initiative-program)

## 4 — USE TAX EXEMPTIONS TO SUPPORT ELDERLY HOUSEHOLDS AND THE DISABLED WITH POSSIBLE DEED RESTRICTIONS (NOAH)

Connect eligible senior households with existing property tax exemption programs.

*Fixed-income senior homeowners in town may find it difficult to pay their property taxes, which have risen as property values increased over recent years. The Town and supporting organizations in Winchester should promote existing elderly tax exemption programs, as well as investigate additional tools to help eligible seniors wanting to stay in their homes.*

Approximately 30% of elderly non-family households and 20% of elderly family households in Winchester are cost burdened, paying more than 30% of their income on housing.

The Town has several programs to assist seniors with their real estate taxes, including the Senior Tax Credit Program, Elderly Statutory Property Tax Exemption, and the Property Tax Deferral Program:

- **Senior Tax Credit Program:** Provides a tax abatement credit of \$1,500 towards real estate taxes for seniors who meet income, asset, and employment eligibility criteria.

- **Elderly Statutory Property Tax Exemption:** Provides a reduction of \$1,000 in property taxes for seniors who meet income and asset eligibility criteria.
- **Property Tax Deferral Program:** Permits deferral of property taxes and water/sewer bills for households who are income eligible.

The Town should investigate whether programs work for Winchester's senior residents. For example, asset eligibility criteria can be a challenge given the value of Winchester homes, excluding fixed-income seniors who struggle to pay taxes despite other perks of homeownership. The Town and its allies should also ensure that eligible senior households are aware of these existing programs.

**STATE AFFORDABLE HOUSING ACT** — As of August 2024, new State of Massachusetts legislation<sup>18</sup> for a historically large \$5 billion investment for addressing the housing affordability crisis includes \$2 billion to increase affordable production and improve affordability of existing housing. The bill also includes zoning reforms for allowing accessory dwelling units (ADU's) by-right, and tax credits to spur housing production.

The following is a summary of the different types of tax credits, as well as qualifications for local communities.

#### ***Tax Credits to Spur Affordable Housing***

*The Act introduces several tax credit programs designed to stimulate the production and preservation of affordable housing:*

- **State Housing Tax Credit (HTC):** *The cap for the state HTC has been doubled, providing a tax credit for up to 20% of qualified rehabilitation expenditures on historic properties.*
- **Homeownership Tax Credit:** *A new tax credit aimed at spurring the production of homeownership units for households earning up to 120% of the area median income (AMI).*
- **Community Investment Tax Credit (CITC):** *The Act makes the CITC permanent and increases the annual cap from \$12 million to \$15 million to support Community Development Corporations.*
- **Historic Rehabilitation Tax Credit:** *The sunset date for this credit has been extended through December 31, 2030, with the total available amount increased from \$55 million to \$110 million.*

#### ***Local Community Qualifications for Tax Credits***

*Local communities can qualify for these tax credits by participating in various housing development and preservation projects. Specifically:*

- **Affordable Housing Trust Fund:** *Communities can access funds to create or preserve affordable housing for households earning up to 110% of AMI.*
- **Housing Stabilization and Investment Fund:** *This fund supports preservation, new construction, and rehabilitation projects, making it accessible to communities that undertake such initiatives.*
- **HousingWorks Infrastructure Program:** *Municipalities can receive funding for infrastructure projects that encourage denser housing development, thereby qualifying for related tax credits.*

In addition to the recent State of Massachusetts Affordable Housing Act's tax credit opportunities, the following is a brief case study of the City of Salem affording tax exemptions for ADU's to ensure their affordability.

<sup>18</sup> Source: [https://www.nbcboston.com/news/local/gov-healey-to-sign-massachusetts-affordable-housing-act-tuesday/3451270/#amp\\_tf=From%20%251%24s&aoh=17230600927265&csi=0&referrer=https%3A%2F%2Fwww.google.com&ampshare=https%3A%2F%2Fwww.nbcboston.com%2Fnews%2Flocal%2Fgov-healey-to-sign-massachusetts-affordable-housing-act-tuesday%2F3451270%2F](https://www.nbcboston.com/news/local/gov-healey-to-sign-massachusetts-affordable-housing-act-tuesday/3451270/#amp_tf=From%20%251%24s&aoh=17230600927265&csi=0&referrer=https%3A%2F%2Fwww.google.com&ampshare=https%3A%2F%2Fwww.nbcboston.com%2Fnews%2Flocal%2Fgov-healey-to-sign-massachusetts-affordable-housing-act-tuesday%2F3451270%2F)

### **CASE STUDY — ADU Tax Exemption for Affordability — City of Salem, Mass.**

Salem has implemented measures to keep Accessory Dwelling Units (ADUs) affordable by capping rents based on a percentage of the fair market rents determined by the U.S. Department of Housing and Urban Development (HUD). Specifically, the rent for ADUs cannot exceed 70% of the fair market rent for Salem. For those who receive construction grants, the cap is even stricter at 50% of the fair market rent. These policies aim to ensure that ADUs remain accessible to lower-income tenants, reflecting the city's commitment to affordable housing.

#### **Action Plan**

- **Based on recent State legislative changes with the August 2024 Affordable Housing Act, the Town should explore how the new State tax credits .**
- Assess existing town programs to understand who takes advantage of them and barriers to eligibility; consider revising programs to address any identified barriers
- Investigate state and federal programs for elderly households that could support Winchester residents
- Connect with local community organizations, such as the Winchester Council on Aging, Winchester's Assessors Department, and the Winchester Housing Authority, to promote these and local programs through office hours, materials at key town institutions and events, and other strategies
- Maintain and promote a user-friendly online database of housing programs, and offer assistance to households that may be unsure how to navigate web platforms via a chat tool or support line
- Explore whether the Town could offer a local tax exemption for senior or disabled housing developments that participate in a Shared Equity Model that has deed restrictions to cap property appreciation to help future affordable buyers.

#### **Resources**

- Shared Equity Models of Ownership:  
[nhc.org/policy-guide/shared-equity-homeownership-the-basics/shared-equity-models-of-ownership/](https://nhc.org/policy-guide/shared-equity-homeownership-the-basics/shared-equity-models-of-ownership/)
- Jenks Center: <http://www.jenkscenter.org/index.html>
- DLS Taxpayer's Guide to Local Property Tax Exemptions:  
<https://www.mass.gov/files/documents/2018/01/02/dor-proptax-guide-seniors.pdf>
- Government Tax Counseling for the Elderly: <https://www.benefits.gov/benefits/benefit-details/722>

## **5 — PROACTIVELY PARTNER WITH HOUSING DEVELOPERS ON AN ON-GOING BASIS — E.G., CROSS STREET DEVELOPMENT (AH)**

Proactively facilitate mixed-income housing and mixed-use development by promoting development opportunities and partnering with developers through the State's Local Initiative Program (LIP).

*Housing developers interested in working in Winchester may need guidance to create proposals that align with the community's vision. The Town can connect developers and landowners to advance and improve proposed projects that meet housing need and the community's expectations. This strategy differs from strategy 1 in that the Town has not spearheaded the initiative and instead facilitates and influences the proposal to also achieve Town HPP goals as well as help influence site layout and development character.*

The Town may not be fully aware of how existing policies deter housing development, while developers may not fully understand Town goals and guidelines. Bringing the Town, developers, and key landowners together to discuss a site's opportunities and constraints will help the Town build positive relationships and promote well-designed projects.

In addition, under LIP, oftentimes called “Friendly 40B,” developers work with Town officials to build single- or multi-family housing, condominiums, or apartments where a certain percentage of the units are Affordable to households with incomes at or below 80% AMI. This differs from typical 40B development, where developers oftentimes override Town approvals if a community has less than 10% of their housing stock on the SHI. LIP allows financing, design, and construction decisions to be made by the Town, rather than state or federal agencies. Also through LIP, the DHCD provides technical support to both the Town and the developer. Using “Friendly 40B” would allow Winchester to advance development that increases much needed Affordable Housing while meeting Town goals in regards to development location and design.

#### Action Plan

- Identify and meet with local and regional non- and for-profit developers with experience or interest in Winchester to advance potential LIP and other projects
- Invite local housing stakeholders, such as the Winchester Housing Authority and the Housing Partnership Board, to attend these meetings
- Synthesize conversations into lessons-learned to guide future development in town
- Consider submission of Mass. EOHLC LIP applications jointly with developers
- Conduct community engagement through all phases of LIP project development

#### Resources

- Local Initiative Program: <https://www.mass.gov/service-details/local-initiative-program>
- MACDC: <https://macdc.org/>
- MA Housing Toolbox – The Housing Development Process: <https://www.housingtoolbox.org/development-process>

## COMMUNITY ENGAGEMENT STRATEGIES

### **6 — SHARE MORE PUBLIC INFORMATION ABOUT HOUSING NEEDS + ZONING FLEXIBILITY TO COUNTER MISINFORMATION (AH/NOAH + Priority)**

Work with the community to increase understanding of housing needs in town, its benefits, and potential development impacts.

*Many community members may not be aware of the unmet housing need in town, while others that are burdened by housing costs may not know what resources are available to them. Meanwhile, some persistent misconceptions and community concerns around development impacts can pose barriers to meeting housing need. Through community discussions and promotional campaigns in partnership with community organizations and regional entities, Winchester residents can flag concerns and gain greater understanding of housing.*

Numerous households in Winchester are cost burdened, spending over 30% of their income on housing, including senior households. In addition to cost burdened households, 24% of households are low income:

It is important that residents understand the housing challenges their neighbors face, and that low-income cost-burdened households know what local, state, and federal housing programs are available to them.

The Town should increase existing and create new opportunities for community dialogue on these issues, such as pop-up events, open houses, and discussion panels. In addition to raising awareness of housing need and programs, this will also help the Town ensure accurate information about housing impacts is being circulated and address community concerns. Events should also be designed to publicize successes with HPP implementation. Winchester should partner with regional organizations for support in this undertaking, such as MAPC or the Citizens' Housing and Planning Association (CHAPA), which offers a new Municipal Engagement Initiative.

### Action Plan

- Design a work plan to determine what kinds of events will be useful and when, and to identify relevant allies and speakers to attend
- Identify and meet with local and regional partners that support Affordable Housing and NOAH engagement efforts
- Conduct ongoing housing events in a variety of formats to reach a variety of households, especially those that are under-represented

### Resources

- CHAPA – Municipal Engagement Initiative : <https://www.chapa.org/about-us/chapa-programs/municipal-engagement-initiative>
- MAPC – Community Engagement: <https://www.mapc.org/our-work/services-for-cities-towns/community-engagement/>
- MA Housing Toolbox – Building Local Support: <https://www.housingtoolbox.org/local-support>
- MA Housing Toolbox – Addressing Community Concerns about Affordable Housing: <https://www.housingtoolbox.org/writable/files/resources/MA-Housing-Toolbox-Addressing-Community-Concerns.pdf>
- Enterprise - “You Don’t Have to Live Here”: [http://www.frameworksinstitute.org/assets/files/PDF/You\\_Don%27t\\_Have\\_to\\_Live\\_Here.pdf](http://www.frameworksinstitute.org/assets/files/PDF/You_Don%27t_Have_to_Live_Here.pdf)
- FrameWorks Institute – Housing: <http://frameworksinstitute.org/housing.html>
- Center for Housing Policy – Building Support for Affordable Homeownership and Rental Choices: <https://www.housingtoolbox.org/writable/files/resources/Building-support-for-AH.pdf>

## RESOURCE STRATEGIES

### **7 — ESTABLISH AN HPP IMPLEMENTATION COMMITTEE (AH/NOAH + Priority)**

Form an HPP Implementation Committee<sup>19</sup> to ensure plan goals are effectively advanced.

<sup>19</sup> A community stakeholder observed that an Implementation Committee (IC) would be ineffective unless the Select Board grants it final decision-making authority. They believe that if the Select Board retains all decision-making powers, the IC's role would be significantly diminished, limiting its ability to contribute meaningfully. The stakeholder recommends that the Select Board delegate decision-making powers to the IC to enhance its effectiveness.

*An HPP Implementation Committee will work to advance plan goals by pursuing strategies, overseeing progress, and addressing barriers to implementation. This strategy along with others that also focus on increasing the capacity to implement the updated HPP are being carried forward and are worth having their importance restated.*

An HPP Implementation Committee, in association with the Town Planner, will be responsible for initiating and tracking progress on plan strategies. Potential members of the committee can include those that served on the HPP Working Group, as well as other stakeholders identified during the HPP process. The HPP Implementation Committee should develop an annual work plan and meet on a regular basis to identify next steps in implementation, share status updates, determine how to address barriers, and identify opportunities to share successes with the community.

#### **Action Plan**

- Identify and invite members to staff an HPP Implementation Committee
- Assign a municipal staff person, such as the Town Planner, to serve as liaison to the Implementation Committee and attend regular meetings
- Develop an annual HPP implementation work plan
- Meet regularly to check in on work plan tasks and responsibilities

## **8 — CONTINUE SUPPORTING NEW ASSISTANT PLANNER AND TOWN PLANNING STAFF WITH RESOURCES (AH/NOAH + Priority)**

Winchester's municipal staff would benefit from resources and support for the new assistant town planner to help oversee HPP implementation and other initiatives.

— *Position funded for FY2025 and started in late August 2024.*

*Winchester's Planning Department could use additional support to oversee HPP implementation, identify funding opportunities, document housing need, maintain a subsidized housing waiting list, monitor the supply of Affordable Housing, lead community engagement, work with developers, and pursue other initiatives to increase housing diversity and opportunity in town.*

Achieving Winchester's HPP goals will require additional human and technical resources. Adding an additional planner to the Planning Department will increase capacity to implement the HPP, and establish a liaison between the Town and a variety of housing partners and stakeholders. An additional planner can also be tasked with tracking existing and at-risk Affordable Housing, analyzing Winchester's real estate market, tracking teardowns and replacements, and working with developers interested in providing mixed-income housing in town.

#### **Action Plan**

- The position for an assistant town planner has been funded for fiscal year 2025
- The assistant town planner has started in late August 2024
- Continued support for future funding of the position to help with HPP implementation efforts <sup>20</sup>

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<sup>20</sup> Public comment suggesting an HPP plan report acknowledging increased staffing capacity and support resources will require yearly expenditure to produce an increase in SHI percentage.

## 9 — BUILD UPON THE ADOPTION OF THE COMMUNITY PRESERVATION ACT (AH + Priority)

Build upon the 11.2024 adoption of the Community Preservation Act (CPA) to access greater funding for Affordable Housing preservation and development.

*The Community Preservation Act (CPA) allows communities to create a local Community Preservation Fund through a small surcharge on property taxes (less than 3%) and a contribution from the State. CPA provides communities with financial resources to acquire, create, preserve, support, and rehabilitate Affordable Housing, among other planning efforts.*

At 2024 Spring Town Meeting, Winchester successfully voted to place the CPA on the fall town ballot. In the past, Winchester had not been successful at building support to pass CPA at Town Meeting but with this recent success the benefits deserve a robust community education campaign before the Town vote occurs. Winchester voters passed CPA on November 5, 2024 with a surcharge of 1.5%. A committee has been formed to help establish the Winchester Committee for Community Preservation, with a goal of 2025 Spring Town Meeting,

Despite high property taxes—a homeowner of a single-family house priced at a hypothetical \$1,066,690 pays approximately \$13,000 in property taxes (without personal exemptions) — the CPA surcharge is minimal, ranging from 1-3% of property taxes, so \$130-390. A 1.5% surcharge was passed by Winchester voters in 11.2024. Furthermore, communities can adopt up to four possible exemptions to the CPA surcharge, such as:

- Exempt the first \$100,000 of taxable value of residential real estate from the CPA calculation, reducing the total fee taxed.
- Exempt properties owned and occupied by low-income households, as well as low- or moderate-income seniors.

When added up across a community, CPA can result in significant funding for not only Affordable Housing, but also historic preservation, open space, and public recreation. Furthermore, local CPA funds are matched by the State at a rate of 21%, increasing Town funds even further.

### **CASE STUDY — Town of Newton — CPA Leveraged with Payment in Lieu of Taxes (PILOT)**

In Massachusetts, the Community Preservation Act (CPA) allows municipalities to use funds for affordable housing projects, which can be complemented by revenue from PILOT agreements. For instance, the Town of Newton has used CPA funds to support affordable housing initiatives, and similar strategies could be applied using PILOT-generated revenue. Should the Town of Winchester pass CPA at 2024 Fall Town Ballot, Winchester could consider formalizing a PILOT program to recover lost tax revenue to support affordable housing in tandem with CPA funds. PILOTS range from legally mandated ones to voluntary PILOTs. They can help replace lost revenue from tax exemptions, and can reduce impact on with large tax exempt property owners. The Town of Winchester has a 2020/21 precedent with a PILOT program with Winchester Hospital.

### **Action Plan**

- Continue supporting the committee tasked with forming the Winchester Committee for Community Preservation, in preparation for 2025 Spring Town Meeting
- The Town could consider who the CPA could be leveraged in tandem with a Payment in Lieu of Taxes (PILOT) program to help replace lost tax revenues.

## Resources

- About the Community Preservation Act: <http://www.communitypreservation.org/>
- Accepting the Community Preservation Act: <http://www.sec.state.ma.us/ele/elecpc/cpaidx.htm>
- Sample Ballot Language: <http://communitypreservation.org/content/sample-ballot-language>
- State Match Base Rate: <https://www.mass.gov/lists/community-preservation-act#:~:text=Trust%20fund%20revenues%20are%20generated,is%2021.02%25%20in%20November%202023.>
- Adoption Resources: <http://www.communitypreservation.org/content/adoption-resources>

## 10 — APPLY FOR PLANNING FOR HOUSING PRODUCTION GRANTS (AH/NOAH + Priority)

Apply for a grant through MassHousing’s Planning for Housing Production program to support HPP implementation

*MassHousing’s Planning for Housing Production program provides communities with free technical assistance to implement their own housing production goals and deliver new mixed-income housing.*

MassHousing’s Planning for Housing Production program provides technical assistance through grants of up to \$100,000 to municipalities working to increase their supply of mixed-income housing. Eligible activities include implementation of many of the strategies Winchester has expressed interest in through this planning process. Grants require a local match equal to 10% of the value of the consultant services awarded.

Applications for the Housing Production program should identify housing production opportunities that could be delivered as a result of the technical assistance requested. Preference for grants is given to municipalities that can document market demand for new mixed-income housing development and a vision for meeting that need, as well as those aiming to achieve safe harbor under Chapter 40B. This HPP can serve as documentation. Applicants must demonstrate consistency with DHCD’s Fair Housing principles.

Specific eligible grant activities include:

- Assistance drafting new zoning to spur housing growth, whether through Chapter 40A, Chapter 40R, or a friendly Chapter 40B proposal
- Assistance planning public infrastructure improvements needed to support housing growth
- **Capacity-building in planning and community development**
- Public education and data transparency initiatives around financial feasibility, development cost-benefit analysis, local infrastructure needs, and school cost/school enrollment projections

## Action Plan

- **Identify an HPP strategy requiring technical assistance to implement and that meets the requirements of the Planning for Housing Production program**
- Work with MassHousing to apply for the Planning for Housing Production program
- If awarded the grant, select a technical assistance provider from the approved MassHousing list and draft a scope of work to begin implementation of the identified strategy

## Resources

- About the Planning for Housing Production grant program:  
[https://www.masshousing.com/portal/server.pt/community/planning\\_programs/207/planning\\_for\\_housing\\_production](https://www.masshousing.com/portal/server.pt/community/planning_programs/207/planning_for_housing_production)

## 11 — CONSIDER PURSUING HOUSING CHOICE DESIGNATION (AH/NOAH)

Work towards Housing Choice designation through the Commonwealth's Housing Choice Initiative by increasing housing production and adopting best housing practices.

*The Housing Choice Initiative rewards communities working to expand their housing supply with grants and technical assistance for community development. To qualify, Winchester needs to achieve a 3% increase in housing supply over a 5-year period and adopt 2 additional best housing practices.*

DHCD's Housing Choice Initiative rewards communities that are proactively supporting housing production. Housing Choice Communities get exclusive access to up to \$250,000 through a grant program for capital projects, and receive bonus points on applications to certain Commonwealth grant programs. To be eligible, municipalities must have a Community Compact and cannot have an active moratorium on housing development. There are two paths to eligibility:

- High Production: An increase in housing stock of at least 5%, or 500 units, over the last 5 years
- Production + Planning: An increase in housing stock of at least 3%, or 300 units, over the last 5 years, and implementation of 4 of 9 identified designated best practices

Winchester does not meet the requirements of the High Production path, but can apply to the Production and Planning path. The Town has already met 3 of the 9 designated best practices by selecting a housing best practice as part of its Community Compact; having an inclusionary housing zoning bylaw for the Center Business District; and having established a municipal housing trust. Winchester will need to adopt 1 more best practice to be eligible. Strategies included in this HPP that qualify are:

- Certified HPP: Submit the HPP to DHCD for certification once the Town can document an increase of 0.5- 1.0% in year-round Affordable Housing units.
- ADUs: Consider adopting zoning that allows ADUs by right in more zoning districts, with less restrictive size thresholds and for a broader community beyond seniors 62 year or over.

In addition to adopting two housing best practices, Winchester must meet the program's 3% housing production target over a 5-year period. Winchester could explore whether the recent 147 missing units in tandem with additional production targets that could potentially increase the Town's 3.1% official SHI to approximately 4.9% with the additional units approved could potentially make Winchester eligible.

## Action Plan

- Inquire whether the 147 missing SHI units could potentially increase the official 3.1% SHI to 4.9% for an increase of 1.8% within a five-year period

- Gain a 1.2% (97 units) increase in year-round Affordable Housing units within a five-year period calculated from when the missing 147 SHI units qualified on the SHI
- Consider adopting zoning that allows ADUs by right in more zoning districts, with less restrictive size thresholds and for a broader community beyond seniors 62 year or over.

#### Resources

- Housing Choice Designation Application Guide: <https://www.mass.gov/service-details/housing-choice-designation-application-guide>
- Housing Choice Grant Program: <https://www.mass.gov/how-to/apply-for-housing-choice-grant-program>
- Certified HPP Thresholds: <https://www.mass.gov/files/documents/2016/07/qs/hppproductiongoals.pdf>

## REGULATORY STRATEGIES

### 12 — SIMPLIFY ZONING AND THE REVIEW PROCESS OF AFFORDABLE PROJECT PROPOSALS TO REDUCE PERMITTING COSTS AND HOME PRICES (AH + Priority)

Through a self-assessment and flow-chart mapping of existing review processes.

*Based on advisory and focus group and public forum discussions, including real estate expert insights, the Winchester development review and permitting process can be lengthy, unclear and uncertain for all parties involved. The uncertainties and lengthy process can drive up costs for property owners and prospective businesses and investors, and make the community participation process confusing and unnecessarily long. It is recommended that Town staff and Town bodies perform a methodical self evaluation of existing processes to understand how steps could be simplified, coordinated and shortened when appropriate.*

The Town should support housing proposals that are compatible with the community's needs as described in this plan by giving consideration to offering developers building Affordable Housing an expedited or more efficient permitting process that does not compromise high design and construction standards. The clarity and greater degree of certainty provided would incentivize the kind of development the Town seeks, without compromising high design and construction standards.

As a part of the Town staff and Town bodies self-assessment, planning, zoning, housing, environmental and disability-access related Town staff could begin with an outline of different types of housing projects that need review and permitting.

Once these outlines have been drafted for by-right, appeals, variances, special permits etc., then the outlines could be further discussed before pertinent Town boards, bodies and committees to identify when and how to perform joint review processes to minimize the number of times a property owner or prospective business investor has to present plans and appear before boards.

The outline could consider the number of steps, the number of different application forms, the number of different website portals needed to be consulted, zoning bylaw language, the number of boards and departments need to be consulted and the order. Additionally, reasonable time estimates for each step could be calculated with ranges with the goal of striving for a reduction in months.

### Action Plan

- Conduct an analysis of permitting times and costs by project type to identify whether and to what extent existing obstacles exist
- Consider drafting zoning amendments to improve the permitting process for mixed-income housing development
- Conduct community engagement to build support prior to Town Meeting

### Resources

- M.G.L. Chapter 43D – Expedited Local Permitting: <https://www.mass.gov/service-details/chapter-43d-expedited-local-permitting>
- MARPA Best Practices for Streamlined Permitting: <http://www.massmarpa.org/resources/streamlining-local-permitting/best-practices-for-streamlined-permitting>
- Example – Expedited process for affordable and infill from San Diego. <https://www.sandiego.gov/development-services/forms-publications/information-bulletins/538>

## 13 — EXTEND INCLUSIONARY ZONING (AH + Priority)

Incrementally extend inclusionary zoning to additional districts.

*Winchester's inclusionary zoning requires developments with 6-plus units in the Center Business District to include 10% Affordable units. Expanding this bylaw to additional districts where this type of development occurs will increase the town's supply of Affordable Housing.*

Per Winchester's ZBL, all residential and mixed-use projects in the Center Business District are required to include on-site affordable units or apply for a special permit to make a payment in lieu of units or provide off-site units. For projects that exceed 25 units, an additional 5% of units are required to be affordable to households earning 80-120% AMI.

To better leverage private development to meet Affordable Housing need in Winchester, the Town should identify additional districts where inclusionary zoning should apply, if not expand it town-wide. Town-wide inclusionary zoning has been shown to be more effective than that which applies to only a select geography. Another benefit is that it's less complicated to administer. The Town should consider applying inclusionary zoning to PRDs, and having it triggered by unit cost (e.g., luxury units) as well as a project size threshold.

### Action Plan

- Consider town-wide inclusionary zoning, or conduct an economic feasibility analysis to determine which districts should have inclusionary zoning, appropriate project size and Affordable unit thresholds, and alternatives to on-site unit provision
- Draft amendments to the inclusionary zoning bylaw that are grounded in Winchester's market reality
- Conduct community engagement to build support and form coalitions prior to Town Meeting

### Resources

- Smart Growth Toolkit – Inclusionary Zoning: <https://www.mass.gov/service-details/smart-growth-smart-energy-toolkit-modules-inclusionary-zoning>
- Smart Growth Toolkit – Inclusionary Zoning Bylaw: [http://www.mass.gov/envir/smart\\_growth\\_toolkit/bylaws/IZ-Bylaw.pdf](http://www.mass.gov/envir/smart_growth_toolkit/bylaws/IZ-Bylaw.pdf)
- Effects of Inclusionary Zoning on Local Housing Markets: Lessons from the San Francisco, Washington DC and Suburban Boston Areas: [http://furmancenter.org/files/publications/IZPolicyBrief\\_LowRes.pdf](http://furmancenter.org/files/publications/IZPolicyBrief_LowRes.pdf)
- Grounded Solutions Network – Inclusionary Housing: <https://inclusionaryhousing.org/>

## 14 — CONSIDER ADOPTION OF A 40R MIXED-USE DISTRICT IN MASTER PLAN 2030 OPPORTUNITY AREAS (AH/NOAH)

Identify an area of town appropriate for a Smart Growth Zoning Overlay District (SGOD) under Chapter 40R.

*Chapter 40R zoning allows communities to create denser residential or mixed-use Smart Growth districts that include a percentage of Affordable Housing units in exchange for considerable financial incentives from the State.*

Chapter 40R allows municipalities to establish special zoning overlay districts that require densities of 8 units/acre for single-family homes, 12 units/acre for townhouses, and 20 units/acre for condominiums and apartments as of right. The zoning requires that 20% of the district be deed-restricted Affordable units, and gives preference to mixed-use development. The location of these districts in Smart Growth areas helps guide development to appropriate locations, such as those near transit stations, existing town centers, commercial districts, and other areas of concentrated development, while preserving open space in other parts of the community.

*Chapter 40R was expanded in 2016 to include a provision for “**Starter Home Zoning Districts**.” These districts aim to facilitate the development of smaller, more affordable homes suitable for first-time homebuyers.*

- **Minimum Size:**
  - Starter Home Zoning Districts must be at least three acres in size.
- **Density Requirements:**
  - The minimum density requirement is lower than traditional 40R districts. These districts must allow for at least four units per acre.
- **Affordability Requirements:**
  - At least 20% of the units must be affordable to households earning up to 100% of the Area Median Income (AMI). This is higher than the typical 80% AMI requirement for other 40R districts.

Municipalities that adopt 40R SGOD can receive \$10,000 to \$600,000 in State funding, as well as \$3,000 for every new home created in the district. Communities can also receive state assistance with writing 40R zoning and adopting design standards. Additional funding is also available through Chapter 40S, which covers the cost of educating any school-age children that move into 40R districts.

MAPC’s suitability analysis and community input identified multiple areas around town that are appropriate for higher density multifamily and mixed-use development. In Winchester, areas such as the

Main Street corridor, Wedgemere Commuter Station, and Cambridge Street have the transit accessibility, economic opportunities, and walkability to qualify for 40R zoning.

**Chapter 40R Massachusetts Starter Home District** — Chapter 40R encourages municipalities to create zoning districts for smart growth and affordable housing, offering financial incentives for higher-density development. Starter Home Zoning Districts (SHZD) require at least three acres, four units per acre, 50% of homes with three bedrooms, and 20% affordable to households earning up to 100% of the Area Median Income (AMI).

#### Action Plan

- Decide whether to hire a consultant to provide technical assistance on development of a SGOD
- Identify the location and boundaries of the district based on a market analysis
- Conduct a public process, as required by the State for approval, to inform zoning attributes
- Determine appropriate density and other zoning features
- Draft a Chapter 40R SGOD bylaw
- Conduct community engagement to build support and form coalitions prior to Town Meeting

#### Resources

- M.G.L. Chapter 40R : <https://www.mass.gov/service-details/chapter-40r>
- Smart Growth Toolkit – Chapter 40R:  
[http://www.mass.gov/envir/smart\\_growth\\_toolkit/bylaws/40R-Bylaw.pdf](http://www.mass.gov/envir/smart_growth_toolkit/bylaws/40R-Bylaw.pdf)

## 15 — ALLOW MORE SMALL-SIZED, MARKET-AFFORDABLE HOUSING OPTIONS, AND EXPAND WHERE THEY CAN BE ALLOWED (NOAH)

Especially cottage clusters

*Expand the opportunity to allow for a wide range of different types of smaller-sized, market-affordable (NOAH) housing options. These are options that could allow for a more gentle infill redevelopment of smaller parcels throughout Winchester that can serve the needs of different community members. These can include cottage clusters, duplexes, garden apartments, town houses and apartment homes.*

This approach may not necessarily increase income restricted SHI units but they can still serve as starter homes or downsizing options for many Winchester community members. By virtue of the smaller footprints, they tend to be more market affordable and can provide options for some of the 25% of cost burdened Winchester households and some of the 24% of low-income Winchester households.

The following subsections explain the various different types of smaller sized NOAH options for the Town's consideration in amending its zoning to allow them by-right. The subsections exploring these options are followed by a potential resource idea for the possible creation of an Infill Development Overlay District to facilitate infill redevelopment for parcels that do not meet all dimensional regulations, which could be considered for HPP 2029 and Master Plan 2030 focus areas.

**EXISTING ATTRACTIVE CONDO DUPLEXES** — Additional community stakeholder input highlighted that the attractive condo duplexes on Edward Drive could serve as an example of housing options that could be replicated along Johnson, Cambridge Street, Main Street, and Washington to create more housing opportunities.

## COTTAGE CLUSTERS

Currently, the Town has an Attached Residential Cluster Development Overlay District (ARCDOD) to protect and encourage open land and the natural environment, while providing Affordable Housing opportunities for low- and moderate-income households and lowering the cost of providing basic infrastructure. However, the ARCDOD requires a Special Permit and has a high minimum lot size requirement of 20 acres.

The Town could consider reducing the minimum lot size requirement to emulate the desirable Lantern Lane homes in Winchester as well as the Riverwalk Cottages in Concord. Consensus among advisory group, focus group and public forum participants was that these were two compelling examples of accommodating gentle infill in Winchester.

The following figures show visual examples of both the Riverwalk Cottages in Concord and the Lantern Lane smaller single-family subdivision centered around open space.

**Figure 7 Cottage Cluster Examples - Riverwalk in Concord + Lantern Lane in Winchester (lower right)**



Based on MAPC research, the following dimensional insights from the Lantern Lane examples could be used for the Town in amending its zoning regulations to emulate and allow this type of development. Lantern Lane is comprised of 6 total single-family homes developed in the early 1930's on 1.6 acres of land total in a subdivision centered around open space and with minimized asphalted driveways. The six single family homes have approximately 0.25 acre allotted to each and are approximately 1300sf in building footprint. The overall open space percentage of the 6-unit open space single family subdivision is 87%. **These real-world dimensions should be carefully considered as the basis for amended zoning regulations to allow the replication of something that existing zoning does not allow.** The Town's existing

ARCDOD has a minimum lot size requirement of 20 acres while the Lantern Lane example exists on 1.6 acres.

**Table 3 Lantern Lane Smaller Single Families Around Open Space - Historic Precedent - Predates Zoning**

<b>ADDRESS #</b>	<b>LOT SF</b>	<b>LOT AC.</b>	<b>FOOTPRINT SF</b>	<b>OS PERCENT</b>	<b>BUILT</b>
1	9,152	0.21	1,414	0.85	1932
2	10,550	0.24	1,196	0.89	1931
3	6,987	0.16	1,564	0.78	1931
4	11,578	0.27	1,782	0.85	1932
5	19,145	0.44	1,230	0.94	1932
6	12,811	0.29	1,026	0.92	1932
<b>MEDIAN</b>	<b>11,064</b>	<b>0.25</b>	<b>1,322</b>	<b>0.87</b>	
<b>TOTAL</b>	<b>70,223 sf 1.6 acres</b>	<b>APPROX. \$1.2M ASSESSED VALUE EACH</b>			

#### **Action Plan — Cottage Clusters**

- Consider the dimensional insights from the Lantern Lane example and explore who to amend the existing ARCDOD to allow the possibility of creating additional development similar to Lantern Lane.
- A community stakeholder recommends reducing the minimum acreage for ARCDOD developments from 10 acres to 5 or 4 acres to encourage more housing units. Tying the smaller acreage to smaller unit sizes could help create lower-priced housing options.

#### **TOWN ADU BYLAW UPDATES — TO COMPLY WITH MASS. AFFORDABLE HOUSING ACT**

Winchester is updating its Accessory Dwelling Unit (ADU) zoning to align with the Massachusetts Affordable Homes Act, effective February 2, 2025. These updates build on recommendations from the town's 2022 ADU bylaw and aim to expand housing opportunities while addressing local needs. Key changes include:

- **Removal of Restrictions:** Age, disability, and owner-occupancy restrictions will be eliminated, making ADUs accessible to all residents.
- **Permitting:** ADUs will be allowed by right on single-family parcels and by special permit on duplex parcels.
- **Site Plan Review:** All ADU applications will require review.
- **Design Standards:** ADUs must match the primary dwelling's style and include independent living facilities.

**Background** — In November 2022, Winchester approved zoning allowing ADUs by right in single-family zones, with restrictions limiting occupancy to residents 62+ or those with disabilities, and requiring owner-occupancy of either the ADU or primary home. ADUs were limited to a maximum of 900 square feet or half the footprint of the primary residence. While this bylaw provided some flexibility, it imposed significant limitations that are now being addressed through the updated regulations.

**State Legislation Impact** — The Massachusetts Affordable Homes Act, signed in August 2024, includes significant zoning reforms to facilitate the creation of ADUs statewide. Key provisions include:

- **By-Right ADUs:** Allowing ADUs up to 900 square feet by right across Massachusetts, without requiring special permits or variances.
- **Reasonable Restrictions:** Permitting local design standards or occupancy limits to ensure neighborhood compatibility.

This law also includes a \$5 billion investment to address the housing crisis, with \$2 billion allocated for affordable housing production and improvement. These reforms require Winchester to amend its 2022 bylaw to comply with the state law by February 2025, including the removal of age, disability, and owner-occupancy requirements.

### Action Plan for Winchester

To ensure compliance and maximize benefits for the community, the town is pursuing the following actions:

- **Continue Pursuing Zoning Updates:** To revise the 2022 ADU bylaw to align with state legislation, removing restrictive provisions and expanding eligibility.

### EXPAND DUPLEXES, GARDEN/TOWNHOUSES + APARTMENT HOMES

The following is a summary of the smaller-sized duplex, garden/townhouse and apartment house options.

<u>EXPAND DUPLEXES</u>	<u>EXPAND GARDEN + TOWN HOUSES</u>	<u>EXPAND APARTMENT HOUSES</u>
<p><b>Definition and Appeal:</b></p> <ul style="list-style-type: none"> <li>• Duplexes are two-family homes appealing to young professionals, seniors, and moderate- to middle-income families.</li> <li>• More affordable for homeownership and rental compared to single-family homes.</li> </ul> <p><b>Environmental Benefits:</b></p> <ul style="list-style-type: none"> <li>• Compact design promotes environmental sustainability through efficient use of construction materials and preservation of open space.</li> </ul> <p><b>Current Housing Stock:</b></p> <ul style="list-style-type: none"> <li>• Only 7% of Winchester's housing is duplexes; 78% is single-family homes.</li> </ul> <p><b>Zoning Regulations:</b></p> <ul style="list-style-type: none"> <li>• Duplexes allowed by right only in the RG district; single-family homes permitted in five districts.</li> <li>• RG district is small and located in the northeast, limiting duplex development.</li> </ul> <p><b>Design and Neighborhood Impact:</b></p> <ul style="list-style-type: none"> <li>• Duplexes are similar in design and scale to single-family homes, smaller than garden apartments and townhouses.</li> <li>• Their presence would not significantly alter neighborhood dynamics.</li> </ul> <p><b>Market Demand:</b></p> <ul style="list-style-type: none"> <li>• Typically lower priced than single-family homes, making them attractive to younger households, seniors, and low- to moderate-income families.</li> </ul> <p><b>Recommendations for Development:</b></p> <ul style="list-style-type: none"> <li>• Expanding districts allowing duplexes and conversions of single-family homes can</li> </ul>	<p><b>Benefits:</b></p> <ul style="list-style-type: none"> <li>• Increase supply of moderately-priced homes</li> <li>• Suitable for smaller households (young professionals, empty nesters, seniors)</li> </ul> <p><b>Current Zoning:</b></p> <ul style="list-style-type: none"> <li>• Garden houses: 3 stories or less, 4+ units</li> <li>• Town houses: 3-10 attached units with common walls</li> <li>• Both require special permits in RA and RB districts only</li> </ul> <p><b>Recommendations:</b></p> <ul style="list-style-type: none"> <li>• Allow in more districts by right or special permit</li> <li>• Reduce development barriers and costs</li> <li>• Expand housing choices town-wide</li> <li>• Modify inclusionary zoning to apply town-wide</li> <li>• Implement design guidelines for neighborhood compatibility</li> </ul>	<p><b>Benefits:</b></p> <ul style="list-style-type: none"> <li>• Most moderately-priced market-rate housing</li> <li>• Lower development costs per unit</li> <li>• Suitable for smaller households (young professionals, empty nesters, seniors)</li> </ul> <p><b>Current Zoning:</b></p> <ul style="list-style-type: none"> <li>• Defined as multifamily dwellings over three stories</li> <li>• Allowed by special permit in Residential District RB, Center Business District, Independent Elderly Housing Overlay District, and Attached Residential Cluster Development Overlay District</li> <li>• Limited to some of the smallest districts in town</li> </ul> <p><b>Recommendations:</b></p> <ul style="list-style-type: none"> <li>• Allow apartment houses by right in more districts</li> <li>• Extend the number of districts where they are allowed by special permit</li> <li>• Increase housing choices and supply of moderately-priced units</li> <li>• Efficiently boost deed-restricted Affordable Housing stock through inclusionary zoning</li> </ul>

<p><i>enhance the supply of moderately-priced housing.</i></p> <ul style="list-style-type: none"> <li>• <i>Design guidelines can ensure duplexes align with the character of existing neighborhoods.</i></li> </ul>		
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#### **Action Plan — Expand Duplexes**

- In partnership with a technical assistance consultant, conduct a suitability analysis to identify districts where duplexes should be allowed
- Facilitate community conversations about duplexes to increase awareness and address concerns
- Consider drafting zoning amendments to relevant districts, and possibly duplex design guidelines
- Conduct community engagement to build support and form coalitions prior to Town Meeting

#### **Action Plan — Expand Garden + Town Houses**

- Consider drafting a zoning amendment to allow garden and town houses by right in District RA and RB
- Conduct a suitability analysis to assess districts where garden and town houses should be allowed by special permit, such as District RDA, RDB, and RG
- Consider drafting zoning amendments reflecting the findings of the suitability analysis
- Facilitate community conversations about garden and town houses to increase awareness and address concerns
- Establish design guidelines for garden and town houses
- Conduct community engagement to build support and form coalitions prior to Town Meeting

#### **Action Plan — Apartment Houses**

- Consider drafting a zoning amendment to allow apartment houses by right in Residential District RB
- Identify districts where apartment houses should be allowed by special permit
- Facilitate community conversations about apartment houses to increase awareness and address concerns
- Consider drafting a modified apartment house bylaw and consider establishing design guidelines for this housing type
- Conduct community engagement to build support and form coalitions prior to Town Meeting

#### **Resource:**

- Providing incentives such as financing assistance to homeowners who deed-restrict their ADU as affordable. This could include creating loan programs specifically for homeowners to finance the construction of an ADU in exchange for affordability covenants.
  - Fannie Mae offers various financing options for homeowners looking to add, build, or buy an ADU. These options include using renovation loans such as the HomeStyle Renovation loan to finance the construction or installation of a new ADU. These financing options are treated the same as any other home improvement or feature, making it easier for homeowners to secure funding for their ADU projects. The Town could explore how leveraging and promoting such a program could work in tandem with the Town seeking deed restrictions in exchange.
- Model Bylaw — Infill Development Overlay District — Pioneer Valley Planning Commission — The Infill Development Overlay District aims to promote infill and redevelopment in the downtown area by including parcels that may not meet zoning requirements. It encourages development that preserves neighborhood character, supports affordable housing, incentivizes businesses, boosts property values, and fosters well-planned, mixed-use, compact developments in line with

## 16 — PROMOTE ACCESSIBILITY EARLY IN THE DESIGN PROCESS (AH)

When it is easier for developers to incorporate

*Promoting awareness and inclusion of accessibility design elements early in the design process of residential proposals can make it easier and cost effective for developers to accommodate accessible housing units.*

Approximately 6% of the Winchester population has some form of disability. Disability challenges can be exacerbated with an unaffordable Winchester housing market. In order to ensure that Winchester continues to create additional accessible units that are also affordable to construct, HPP advisory and focus group discussions concurred that accessibility criteria should be elevated early in the design and review process.

Promoting accessibility early in the design process of a home, apartment, or condo involves a combination of principles and practical considerations. Universal design aims to create environments that are usable by all people, to the greatest extent possible, without the need for adaptation or specialized design. The seven principles of universal design are:

- **Equitable Use:** *The design is useful and marketable to people with diverse abilities.*
- **Flexibility in Use:** *The design accommodates a wide range of individual preferences and abilities.*
- **Simple and Intuitive Use:** *The design is easy to understand, regardless of the user's experience, knowledge, language skills, or current concentration level.*
- **Perceptible Information:** *The design communicates necessary information effectively to the user, regardless of ambient conditions or the user's sensory abilities.*
- **Tolerance for Error:** *The design minimizes hazards and the adverse consequences of accidental or unintended actions.*
- **Low Physical Effort:** *The design can be used efficiently and comfortably with a minimum of fatigue.*
- **Size and Space for Approach and Use:** *Appropriate size and space are provided for approach, reach, manipulation, and use regardless of user's body size, posture, or mobility.*

Practical considerations for both municipal staff, the Disability Access Committee and developers to keep in mind can include some of the following:

### **Entryways and Hallways**

- **Wider Doorways:** *Ensure doorways are wide enough to accommodate wheelchairs, typically at least 32 inches wide.*
- **Zero-Step Entrances:** *Include ramps or level thresholds to allow easy access for people using mobility devices.*

### **Interior Layout**

- **Open Layouts:** *Design open floor plans to facilitate easy movement and reduce barriers within the home.*
- **Continuous Corridors:** *Ensure corridors are at least 36 inches wide, with a recommended width of 60 inches to allow for easy navigation.*

### **Kitchens and Bathrooms**

- **Adjustable Counter Heights:** Install counters and sinks that can be adjusted to different heights to accommodate both standing and seated users.
- **Accessible Appliances:** Use appliances with front controls and easy-to-read displays.
- **Grab Bars and Roll-In Showers:** Include reinforced walls for grab bars and design bathrooms with roll-in showers and higher toilets for ease of use.

#### **Lighting and Electrical**

- **Lowered Light Switches:** Place light switches at a height accessible from a seated position, typically around 48 inches from the floor.
- **Accessible Outlets:** Position electrical outlets higher on the walls to reduce bending or reaching.

#### **Materials and Finishes**

- **Non-Slip Flooring:** Use non-slip materials for flooring to prevent accidents.
- **Contrasting Colors:** Employ contrasting colors for floors, walls, and furniture to aid those with visual impairments in navigating the space.

#### **Adaptability and Future-Proofing**

- **Modular Design:** Consider modular and flexible designs that can be easily adapted as needs change. For example, installing removable cabinets under sinks to allow for wheelchair access.
- **Pre-Installed Blocking:** Install blocking in walls during construction to allow for the future addition of grab bars and other assistive devices without major renovations.

#### **Action Plan**

- Create summary guidelines for accessibility principles such as the aforementioned to promote on the Town webpage and for pertinent Town staff and boards.
- Require an accessibility criteria checklist as part of Town applications to flag these considerations early on in the process for developers.

# HOUSING STRATEGIES — SECONDARY

## SECONDARY STRATEGIES — 7

### CAPACITY DEPENDENT

#### **17 — IDENTIFY FUNDING SOURCES TO HOUSE RESIDENTS WITH DISABILITIES (AH + Long-Term Priority)**

Support the Winchester Housing Authority's efforts to provide housing for residents with disabilities.

*Residents with disabilities can have different housing needs from the greater community. Winchester should pursue state, federal, and other resources to ensure that these residents have homes that work for them.*

People with disabilities tend to have much lower incomes than other populations, and oftentimes rely on federal subsidies to cover expenses, which unfortunately are often not sufficient to cover housing costs. Furthermore, the existing supply of Affordable, accessible housing is extremely limited. The Winchester Housing Authority (WHA) intends to increase supportive housing for residents with disabilities, but currently lacks the funding for land acquisition and development costs. The Town, as well as state housing allies and other entities, should assist the WHA in identifying funds and opportunities for development in town.

#### **Action Plan**

- Work with the WHA, Select Board, Housing Partnership Board, Commission on Disability, Council on Aging, and other entities to identify private and public funding sources for developing supportive housing for residents with disabilities, such as funding through the Massachusetts Housing Trust Fund or HUD
- Prioritize supportive housing development through inclusionary zoning and 40B and LIP projects

#### **Resources**

- HUD – Section 811 Supportive Housing: [https://www.hud.gov/program\\_offices/housing/mfh/progdesc/disab811](https://www.hud.gov/program_offices/housing/mfh/progdesc/disab811)
- Mass Gov – HMLP: <https://www.mass.gov/service-details/hmlp-resources-and-links>
- HUD – Certain Development Vouchers: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/hcv/pwd/certain](https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/pwd/certain)
- Mass Gov – Affordable Housing Trust Fund: <https://www.mass.gov/service-details/affordable-housing-trust-fund-ahtf>
- HUD – NED Vouchers: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/hcv/ned](https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/ned)
- MACDC: <https://macdc.org/>

## 18 — BUILD SUPPORT FOR POSSIBLE REGULATORY CHANGES PRIOR TO TOWN MEETING (AH/NOAH + Long-Term Priority)

Build community support for possible regulatory amendments recommended in this plan prior to Town Meeting to increase the chance of a successful outcome.

*It's critical to have community support for proposed zoning and other possible regulatory amendments prior to Town Meeting. Towards that end, the Town should provide materials explaining proposed changes and their benefits to Winchester, and addressing any related concerns.*

Oftentimes, well-crafted strategies fail to garner the support needed to pass at Town Meeting due to a lack of engagement with residents, miscommunication, and unaddressed community concerns. To ensure that new and amended Zoning Bylaws related to housing have a fair chance of adoption, Winchester should work with the community to ensure proposals are clear, address misperceptions, and respond to concerns. The Town can host pop-up booths at local events, use door-to-door canvassing, distribute promotional materials, and promote office hours to answer questions and increase understanding and awareness. The Town should identify groups within the community that support proposed strategies and work with them to reach residents and Town Meeting members.

### Action Plan

- Identify and meet with local and regional partners that support housing regulatory amendments, such as Sustainable Winchester, the Winchester Multicultural Network, CHAPA, MSGA, MHP, and/or MAPC
- Design promotional materials as needed, possibly in partnership with a graphic designer or other visual artist to increase understanding and awareness
- As zoning amendments are considered, reviewed, discussed, and drafted, continue to launch campaigns in a variety of formats to reach all residents and Town Meeting members

### Resources

- CHAPA – Municipal Engagement Initiative: <https://www.chapa.org/about-us/chapa-programs/municipal-engagement-initiative>
- MAPC – Community Engagement: <https://www.mapc.org/our-work/services-for-cities-towns/community-engagement/>
- MHP – Technical Support: <https://www.mhp.net/community/technical-support>
- MA Housing Toolbox - Building Local Support: <https://www.housingtoolbox.org/local-support>
- MA Housing Toolbox – Running Effective Public Meetings: <https://www.housingtoolbox.org/writable/files/resources/MA-Housing-Toolbox-Effective-Public-Meetings.pdf>
- MSGA - Great Neighborhoods Campaign: <https://ma-smartgrowth.org/issues/placemaking-zoning/policy-agenda/>

## 19 — ASSESS THE OVERALL FEE STRUCTURE (NOAH + Long Term Priority)

Analyze and revise the existing fee structure for residential development.

*Building fees should reflect current costs associated with permitting, and function as disincentives for development that doesn't meet the community's need.*

Winchester's fee schedule for building permits was last updated more than a decade ago in 2006. Current fees may be lower than the costs to the Town permit provision. Furthermore, existing fees may serve as an incentive for certain types of development, such as teardowns and mansionization. In Winchester, 66% of all single housing units in town in 2023 were the result of teardowns. Historically the teardowns have been replaced with much larger houses that may not be compatible with a neighborhood's design character.

In other parts of the country, an Affordable Housing fee has been added to housing demolition permits. This requires applicants for demolition permits to pay a fee to the community's Affordable Housing trust fund prior to demolition. Exemptions can be placed to ensure the action isn't punitive, such as waiving the fee if the applicant has lived in the proposed demolition dwelling for several years, if the applicant is of low or moderate income, and/or if they're experiencing financial hardship.

Anecdotal experiences also suggest that the high-priced housing market in town has led to speculative practices of homeownership, with owners purchasing homes but leaving them vacant. These practices could be contributing to Winchester's tight housing market. Elsewhere, municipalities have used vacant home fees or taxes to prevent speculative real estate practices.

Winchester should conduct a financial analysis of current building fees to assess potential changes and determine whether additional fees should be charged to deter certain forms of development, like over-sized single-family housing, and impede real estate speculation.

A community stakeholder observed that many smaller homes on West Side lots are being replaced by large "mega-homes" due to developer profits. They recommend revising zoning to allow the subdivision of larger lots on busier routes for duplexes or small single-family homes with square footage limits. This would provide financial benefits to sellers, attract developers, and create more affordable housing options for downsizers and first-time buyers.

### **CASE STUDIES — Real Estate Transfer Fee — Potential Funding Source — Boston, Nantucket, Washington DC, New York City and Philadelphia**

As part of the Town of Winchester's HPP strategy to assess the overall fee structure, and support maintaining existing smaller NOAH housing stock by deterring tear downs and minimizing "mansionization", Winchester could consider creating a Real Estate Transfer Fee.

The purpose of a Real Estate Transfer Fee would be to generate revenue for affordable housing initiatives. These initiatives could include: constructing new affordable units, providing rental assistance, and supporting homeownership programs. The specific rates, thresholds, and revenue allocations for real estate transfer fees vary across municipalities based on local housing market conditions, affordability challenges, and policy priorities.

The following are some examples of both small and larger communities successfully implementing or considering such fees:

- **Nantucket** — 2% on the full sale price for properties over \$2 million. In 2022, the transfer fee generated over \$10 million for the Affordable Housing Trust.
- **Washington, D.C.** — **1.45% on the sale price for properties over \$400,000.** — For properties under \$400,000, the rate is 1.1%. In fiscal year 2022, the transfer tax generated over \$600 million in revenue for the city.
- **New York City** — from 1% to 3.025% of the sale price, depending on the property value. For properties over \$3 million, the rate is 3.025%. In fiscal year 2022, the transfer tax generated over \$1.6 billion in revenue for the city.
- **Philadelphia** — 4.278% on the sale price, split between the city (3.278%) and the state (1%). In fiscal year 2022, the city's portion of the transfer tax generated over \$300 million in revenue.
- **Boston** — In 2022, Boston proposed a real estate transfer fee on properties selling for \$2 million or more. The fee would have been assessed only on the portion of the sale price above \$2 million at a rate of 2%. It was estimated to generate around \$99.7 million annually for affordable housing programs. However, this proposal ultimately did not pass.

As a **hypothetical Winchester example**, if the Town were to consider a 1.5% real estate transfer fee to help fund the Winchester Affordable Housing Trust Fund,

- Winchester could **potentially generate \$360,000 a year**,
- **assuming 24 annual** residential sales (single-family and condo), and
- based on a median sales price of \$1 million.

### Action Plan

- Conduct a financial analysis to determine appropriate fee costs and waivers for permitting
- Work with Select Board, town counsel, and state representatives to determine whether additional building fees can be charged without legislative action, such as an Affordable Housing fee or vacancy fee
- Conduct community engagement to build support and form coalitions prior to Town Meeting
- Consider a Real Estate Transaction Fee to generate a fund to support the Winchester Affordable Housing Trust Fund.
- Update the Winchester Affordable Housing Trust webpage to provide more details about its operations and their initiatives and strategies to increase the SHI.
- Consider revising zoning to allow the subdivision of larger lots on busier routes for duplexes or small single-family homes with square footage limits. This would provide financial benefits to sellers, attract developers, and create more affordable housing options for downsizers and first-time buyers.

### Sources

- City of Evanston – Affordable Housing Demolition Tax: [https://library.municode.com/il/evanston/codes/code\\_of\\_ordinances?nodeId=TIT4BURE\\_CH18\\_AFHODETAAAFHOFU](https://library.municode.com/il/evanston/codes/code_of_ordinances?nodeId=TIT4BURE_CH18_AFHODETAAAFHOFU)
- City of Highland Park – Affordable Housing Demolition Tax - [http://cms6.revize.com/revize/highlandparkil/government/city\\_departments/community\\_development/planning/docs/Demo%20Tax.pdf](http://cms6.revize.com/revize/highlandparkil/government/city_departments/community_development/planning/docs/Demo%20Tax.pdf)
- City of Vancouver – Empty Home Tax: <https://vancouver.ca/home-property-development/empty-homes-tax.aspx>

## 20 — CONSIDER AMENDING “LARGE HOUSE” DESIGN REVIEW PROTOCOLS (NOAH)

Lower the size threshold to trigger review, and include additional density and maximum size parameters.

*Curtail “mansionization” in residential districts by strengthening existing requirements for development of large houses.*

Winchester currently has a site plan review for new projects or extensions that exceed a certain threshold, from 3,600 square feet in RG-6.5 to 6,000 square feet in RDA-20. Even so, over the past 10 years, the town has seen a recent increase in “mansionization,” or the construction of very large houses, often at the expense of smaller, more moderately-priced units.

To ensure new development or additions are of an appropriate size and density, the Town’s review should take into account parameters in addition to project size, such as floor area ratio (FAR) tied to both lot size and zoning district. The review should also assess the proposed project’s scale and mass, design compatibility, and potential lot overbuilding prior to successful issuance of a building permit.

A community stakeholder observed that many smaller homes on West Side lots are being replaced by large “mega-homes” due to developer profits. They recommend revising zoning to allow the subdivision of larger lots on busier routes for duplexes or small single-family homes with square footage limits. This would provide financial benefits to sellers, attract developers, and create more affordable housing options for downsizers and first-time buyers.

***This strategy could also work well in tandem with a recommendation for a real estate transfer fee in strategy 19 to assess the overall fee structure to discourage tear downs and mansionization.***

### Action Plan

- Determine whether the current size threshold for site plan review should be lowered in order to capture additional projects and potentially deter development of large-scale single-family housing
- If so, identify an appropriate threshold by analyzing existing home sizes and learning from other community’s Large House Design Review bylaws
- Assess FAR, design guidelines, and maximum home size by lot size and district
- Amend the existing site plan review to function as a stronger Large House Design Review bylaw
- Conduct community engagement to build support and form coalitions prior to Town Meeting
- Consider revising zoning to allow the subdivision of larger lots on busier routes for duplexes or small single-family homes with square footage limits.

### Resources

- Town of Wellesley – Large House Review:  
<https://www.wellesley.ma.gov/DocumentCenter/View/7289/Large-House-Review-Rules-and-Regulations-PDF>
- Town of Needham – Large House Review Study Committee:  
<https://www.needhamma.gov/index.aspx?NID=3680>
- Town of Cohasset – Large House Plan Review:  
<https://ecode360.com/attachment/C03662/C03662-Z.pdf>

- City of Newton – Floor Area Ratio  
<http://www.newtonma.gov/gov/planning/lrplan/zoning/far/default.asp>
- Preserving Communities in the Face of Mansionization -  
<https://www.alexandriava.gov/uploadedFiles/planning/info/infill/PNZInfillPresentationOnPreservation.pdf>
- Town of Concord – Mansionization:  
<http://www.concordnet.org/DocumentCenter/View/1317/Mansionization--Taintor-Report-PDF>

## 21 — PROTECT VULNERABLE RESIDENTS FROM PREDATORY HOUSING PRACTICES (NOAH)

Educate seniors, low-income households, racial and ethnic minorities, and other vulnerable residents about predatory lending and selling practices.

*Winchester's high-priced market leaves vulnerable residents at risk of predatory practices. The Town should ensure that at-risk residents are aware of such practices and know their rights and available resources when facing difficult economic situations.*

Some low- and moderate-income homeowners in Winchester may be house-rich but cash-poor. While their homes may have a high value, their incomes may not be enough to pay for costs such as home repairs, medical bills, or property taxes. Consequently, they may be tempted to sell their homes or take out predatory mortgages in an effort to have greater liquidity to pay for other costs. Unethical homebuyers, brokers, or lenders can take advantage of vulnerable households by pressuring them to sell their home below its value, or advising them to obtain loans for home repairs or property taxes that have excessive fees, high interest rates, or other destructive attributes.

The Town of Winchester should partner with local and regional housing supporters to increase awareness of predatory housing practices and prevent vulnerable residents from falling prey to these schemes through education and information on alternative options.

### Action Plan

- Identify what households in town are at greatest risk of predatory housing practices
- Partner with local and regional housing supporters, such as the Housing Partnership Board, Commission on Disability, Council on Aging, MAPC, and CHAPA, to raise awareness of predatory practices and identify alternatives for vulnerable households in need through office hours, pop up booths at local events, and informational materials such as door knockers and flyers

### Resources

- CHAPA – Municipal Engagement Initiative: <https://www.chapa.org/about-us/chapa-programs/municipal-engagement-initiative>
- MAPC – Community Engagement: <https://www.mapc.org/our-work/services-for-cities-towns/community-engagement/>
- MBHP – Predatory Lending Fair Housing Fact Sheet: <http://www.metrohousingboston.org/wp-content/uploads/2013/06/Predatory-Lending-Fair-Housing-Fact-Sheet.pdf>
- John Marshall Law School – Protecting Seniors from Financial Exploitation: <https://www.jmls.edu/clinics/fairhousing/pdf/seniors-financial-exploitation.pdf>
- HUD MA – Predatory Lending: <https://www.hud.gov/states/massachusetts/homeownership/predatorylending>

## 22 — SUPPORT FIRST-TIME HOMEOWNERS

(NOAH)

Connect eligible households with first-time homeowners' assistance programs.

*There are existing programs residents may not be aware of that open housing opportunity in Winchester to households with a broader range of incomes. The Town should promote these programs to help eligible households overcome the exceedingly high cost of housing in town.*

Winchester's housing supply is largely inaccessible to moderate-income households. Consequently, only 5% of households in town are moderate income, earning \$118,451 to \$149,300 a year. These householders may be teachers, nurses, firefighters, and other professionals that keep the town running. Winchester's high-cost housing means that they may not be able to find a home they can afford near their work, leading to high commute times and increased spending on transportation. Middle-income households in town may also be spending too much of their income on housing, resulting in less discretionary income to spend at local businesses. Connecting eligible householders with homeownership opportunities will help more residents live where they work.

Support for first-time homebuyers in Winchester has become more of a priority in recent years due in large part to the efforts of the Winchester Housing Partnership Board. While the Town's resources are limited, there are numerous state and federal programs that benefit eligible households interested in buying a home for the first time. Programs such as ONE Mortgage, administered by the Massachusetts Housing Partnership, provides fixed-rate mortgages with a lower down payment and interest rate than commercial mortgages for low- and moderate-income households. Currently, Winchester's Co-Operative Bank is a participant in the ONE Mortgage program.

Financial assistance should be accompanied by homebuyer education so that households are aware of the responsibilities of homeownership. The Town should partner with local community organizations, such as the Community Service Network, Inc., to publicize existing opportunities to eligible households.

### Action Plan

- Review existing state and federal programs for first-time homebuyers
- Connect with local community organizations to facilitate program promotion, such as the Winchester Housing Partnership Board and the Winchester Housing Authority
- Maintain and promote an online database of housing programs that's user-friendly

### Resources

- Community Service Network, Inc.: <http://www.csninc.org/>
- MHP – ONE Mortgage: <https://www.mhp.net/one-mortgage>
- Mass Housing Info – HCEC: <http://www.masshousinginfo.org/>
- Mass Housing – Home Ownership:  
[https://www.masshousing.com/portal/server.pt?open=514&objID=268&parentname=MyPage&parentid=3&mode=2&in\\_hi\\_userid=2&cached=true](https://www.masshousing.com/portal/server.pt?open=514&objID=268&parentname=MyPage&parentid=3&mode=2&in_hi_userid=2&cached=true)

## 23 — DEVELOP AND INCREASE HOME MAINTENANCE + REPAIR RESOURCES (NOAH)

Expand existing local home maintenance and repair programs to support seniors looking to age in town, residents with disabilities, and other households in need.

*Winchester has housing maintenance and repair programs administered through the Council on Aging, Fletcher Fund, and the Community Service Network, Inc. With increased funding and revised administration, these programs can be expanded to support a greater number of households in need.*

Over 70% of Winchester's housing stock is more than 50 years old. Older housing stock tends to be more moderately priced than newer units, but it is also harder to maintain, often lacks heating and energy efficiencies, and may not be in compliance with State Building, Health, and Safety Codes. This adds to monthly utility and maintenance costs that impact the affordability of older, outdated units. In addition, this housing may contain lead-based paint and other environmental hazards.

The Fletcher Fund provides both grants and loans to low-income households, and the Community Service Network provides housing counseling and assistance. The Town should assess how funds are administered and increase funding for repair and maintenance programs to support eligible homeowners. Winchester should also publicize these programs, as well as state and federal maintenance and repair programs, so residents are aware of the resources available to them.

### Action Plan

- Assess the number of older homes in need of maintenance and repair that are important to preserve due to their size or historic quality, and estimate associated costs
- Assess Town funds for maintenance and repair, as well as their administration
- Pursue program and grant opportunities at the state and federal levels to access increased funding
- Allocate additional funding through the housing trust fund or general funds
- Promote programs to residents in need

### Resources

- Community Service Network, Inc.: <http://www.csninc.org/>
- Winchester Jenks Center: <http://www.jenkscenter.org/>
- Home Modification Loan Program: <https://www.mass.gov/home-modification-loan-program-hmlp>
- VA Home Loans: [https://www.benefits.va.gov/homeloans/contact\\_rlc\\_info.asp](https://www.benefits.va.gov/homeloans/contact_rlc_info.asp)
- Weatherization Assistance Program: <https://www.mass.gov/service-details/weatherization-assistance-program-wap>
- Habitat for Humanity: <https://www.habitat.org/>
- Home Improvement Loan Program: [https://www.masshousing.com/portal/server.pt/community/home\\_owner\\_loans/228/home\\_improvement\\_loans](https://www.masshousing.com/portal/server.pt/community/home_owner_loans/228/home_improvement_loans)
- Get the Lead Out Program: [https://www.masshousing.com/portal/server.pt/community/home\\_owner\\_loans/228/get\\_the\\_lead\\_out](https://www.masshousing.com/portal/server.pt/community/home_owner_loans/228/get_the_lead_out)
- Septic System Repair Loans: [https://www.masshousing.com/portal/server.pt/community/home\\_owner\\_loans/228/septic\\_repair\\_loans](https://www.masshousing.com/portal/server.pt/community/home_owner_loans/228/septic_repair_loans)

*END OF MAIN REPORT DOCUMENT*

*THE FOLLOWING PAGES ARE THE EMBEDDED  
TECHNICAL APPENDIX 1*

*A SEPARATE  
TECHNICAL APPENDIX 2  
DOCUMENT IS AVAILABLE*

# TECHNICAL APPENDIX 1

The following pages formed part of the main plan report body with detailed analyses that are standard for the Massachusetts EOHLC state regulated HPP plans.

The following standard HPP report chapters have been re-assembled as Technical Appendix 1.

A separate Technical Appendix 2 document exists for additional contextual research and regional background studies as well as detailed community input summaries.

# COMPREHENSIVE HOUSING NEEDS ASSESSMENT



## KEY FINDINGS

1. Winchester's proximity to the region's economic centers and its high-performing public school system have made it **very attractive to high-income families with school age children** who have moved into the existing single-family housing stock and contributed to a **11.7% rise in population** from 1990 to 2020 despite limited additional housing.
2. **Generally**, households in Winchester have **very high incomes**, with the overall median household income at almost \$209,000 a year. The median income varies by household type: the **family median at \$250,001 is 110% higher** than the non-family median at \$73,047.
3. Approximately **37% to 52% of non-family seniors** (age 65 and over) and **15% to 31% of small families** living in Winchester are **low-income**. Many of these households also pay over 30% of their income on housing and are **also considered cost burdened** (30% of non-family seniors and 19% of small family households).
4. The Winchester **housing stock is limited**, and the real estate **market is high-priced**. Winchester is tied with Brookline for the lowest housing production since 2010 out of 10 comparison communities. **Historically, new housing permitting had been primarily single-family houses, with some replacement demolished units, but multi-family permitting is rising.** Based on a combination of Census and Town data, between 2017 and 2023, permitting included 193 one-family units and 269 multifamily units (including 242 constructed units with occupancy permits at Cambridge and River streets). Recent demolition and replacement data for 2023 indicated that 16 out of 24 permitted single-family units were replacement units. In winter/spring 2024, the median housing price for a **single-family** house was **over \$1.5 million**, while the median price for a **condo** was **over \$750,000**. It is worth noting that while multi-family construction has recently outpaced single-family construction, this is primarily due to two 40B rental developments on River and Cambridge Streets. Affordable units are renting quickly, unlike the market-rate units.
5. Winchester's **subsidized housing supply is small, and much lower than comparison communities** with similar income levels and housing markets; and is less than what is needed to ensure economic diversity and prevent income segregation. **Officially, only 3.1%** of total year-round housing units per the U.S. Decennial Census in town are on the Subsidized Housing Inventory (SHI), and new Affordable Housing projects have experienced delays and litigation. Based on Town communication with Mass. EOHLC, the Town **anticipates achieving a 4.9% SHI, subject to EOHLC review** of 147 reported missing units.
6. Because of these trends, **some long-time residents struggle to stay in town and lower-income families face barriers to making Winchester their home** and contributing to the town's economic diversity, development, and vitality. Increasing and diversifying Winchester's housing supply will help create more housing opportunity for these and other households.

## HIGHLIGHTED INCLUSIONARY, EQUITY & PUBLIC AWARENESS RELATED INSIGHTS

7. Flagging accessibility and **disability access considerations early on in the design process** can help facilitate the creation of more accessible units.
8. Increasing public awareness of the long-lasting effects of exclusionary redlining lending practices on zoning and demographics can help **elevate the importance of creating less-restrictive inclusionary regulations**.
9. **Simplifying existing review** procedures and **combatting misinformation** campaigns regarding housing needs can benefit residents, Town bodies and developers alike.

# DEMOGRAPHICS

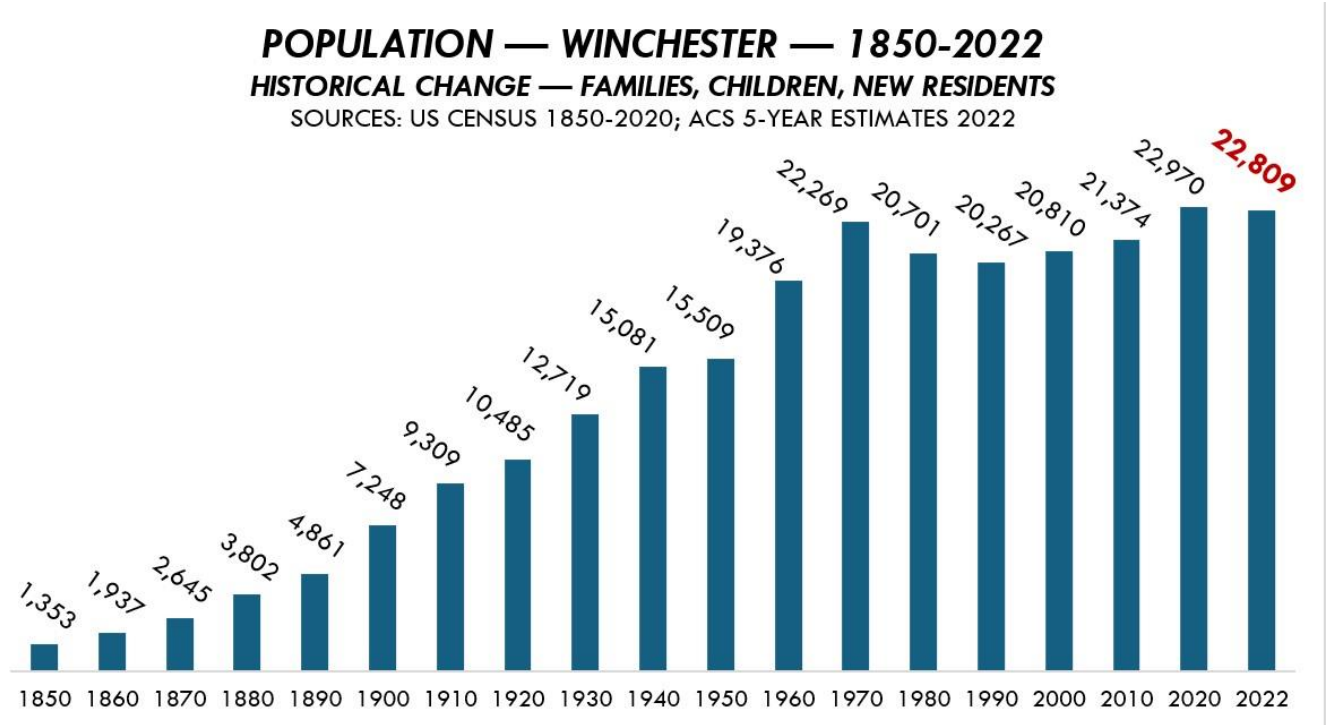
Located eight miles North of Boston, the suburban community of Winchester is considered a very desirable place to live. Winchester hosts two of the Haverhill-Lowell commuter line stations, providing working-age residents with a commute of less than 30 minutes to and from Boston. Families are attracted to the high-performing public schools, the very low crime rate (four times lower than the Commonwealth’s average) <sup>21</sup>, an environment of well-to-do professionals (Winchester’s median household income is \$208,531)<sup>22</sup>, and a mixture of historic pre- and post-World War II houses that can accommodate larger households.

## POPULATION

Winchester’s appeal to high-income families has contributed to steady population growth. The current population is at 22,970 (ACS 2022<sup>23</sup>) and there has been an overall 12.5% rise between 1990 and 2022. The overall rise in population from 1990 and 2022 for Winchester has been at a slower rate than the state’s 16% during the same time period. However, when breaking the period by fluctuations, between 1990 and 2020, the Town’s population increased by 11.7%, but there was a recent 0.7% decrease between 2020 and 2022 of 161 residents.

From a very broad historical population change perspective, the Town has experienced mostly steady growth rate between 1850 and 2022; varying from 3% up to 49% throughout the decades. These changes have been the result of a combination of new residents relocating, and family growth with children.

Figure 8 Population – Winchester – 1850-2022



<sup>21</sup> According to the Neighborhood Scout, BestPlaces and AreaVibes websites, in 2024, the Winchester overall crime rate was 3.31 crimes per 1,000 residents versus the State of Massachusetts average of 14.52 per 1,000 residents.

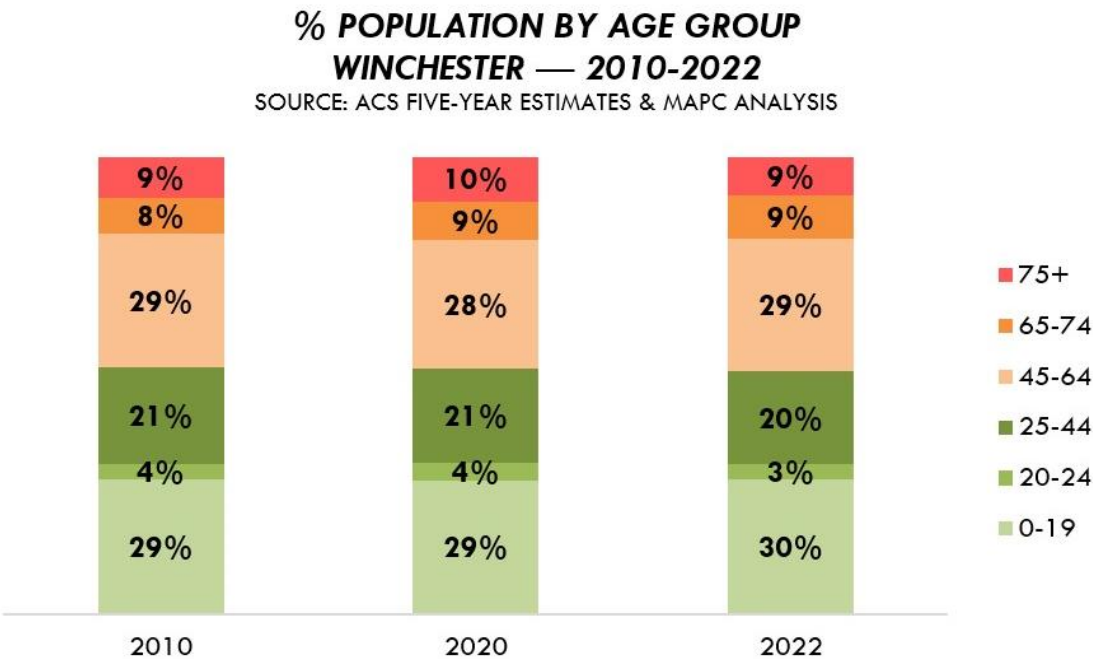
<sup>22</sup> An increase of 40% from the Previous HPP plan reported \$149,321 figure.

<sup>23</sup> The plan report will report the best-available, and more-reliable dataset available which for American Community Survey (ACS) are 5-year estimates with lower margins of error due to the aggregated years; versus potentially more recent 1-year ACS estimates.

Overall population by age groups remained relatively stable with mostly minor 1% increases or decreases. American Community Survey (ACS) data shows that overall, between 2010 and 2022, show the following changes:

- children and youth (ages 0-19) and mature adult (ages 65-75) cohorts each increased by 1%;
- college-age adult (ages 20-24) and young adult (ages 25-44) cohorts each decreased by 1%; and
- maturing adult (ages 45-64) and senior (age 75 and over) cohorts remained stable.

Figure 9 Winchester Population by Age Group, 2010-2022



**EQUITY AND INCLUSION CONSIDERATIONS** <sup>24</sup>

The Town is slightly less diverse than it used to be, and generally lags behind several comparison communities. According to US Census Bureau ACS 5-year estimates data, in 2010 approximately 26% identified as non-white, and 25% did so in 2020; resulting a 1% diversity decrease. Comparing present-day Winchester to other communities, it is the **fourth least diverse** of 10 communities; with 75% non-Hispanic white, 16% Asian/Pacific-Islander, 3% Latin-American, 1% African-American, and 5% other. **Six communities are 27% to 43% more diverse.**

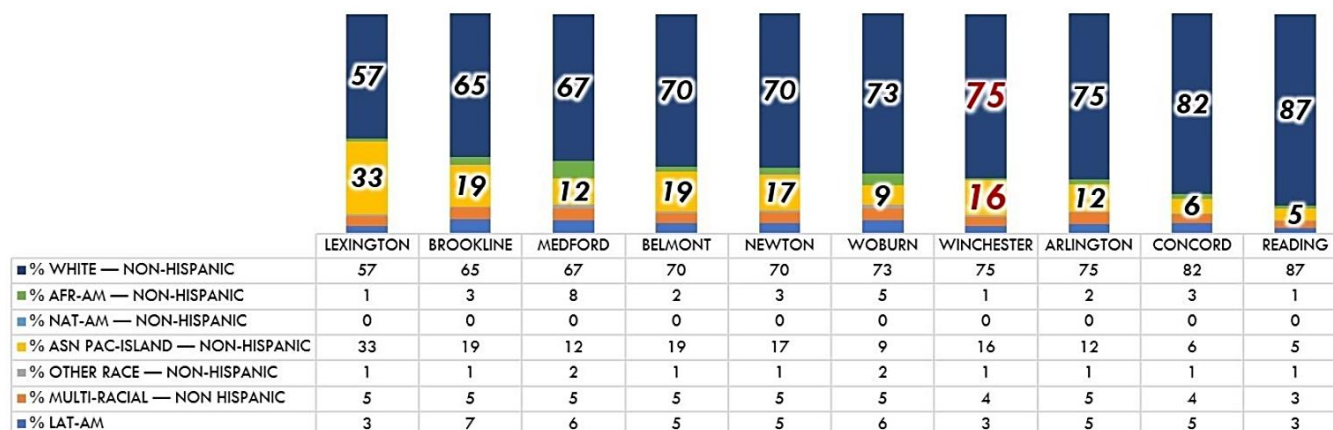
The majority of the rise in non-White residents is due to an influx of those identifying as Asian, while the Black population has represented only 1% of the town since 2000. Because race/ethnicity and income are so closely tied in this country, the **cost of housing can serve as a barrier to greater diversity** in a community like Winchester. An additional datapoint provides more context regarding diversity in Winchester. Approximately **19% of residents are foreign born** with **two-thirds** of them being **naturalized** citizens (ACS 2022).

<sup>24</sup> Consistent with the purpose and intent of the Racial Equity Diversity and Inclusion Statement (REDIS) project scope rider for the HPP 2024-2029 plan report update.

**Figure 10 Race, Ethnicity & Inclusionary Zoning Considerations – Winchester & Comparison 2020**

**RACE, ETHNICITY & INCLUSIONARY ZONING CONSIDERATIONS —  
WINCHESTER & COMPARISON 2020**

SOURCES — (A) US CENSUS 2020 — (B) MASS. STATE REDLINING CONTEXT AT [MASS.GOV/INFO-DETAILS/HOW-SEGREGATION-  
CREATES-COMMUNITIES-OF-COLOR-IN-MA](https://www.mass.gov/info-details/how-segregation-creates-communities-of-color-in-ma) — (C) “MAPPING INEQUALITY.” 2024. DIGITAL SCHOLARSHIP LAB. BY UNIV. OF RICHMOND  
AT [MAPC.MA/WINCHESTERREDLININGMAP](https://mapc.ma/winchesterredliningmap)

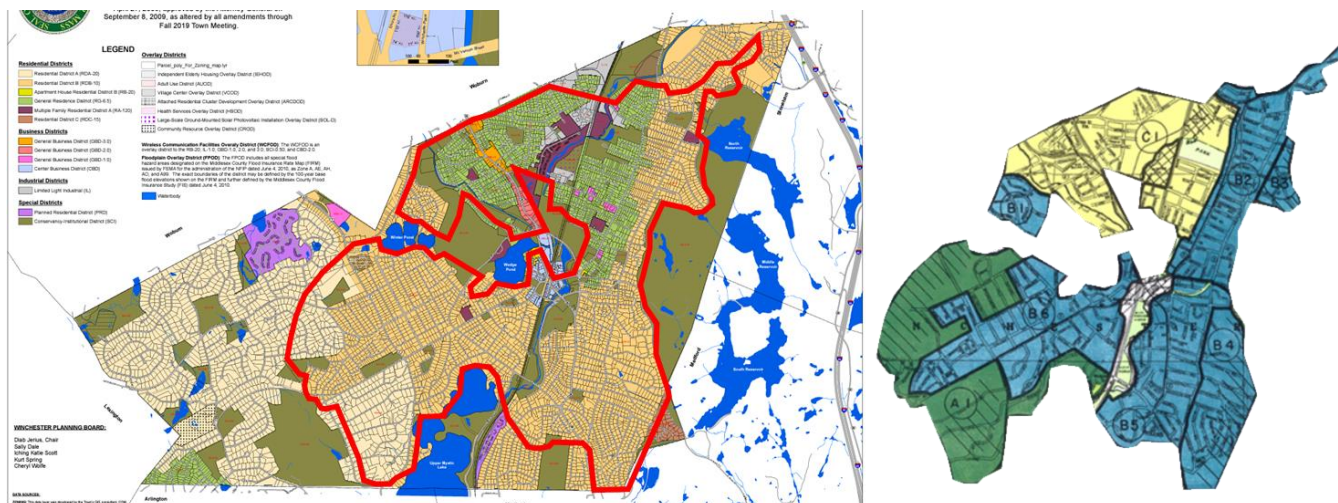


As part of the advisory group, focus group and public forum discussions, additional inclusionary considerations were explored. Among them was the connection between race/ethnicity, exclusionary zoning and the enduring effects of redlining maps. There is a general correspondence of certain zoning districts to past redlining exclusionary mortgage-lending areas. These redlining areas were sanctioned by the federal government for decades and had a lingering legacy. Based on nationwide planning practice reevaluation, there has been increasing consensus that past restrictive zoning and exclusionary lending practices affected many communities’ socio-economic makeup. The result has been predominantly larger-lot single-family restrictive zoning that poses a barrier to existing and prospective community members to have housing options, including the ability to age in place.

The following is an infographic showing excerpts of the Town’s zoning map with a **general correspondence of exclusionary redlined lending districts to existing legacy zoning**. In the case of Winchester, the map excerpts show that area in yellow is a grade-3, category-C federal HOLC area<sup>25</sup> that corresponds to the Town’s General Residence district. The areas in blue and green correspond more with the Town’s single-family areas. **This reflection can be helpful in terms of exploring how zoning can be leveraged moving forward with an inclusionary focus.** As will be noted elsewhere in this report, the Town has been making implementation progress with overall housing efforts, including separate but complementary zoning initiatives to allow more options.

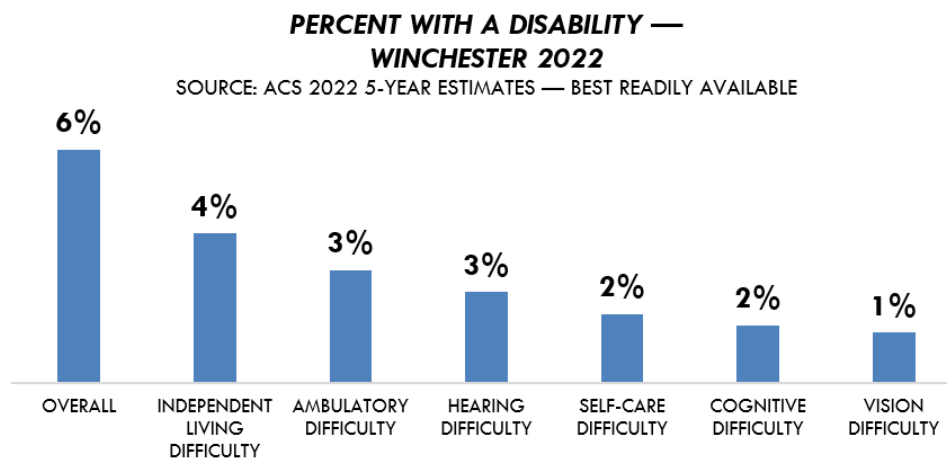
<sup>25</sup> For reference on the topic, there are numerous online resources including the following: [nrcr.org/holc/](https://nrcr.org/holc/)

**Figure 11 Infographic – General Correspondence of Town Zoning with Redlining Exclusionary Legacy – to Contextualize Race & Ethnicity Chart Data**



As a final inclusionary and equity lens, the various community-input discussions explored disability in the Winchester community and being able to accommodate those housing needs. Approximately **6% of the overall population has some type of disability**; with 3% to 4% having ambulatory and independent living challenges. The advisory group and community discussions explored how developing and including clear disability access guidelines early on in the application and design process, can help both developers and residents achieve more housing options without greatly impacting cost.

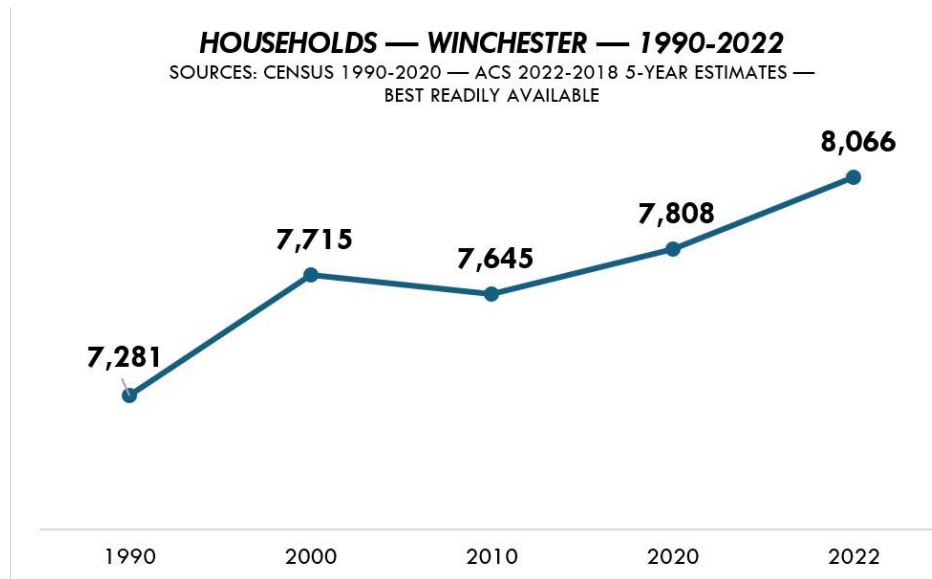
### Figure 12 Disability – Percent of Winchester Community – 2022



## HOUSEHOLDS

Winchester's 8,066 households<sup>26</sup> are primarily composed of well-educated<sup>27</sup> families earning high incomes. Considering the 12.5% increase in population between 1990 and 2022, the number of households<sup>28</sup> in Winchester has increased at a slightly lower pace at 10.7% during the same period. When looking at more recent changes between 2020 and 2022, the rate of increase has been slower at 3.3%, but an increase nonetheless compared to the recent minor 0.7% population decrease during 2020-2022.

Figure 13 Households – Winchester 1990-2022



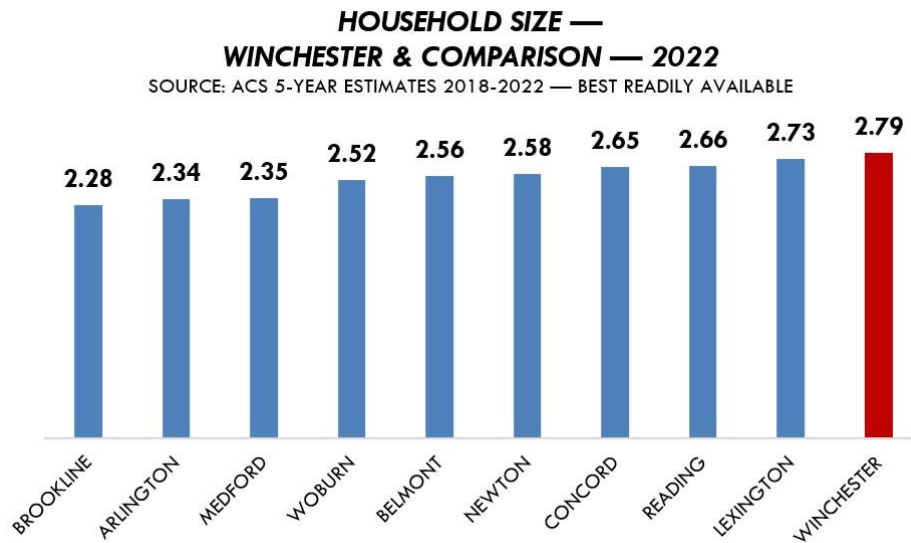
Winchester's current 2.79 average household size in 2022 increased by 5% from 2.65 in 2000 (ACS). The current household size is 2% to 22% higher than nine comparison communities. The high household size is explained by the high number of families living in town: an estimated 75% or 6,050 of current households in Winchester (ACS 2022).

<sup>26</sup> For both nationwide housing planning and Massachusetts EOHLC HPP purposes, **two related datasets of households and housing units** are used for HPP comprehensive needs assessments. Households represent occupied "housing units" while "housing units" represent the total number of existing housing stock including vacant units. Both datasets and figures are reported in the HPP plan report as part of standard housing planning practice and as required by Mass. EOHLC for HPP plan report purposes. In Winchester's case, due to some existing vacant units, the household figure is lower at 8,066 versus the 8,201 housing units' figure.

<sup>27</sup> 77.3% of residents hold a Bachelor's Degree or higher according to ACS 2022 5-Year Estimates.

<sup>28</sup> Housing units could have full time occupants, short term rentals, or another arrangement. Housing units refers specifically only to buildings. Households are typically families or collections of roommates, and refers only to the social structure of people who live together.

**Figure 14 Household Size – Winchester & Comparison – 2022**

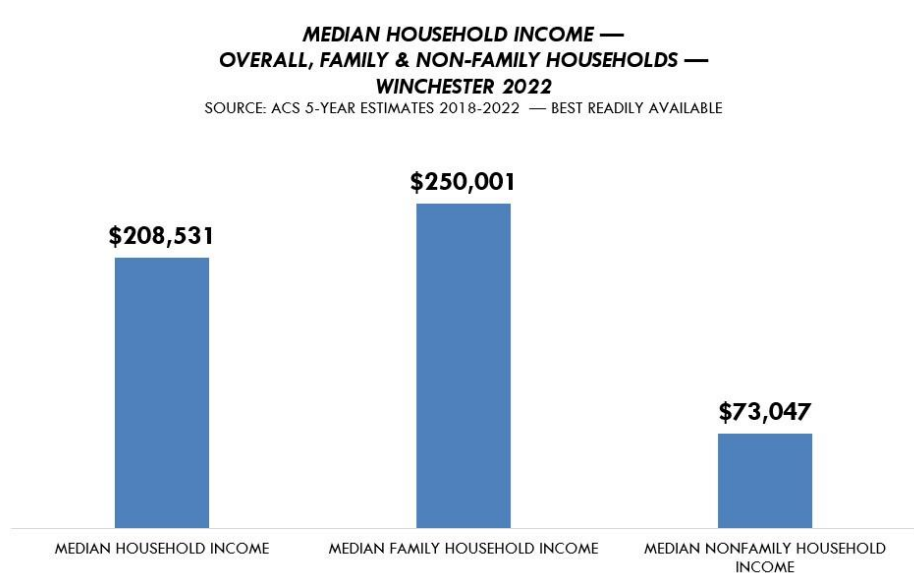


Aging does not fully explain the changes in Winchester's householder composition given the modest changes in age cohorts between 1990 and 2020.

## HOUSEHOLD INCOME

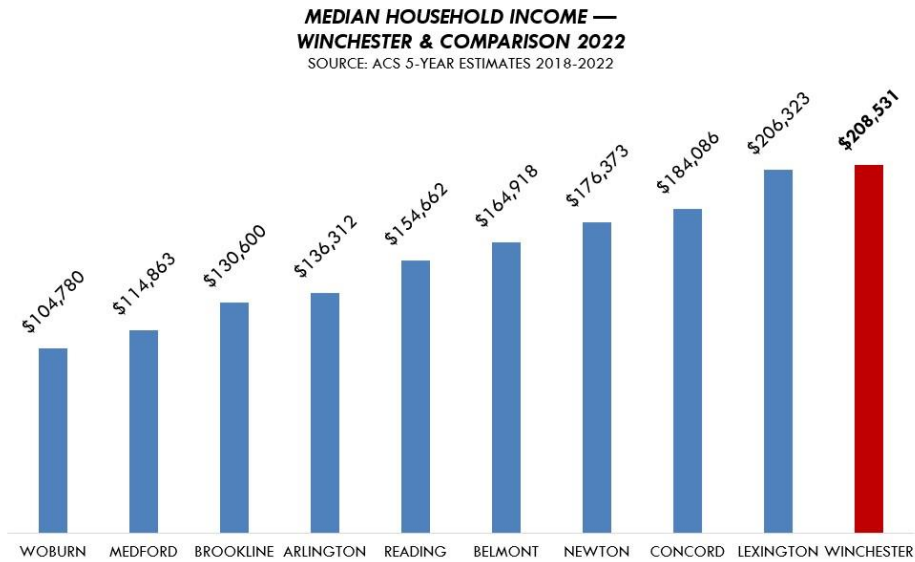
The presence of numerous family households, especially those with head of householders aged 45 to 64 years old, contributes to a high median household income in Winchester. In 2022, the median family income in town was \$250,001, while the median for all households was \$208,531 and the median for non-family households was lower at \$73,047 (ACS). When comparing family versus non-family household incomes, family incomes are 110% higher. The high overall median income is partly explained by the white-collar industries of most Winchester residents in the labor force: over 76% or 8,567 of all civilians in the labor force (11,332) in the time 2018-2022 period were employed in management, business, science, and arts occupations (ACS 2022).

**Figure 15 Median Household Income – Overall, Family & Non-Family – Winchester 2022**



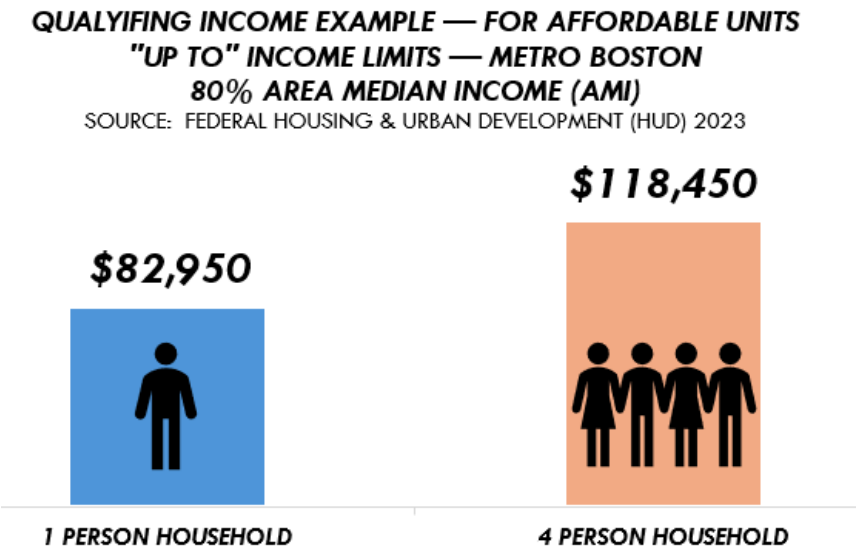
Winchester has the highest median household income compared to 9 communities. It is 1% to 50% higher than the comparison communities shown in the figure below.

Figure 16 Median Household Income – Winchester & Comparison – 2022



To further contextualize these high median incomes in contrast to the **presence of 24% of households** that are **low-income**<sup>29</sup>, the following infographic is intended to make less abstract **who could potentially qualify for an affordable unit**. A one-person household qualifies at up to approximately \$83,000 and a four-person household does so at up to approximately \$118,000. That 24% – of Winchester households who are low-income – amounts to **1,935 eligible households**.

Figure 17 Qualifying Income Example – for Affordable Units



<sup>29</sup> Source: HUD CHAS 2020-2016 best readily available data.

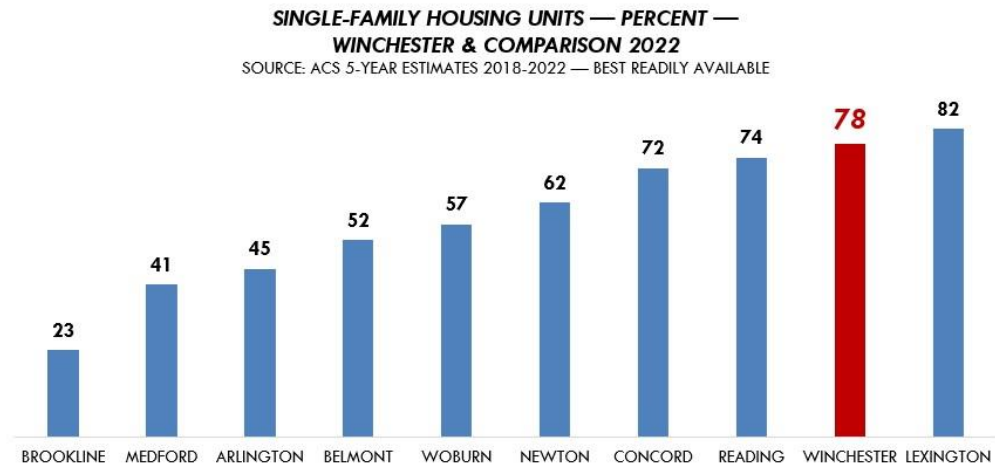
# HOUSING STOCK

Winchester’s housing stock<sup>30</sup> is primarily composed of high-priced single-family houses, with many appealing historic homes, but new supply is added slowly. Because such a large portion of Winchester’s housing is single-family homes, the range of choices and prices is limited. Housing prices in town have continued to rise since the Great Recession, especially for single-family houses. Furthermore, the town is not seeing as much new supply as it used to, and most new housing is more high-priced, single-family houses.

## TYPE + AGE

There are approximately **8,201 housing units**<sup>31</sup> in town, of which 6,315, or **78%, are single-family houses** (ACS 2022). The percentage of single-family houses in **Winchester is the second highest** among the comparison communities, only surpassed by Lexington by 4 percentage points (ACS 2022).

Figure 18 Single Family Housing Units – Percent – Winchester & Comparison 2022



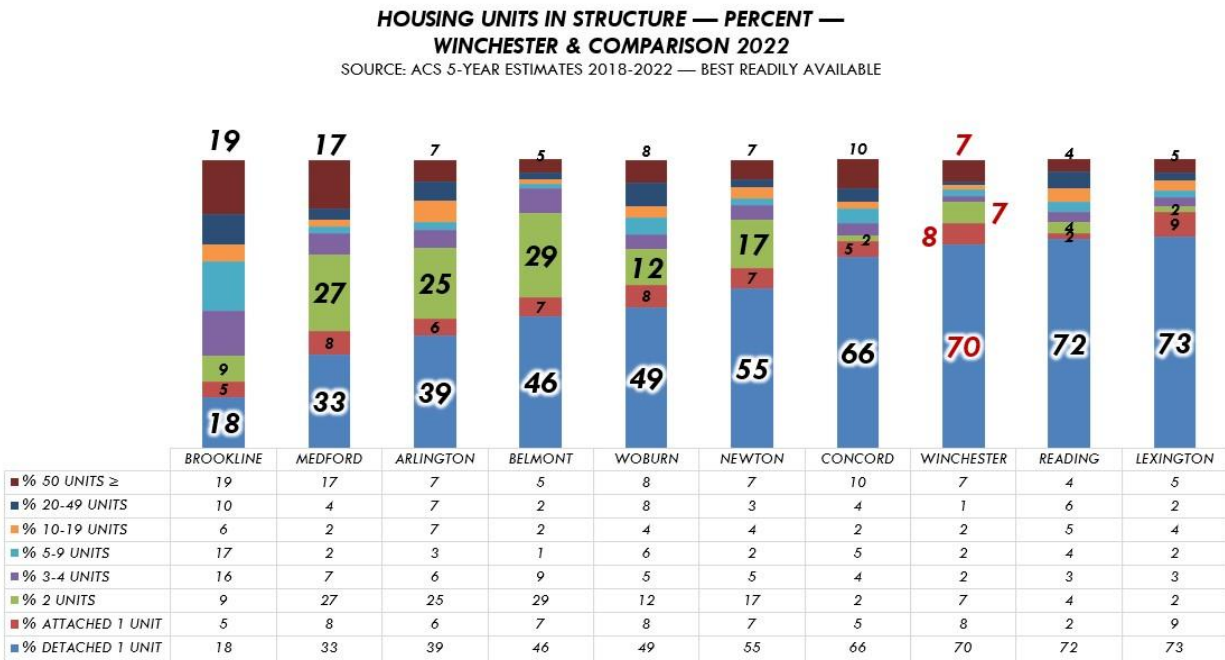
When comparing the number of units in a structure — for potential options for different community members and changing life circumstances — Winchester has the **third lowest multi-unit housing stock composition** out of 10 communities.

Approximately **78%** of housing units are **one-family units**, 7% are two-unit dwellings, 2% are three- to four-unit properties, **6% are small to mid-scale** multi-family properties, **7% are larger multi-family** properties with fifty or more units.

<sup>30</sup> Housing units could have full time occupants, short term rentals, or another arrangement. Housing units refers specifically only to buildings. Households are typically families or collections of roommates, and refers only to the social structure of people who live together.

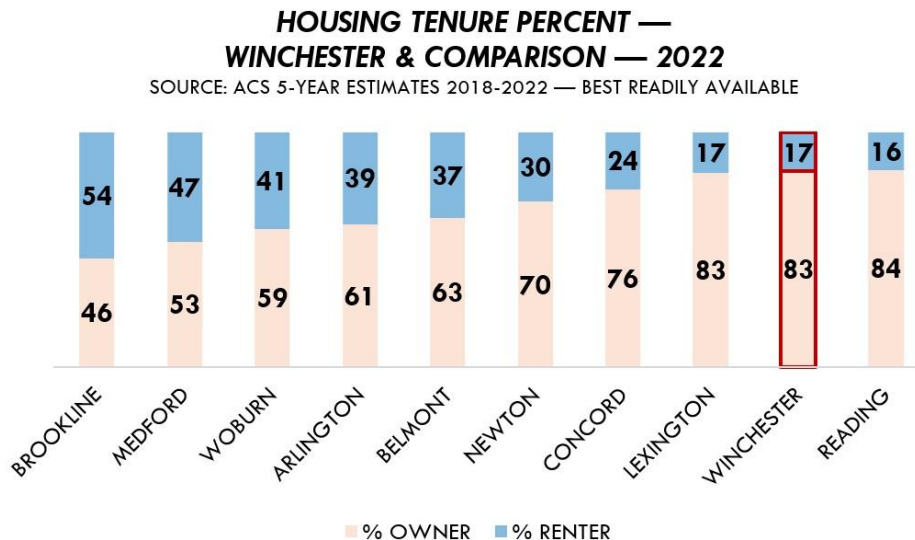
<sup>31</sup> For both nationwide housing planning and Massachusetts EOHLC HPP purposes, **two related datasets of households and housing units** are used for HPP comprehensive needs assessments. Households represent occupied “housing units” while “housing units” represent the total number of existing housing stock including vacant units. Both datasets and figures are reported in the HPP plan report as part of standard housing planning practice and as required by Mass. EOHLC for HPP plan report purposes. In Winchester’s case, due to some existing vacant units, the household figure is lower at 8,066 versus the 8,201 housing units’ figure.

**Figure 19 Housing Units by in a Structure – Winchester & Comparison – 2022**



The **lack of housing diversity** partly explains why only 17%, or 1,349 (ACS 2022), of all households **lived in a rental unit** in the 2018-2022 time period. When comparing housing tenure, out of 10 communities, Winchester is **tied** with Lexington for having the **second lowest number of renter households**. Only Reading has 1% fewer renter households.

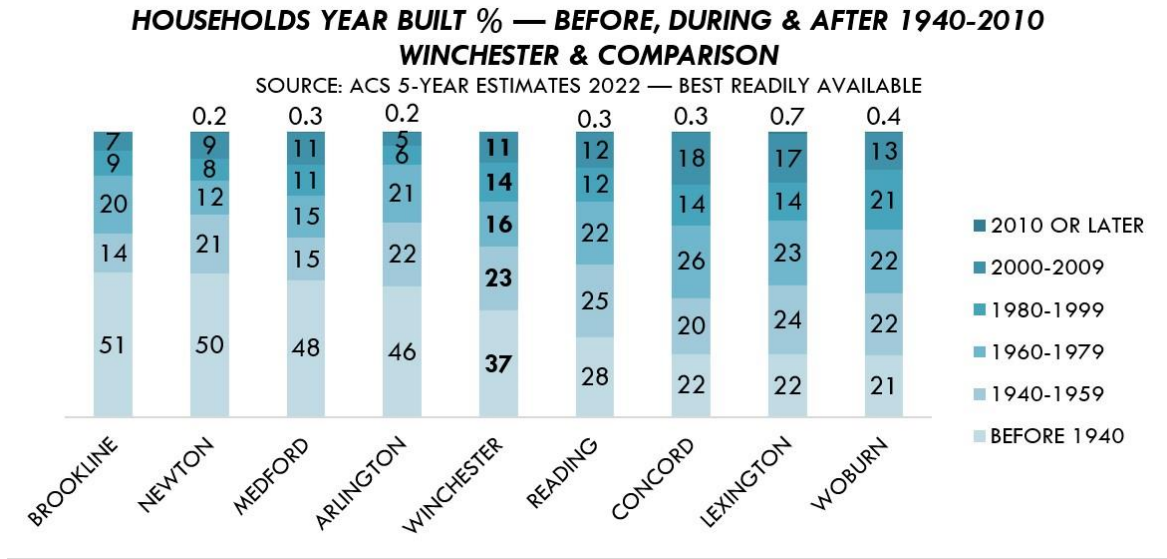
**Figure 20 Housing Tenure Percent – Winchester & Comparison 2022**



The housing supply is homogenous in part because Winchester has added less than 0.1% of new housing since 2010, especially compared to the amount of new supply added in prior decades. Approximately 11% of the town's entire housing stock, or 902 housing units, was built after 2000 (ACS 2022). When compared to 9 other communities, Winchester has the **fifth oldest housing stock**, and is tied with Brookline for the **lowest housing production since 2010**.

Low supply can contribute to a tight housing market, increasing the cost of existing stock. While Winchester's older housing stock has many appealing attributes including historic architectural elements and character, some of these homes may lack modern features like heating and energy efficiency, not be code compliant, and may not be suitable for households with accessibility constraints.

**Figure 21 Households by Year Built – Winchester & Comparison – 1940-2010 – Before, During & After**



## HOUSING MARKET

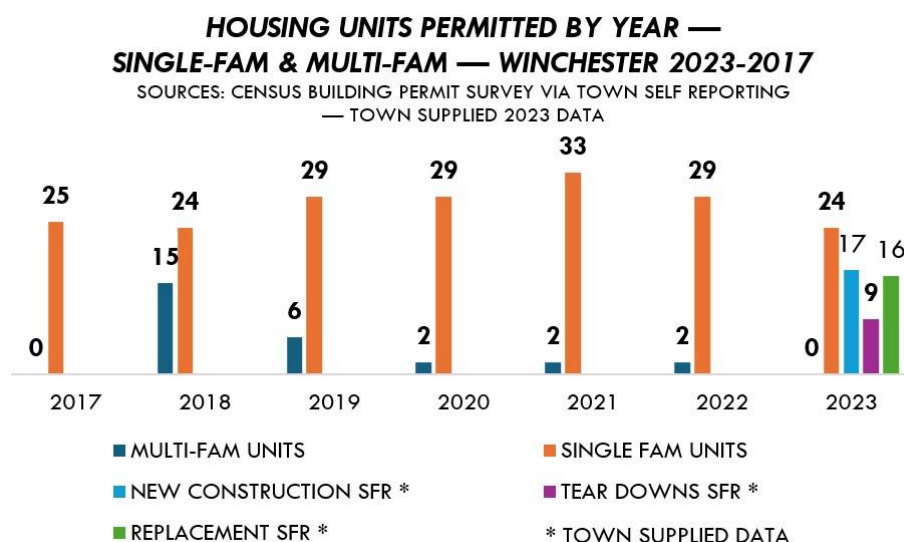
New housing in Winchester had been primarily single-family houses, with some replacement demolished units, but multi-family permitting is rising. Readily-available permit data reported by the Town to the Census Building Permit Survey for 2017 to 2023 indicates that the **new single-family housing had historically been permitted at a faster rate** than multifamily units: with 193 single-family units compared to 27 reported multifamily units. **However, more recent Town multi-family permitting activity** not reflected in the 2023 Census Building chart below, increases multifamily permit approvals to approximately 242 additional units to **269 multi-family units versus 193 single-family** permitting during 2017 to 2023. These additional units include 147 and 95 units under construction for the properties at 416 Cambridge and 19-35 River streets, respectively.

In terms of the demolition and replacement of single-family properties, based on readily available data, approximately 16 of the 24 permitted units in 2023 were replacement units for demolished single-family dwellings. That amounts to 66% as replacement units. An additional 9 single family properties were demolished in 2023.

Lastly, the town's **vacancy rate of 1.6%** (ACS 2022) is **significantly lower than the 7% recommended** to maintain a range of housing prices, and shows that **housing supply has not kept up with demand**.<sup>32</sup>

<sup>32</sup> A vacancy rate of 7% is recommended by the Dukakis Center for Urban and Regional Policy, Joint Center for Housing Studies, and HUD's Office of Policy Development and Research, among other housing expert organizations.

**Figure 22 Housing Permits by Permitted Year – Single-Fam & Multi-Fam – Winchester 2023-2017**



The **lack of diverse housing options**, the **low supply of new housing**, and the **low vacancy rate** are a few of many reasons for **housing prices** in Winchester increasing in the last three decades.

The **median price for a single-family house** for winter/spring 2024 was **over \$1.5 million**, while the median price for a **condominium** was over **\$750,000** (Warren Group 2024 Jan-May). The **overall median home sales price** was **\$1.3 million** in winter/spring 2024.

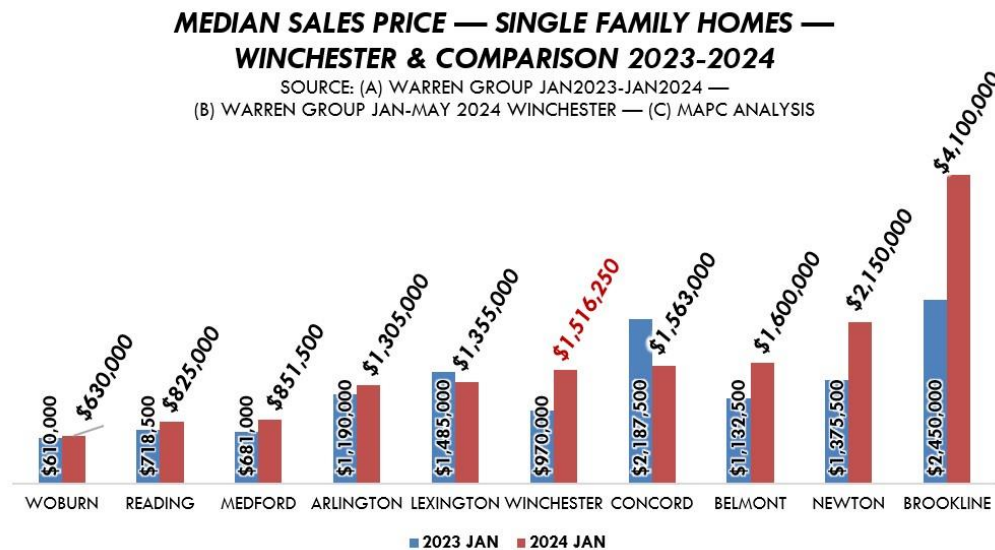
Looking at overall median home sales prices during the last 14 years, overall prices have gone up 100.2%. Looking at **more recent changes** between 2020 and 2024, **overall and single-family** prices have gone up **21% to 22%**, while **condos** have experienced a **marginal 0.1% increase** during the same period.

**Figure 23 Median Sales Prices – Winchester – 2010-2024**



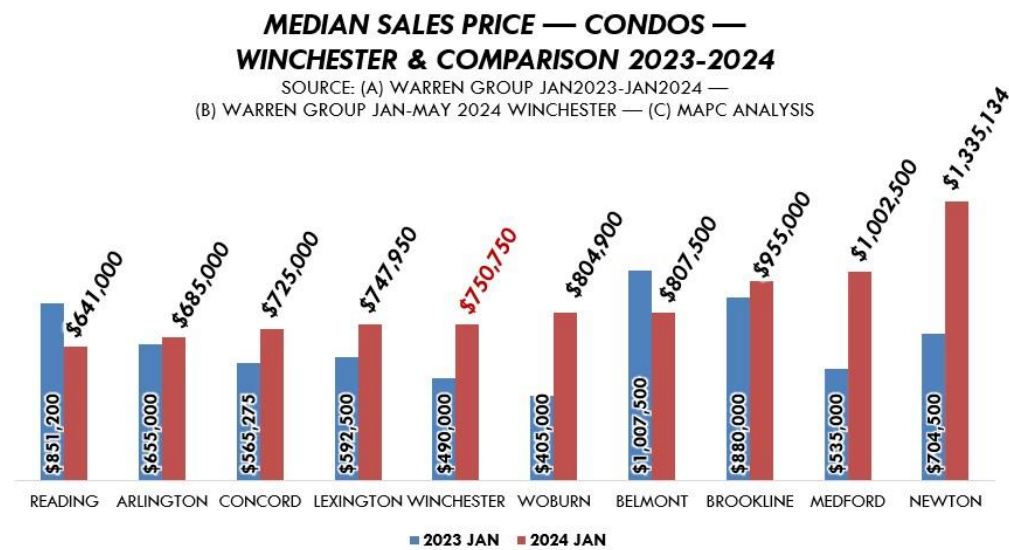
When comparing more recent single-family prices with nine comparison communities, Winchester has the **fifth highest single-family sales prices** (Warren Group Jan-May 2024)

Figure 24 Median Sales Price – Single Family Homes – Winchester & Comparison 2023-2024



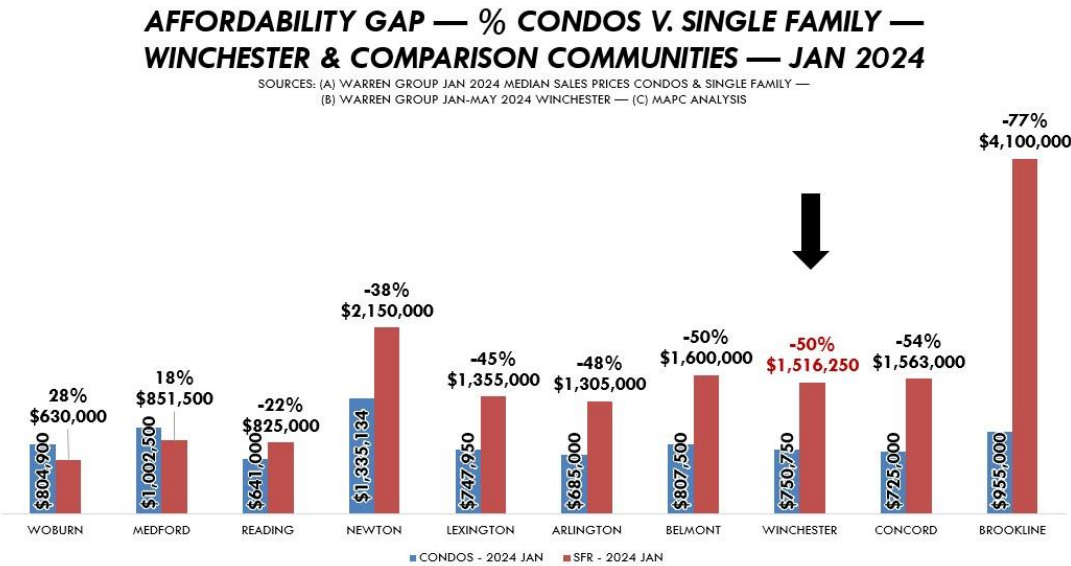
Comparing condo median sales prices in January 2024, Winchester has the **fifth lowest**.

Figure 25 Median Sales Price – Condos – Winchester & Comparison 2023-2024



When contrasting the gap in sales prices between condos and single families, in order to assess condos **relative affordability**, in January 2024, **condos were 50% less expensive than single-family homes** in Winchester, costing \$765,500 less. When comparing this condo-to-single-family relative affordability gap, Winchester was **tied for the third largest affordability gap out of the 10 communities**. Median housing prices in Brookline, Concord, and Belmont are also high, showing that the housing affordability crisis is felt across many communities in the Greater Boston Metropolitan Area.

**Figure 26 Relative Affordability Gap between Condo and Single-Family Sales Prices – Winchester & Comparison – 2024 January Warren Group Snapshot**



The **limited rental stock** in town (17% or 1,349 households<sup>33</sup>) is **also high priced**. The **median overall** contract rent for Winchester in 2022 was **\$2,073** (ACS 2022 <sup>34</sup>), while the median gross rent for a **2-bedroom unit** was **\$2,090** (ACS 2022 <sup>35</sup>). Consultation with the MAPC Housing Department confirmed that communities with low rates of rental tenure have limited rental data<sup>36</sup>. A **supplemental Zillow rental market trends** summary 7.8.2024 snapshot showed the median rent for a **2-bedroom unit as being \$3,000** and there were 7 available rentals on their database. When **comparing Winchester** based on best readily available data, Winchester has the **fifth lowest median gross rent** out of 10 communities, at \$2,063 (ACS 2021). Based on this data, Winchester’s rent is 0% to 19% lower than six communities.

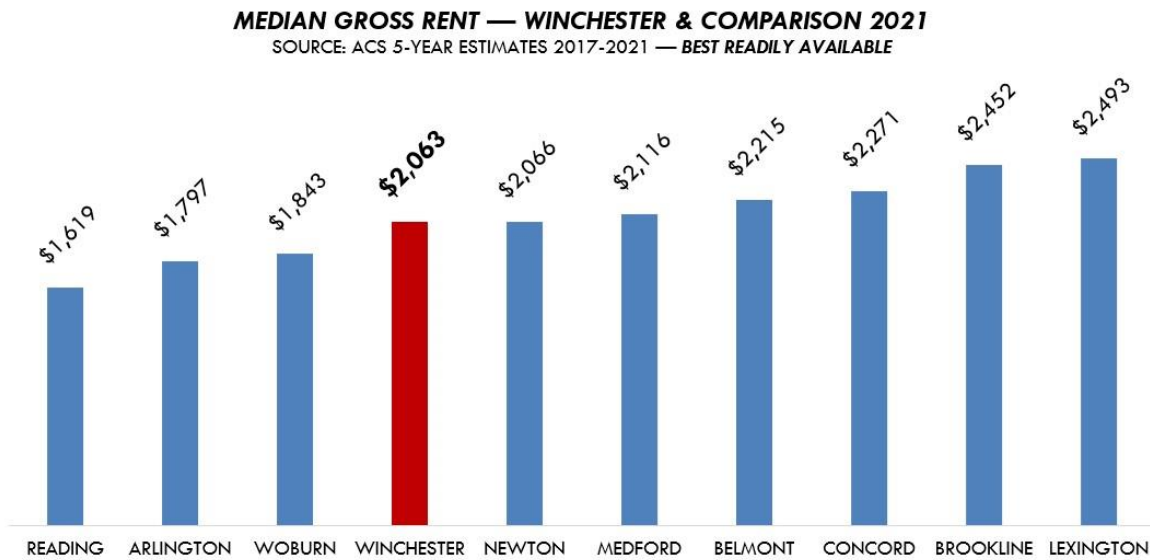
<sup>33</sup> ACS 2018-2022 Five-Year Estimates

<sup>34</sup> ACS 2018-2022 Five-Year Estimates — Table B25058 — Median Contract Rent

<sup>35</sup> ACS 2018-2022 Five-Year Estimates — Table B25031 — Median Gross Rent by Bedrooms

<sup>36</sup> MAPC’s evolving internal rentals listings database also confirms the lack of sufficient and reliable rental data, showing only 4 reported listings for 2024.

**Figure 27 Median Gross Rent – Winchester & Comparison 2021**



## DEVELOPMENT PIPELINE

As of **summer 2024**, Winchester had **6 moderate- and 3 small-scale multifamily developments** totaling 460 units in various stages of planning and development. These totals **include 123 affordable** units.

For State Comprehensive Building Permit Ch. 40B multifamily projects with affordable components, the renter/owner **tenure type, and subsidy type will determine** how the State Executive Office of Housing & Livable Communities (EOHLC) calculates **how many units get included** in the official State Subsidized Inventory (SHI) for Winchester. An infographic that follows the development pipeline table further explains.

Additional development interest and activity (beyond individual single-family permits) as of summer 2024 includes: (a) one denied 4-unit subdivision; (b) two preliminary 3- and 7-lot subdivision expressions of interest; (c) preliminary interest for a potential multi-unit house in the rear yard of a property; and (d) a 9-unit rental proposal with 2 affordables.

**Table 4 Development Pipeline & Recent Activity, Winchester, Summer 2024**

NAME	ADDRESS	TOTAL UNITS	AFFORDABLE UNITS	DEVELOPMENT STAGE
<b>Waterfield Civico Project</b>	25 Waterfield Road	60	40 at 60% AMI	2022 — Approved Land Disposition Agreement at Special Town Meeting <sup>37</sup> . 2024 — Approved at February Planning Board meeting <sup>38</sup> . 2024 early — Due diligence extension granted. TBD — Anticipated construction is unknown and to be determined. Developer seeking funding for affordable units.
<b>Washington &amp; Swanton — Melanson Redevelopment</b>	278-292 Washington Street & 16-20 Swanton Street	60 rental	2 at 60% AMI 14 at 80% AMI	2022 — Approved Fall Town Meeting — Land Disposition Agreement — declared unanimous by moderator <sup>39</sup> . 2023 — Pre-application process. 2024 early — Due diligence extension granted.
<b>Converse Place</b>	10 Converse Place	43	6 incl. 4 at 80% AMI, and 2 at 120% AMI	2022 — Approved March by PB Special Permit <sup>40</sup> but denied by the Conservation Commission. 2023 fall — Under appeal. Mass. DEP currently reviewing project and will be issuing a Superseding Order of Conditions in the future. 2024 — Proposal fell through, and property back on the market.
<b>Sanctuary at Winchester (West)</b>	416 Cambridge Street	95 – 96	24 rentals at 80% AMI	2023 fall — Under construction. Applications accepted. 2024 — Project constructed and occupied in part.
<b>Sanctuary at Winchester (North)</b>	19-35 River Street	147	37 rentals at 80% AMI	2023 fall — Under construction. Applications accepted. 2024 — Project constructed and occupied in part.
<b>Cross Street LIP/Friendly-40B Proposal</b>	87-89 Cross Street	9	9 total rentals incl. 2 at 50% AMI	2022 through 2023 — Proposal discussed. 2023 — Zoning Board of Appeal approval September. TBD — Pending building permit application.
<b>Mount Vernon Proposal</b>	10-16 Mount Vernon	4		2023 — Denied
<b>Rocky Ledge Terrace Subdivision Proposal</b>	Rocky Ledge Terrace	3 lots	n/a	2023 early — Proposed 3-lot subdivision.

<sup>37</sup> Approved with 2/3 majority vote, with 119 members voting in favor and 47 against. — Sources: (a) <https://www.wickedlocal.com/story/the-winchester-star/2022/06/07/waterfield-lot-affordable-housing-deal-gets-green-light-massachusetts-lda/7540257001/> ; and (b) <https://www.winchester.us/DocumentCenter/View/8106/Waterfield-Background-Memo>

<sup>38</sup> Source: <https://www.winchester.us/DocumentCenter/View/10868/Waterfield-Decision-02-14-24>

<sup>39</sup> Source: <https://www.winchester.us/DocumentCenter/View/9319/2022-Fall-Town-Meeting-Certified-Votes>

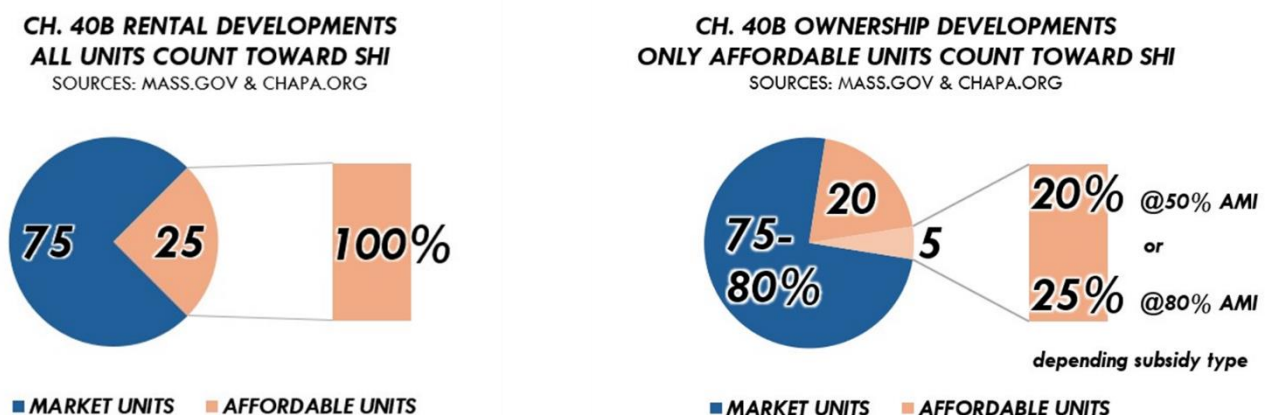
<sup>40</sup> Sources: (a) <https://www.wickedlocal.com/story/the-winchester-star/2022/03/24/winchester-approves-condos-10-converse-place/7074740001/>; and (b) <https://www.winchester.us/DocumentCenter/View/10928/10-Converse-Place-Decision-signed-4-8-2022>

<b>Forest Street Subdivision Proposal</b>	Forest Street	7 lots	n/a	2024 early — Proposed 7-lot subdivision.
<b>Fells Hardware Site</b>	654 Main Street	~35 units	n/a	2020/2021 — Planning Board approved. TBD — Pending building permit application. <sup>41</sup> 2024 — Proposal fell through, and no contract anymore.
<b>735 Main Street</b>	735 Main Street	8 units	n/a	2023 — Land Court decision to validate Special Permit granted. <sup>42</sup>

The following is an **infographic** to illustrate how EOHLC officially determines **what gets included in the Town SHI**. The State EOHLC is the official source for administering matters related to Ch. 40B, the HPP and SHI requirements. For the purposes of the calculation of qualifying units for Winchester's Subsidized Housing Inventory (SHI), the following applies:

- **Rentals** — All the units in a Ch. 40B rental development count toward the SHI:
  - if at least 20-25% of the units are affordable;
  - to households earning up to 80% of the Area Median Income (AMI).
  - This means that **if a development has 100 units and at least 25 of those units are affordable, all 100 units will be included in the SHI.**
- **Ownership** — Only the affordable units count toward the SHI.
  - For example, if a development has 100 units and 25 of those units are affordable to households earning up to 80% of the AMI, **only those 25 affordable units will be included in the SHI.**
- **Subsidy or Financing Type** — Affects the **affordability percentage** of
  - 20% at a lower 50% AMI, or
  - 25% at 80% AMI.

**Figure 28 Infographics Explaining How Rental & Ownership Units Get Counted Toward Town SHI**



Annotations in the official Massachusetts **EOHLC SHI reports** clarify that the information is sourced from individual communities and **may be updated as new data is obtained and usage restrictions expire.**

<sup>41</sup> Sources: [https://homenewshere.com/middlesex\\_east/article\\_98ccc8b2-9e4b-11ed-a242-6f3ca321c507.html](https://homenewshere.com/middlesex_east/article_98ccc8b2-9e4b-11ed-a242-6f3ca321c507.html); and <https://www.winchester.us/502/654-Main-Street-Fells-Hardware>

<sup>42</sup> Source: <https://caselaw.findlaw.com/court/ma-court-of-appeals/2187190.html>

Additionally, the following information briefly summarizes **how qualifying affordable units can be added or revoked** depending on certain conditions.

**Qualifying Affordable Units**

- officially added to Town SHI — by the State EOHLC
- income restricted — at or below 80% — of median area income
- deed restricted — at least 30 years
- units are added — approvals are finalized — without risk of litigation appeals
- can be revoked — if property owners not meeting — affirmative marketing requirements

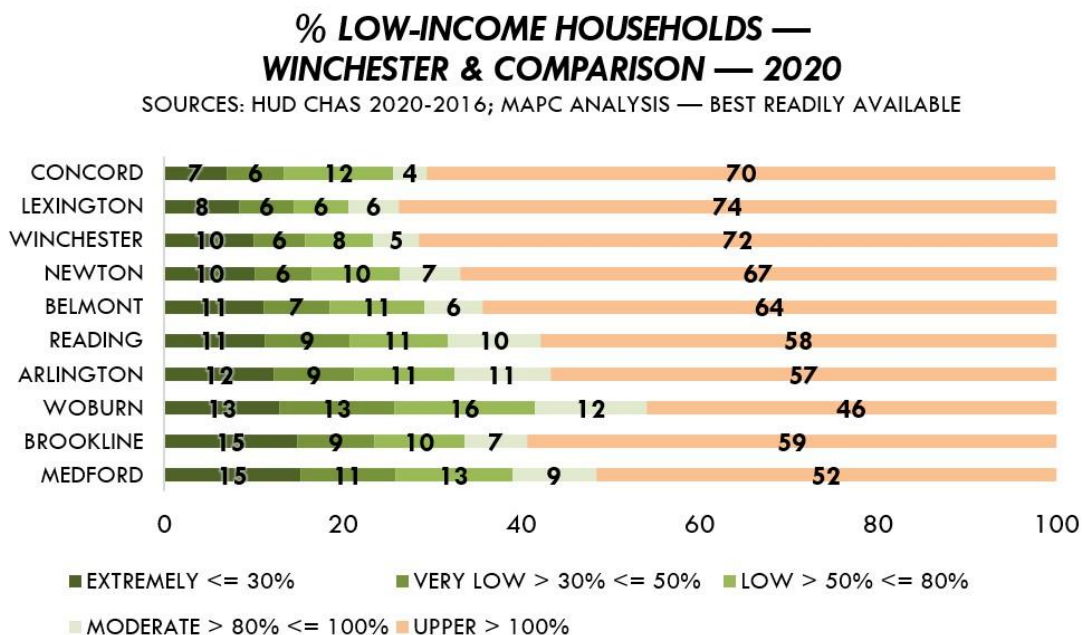
# HOUSING AFFORDABILITY

Winchester's high-cost housing market has restricted households with a diversity of incomes from staying or moving into town. Census and survey data shows that there is unmet housing need in Winchester, especially for the moderate- and lower-income households that are earning less than the 100% AMI of \$149,300 (HUD 2023).<sup>43</sup> Many households are also cost burdened, paying more than 30% of their monthly income on housing, especially those with senior householders (age 65 and over) and roommates. These households may be forced to make difficult decisions between paying for housing and paying for other basic needs, including food, transportation, healthcare, and education. Finally, Winchester's housing on the Commonwealth's Subsidized Housing Inventory (SHI) is **officially low** at 3.07%, the **lowest of 10 comparison communities** and **not enough to meet the existing need** in town.

## HOUSEHOLDS ELIGIBLE FOR HOUSING ASSISTANCE

The U.S. Department of Housing and Urban Development (HUD) determines household eligibility for housing programs using AMI. The AMI for Winchester is \$149,300, but the income for eligibility shifts depending on the size of the household. Data from the Comprehensive Housing Affordability Strategy (CHAS)<sup>44</sup> shows that less than **24%, or 1,935, of households** in Winchester have a yearly income of less than 80% of AMI and **qualify as low income**. This is the **second lowest out of 10 comparison communities** (after Lexington) we looked at (CHAS 2020-2016). This low rate of low-income households partially reflects the lack of housing opportunities available and affordable to them in Winchester.

**Figure 29 Low Income Percent of Households – Winchester & Comparison 2020**



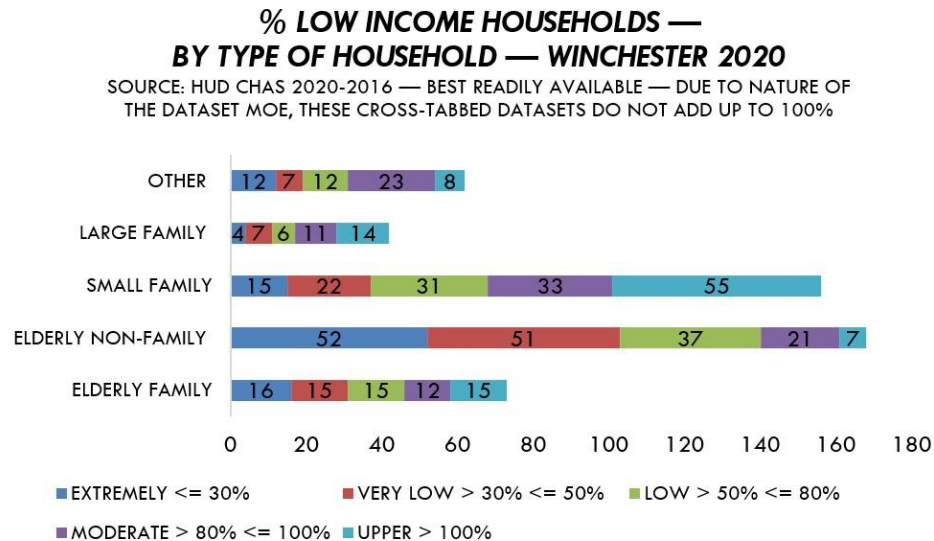
<sup>43</sup> Winchester is part of the Boston-Cambridge-Quincy, MA-NH Housing and Urban Development (HUD) Metro Fair Market Rents (FMR) Area, so the AMI calculation also takes into account all of the towns and cities in Suffolk, Plymouth, Norfolk, Middlesex, and Essex Counties.

<sup>44</sup> CHAS data is comprised of tabulations from the American Community Survey (ACS), and indicate housing problems and housing need, especially for low-income households.

According the best available CHAS data (2020-2016 <sup>45</sup>), in Winchester, the following **types of households** are **most commonly low income**:

- **elderly** (age 65 and over) **non-family households** (seniors living alone or with unrelated persons) — ranging from 37% to 52% of the low, very low and extremely low brackets; and
- **small family households** — ranging from 15% to 31% of low, very low and extremely low brackets.

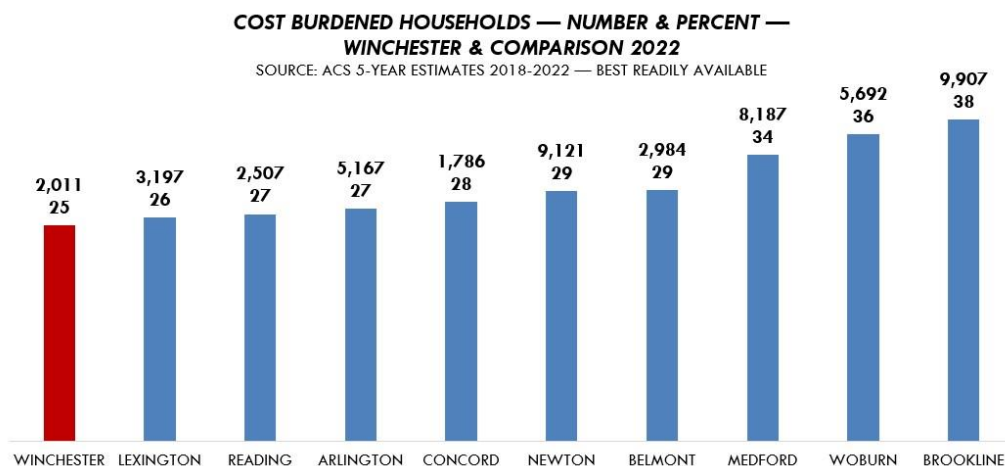
**Figure 30 Low Income by Type of Household – Winchester – 2020**



## HOUSING COST BURDEN

Approximately 25% of all Winchester households are cost burdened households. Such households meet an industry-wide key metric for assessing the likelihood of affordability challenges. Winchester has the lowest cost-burden rate of ten comparison communities. That 25% amounts to **2,011 households** in Winchester.

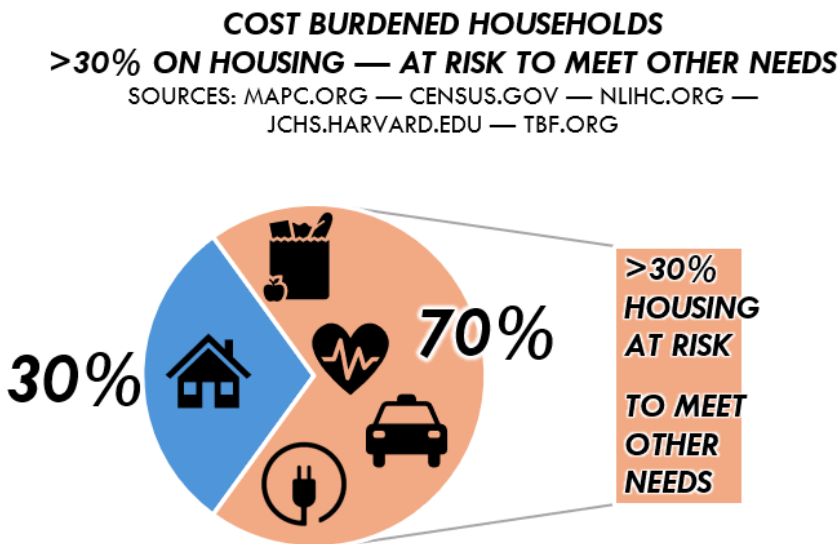
**Figure 31 Cost Burdened Households – Overall – Winchester & Comparison – 2022**



<sup>45</sup> This is the best available industry standard data for this cross-tabulated topic despite the limitations associated with the data. It is also an anticipated/required dataset by Mass. EOHLC for their comprehensive HPP review and approval.

Housing cost burden occurs when a household **pays more than 30% of its income on housing**. This affordable housing metric is examined because typically households who pay disproportionate amounts on monthly housing costs are likely to be at risk to meet other needs. These other needs include groceries, transportation, utilities, and healthcare.

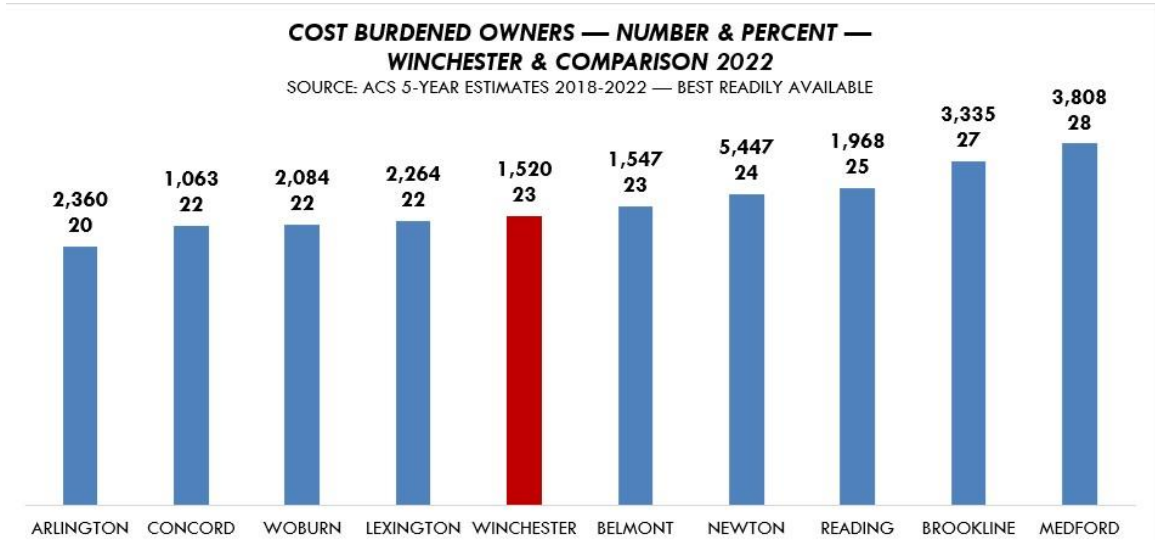
Figure 32 Infographic Explainer – Cost Burdened Households



**COST BURDEN BY DIFFERENT TYPES OF HOUSEHOLDS**

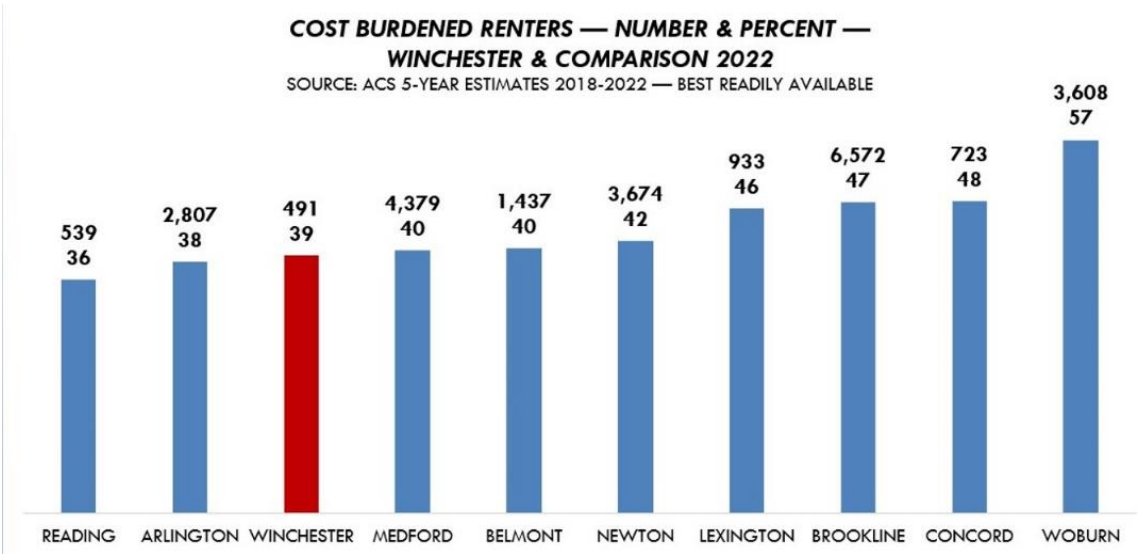
In addition to understanding Winchester’s overall 24% cost burden rate, it is useful to consider different types of households since it does not impact all residents equally. In terms of housing tenure, **39% of renters** (totaling 491 households) are cost burdened. Out of **ten comparison communities**, Winchester has the third lowest cost burdened renter rate.

Figure 33 Cost Burdened Owners – Number & Percent – Winchester & Comparison 2022



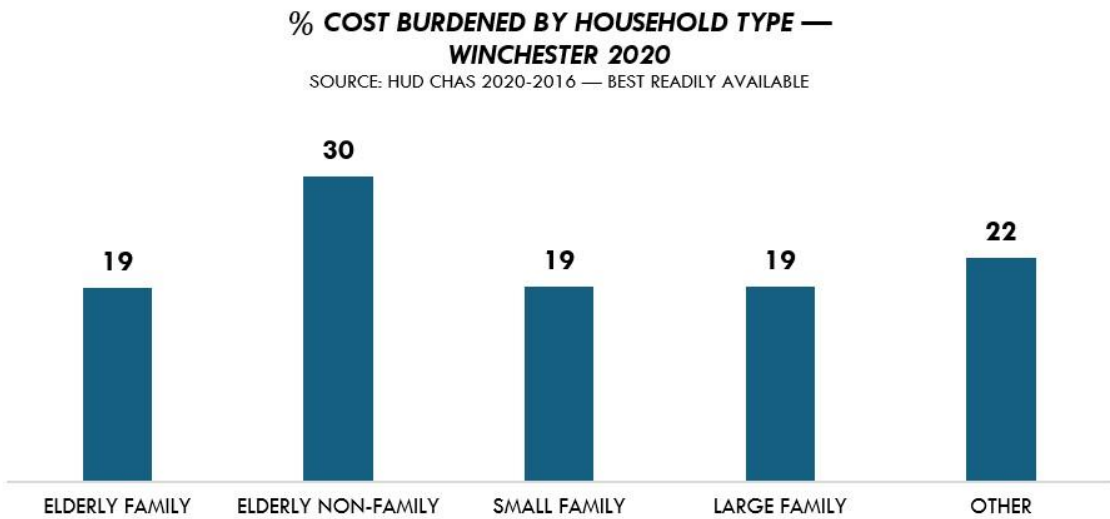
However, when comparing renter to owners, **23% of homeowners** (totaling 1,520 households) are cost burdened. Out of **ten comparison communities**, Winchester has the **sixth highest cost burdened owner rate**.

Figure 34 Cost Burdened Renters – Number & Percent – Winchester & Comparison 2022



In terms of the **type of cost-burdened households** in Winchester, elderly non-family households are the most likely at 30%. Other types of households including elderly family, small and large families and other households are all approximately at 20% (CHAS 2020-2016).

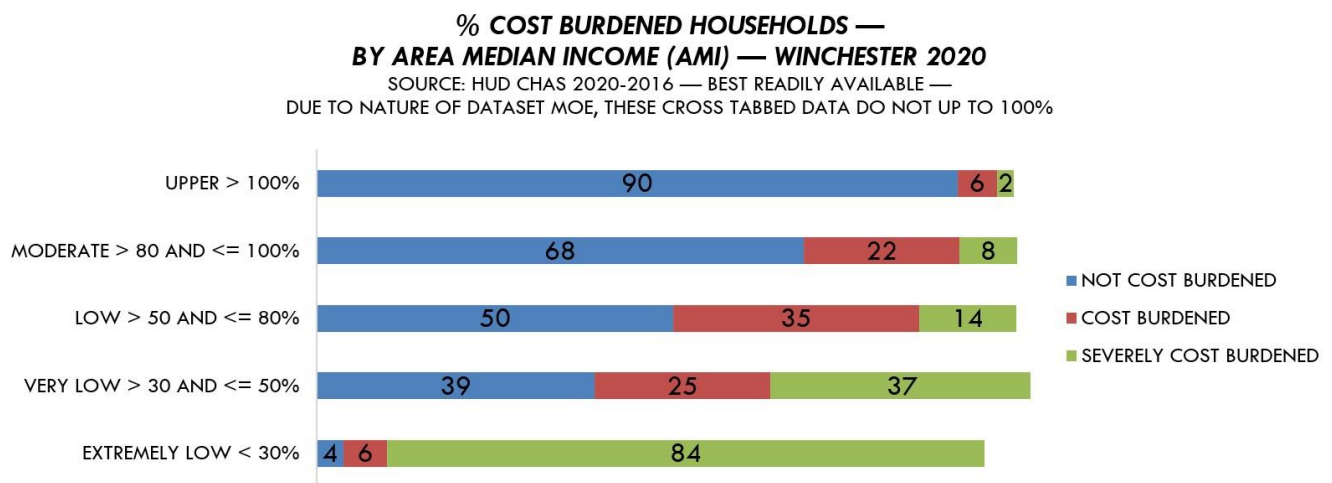
Figure 35 Cost Burdened Percent of Households by Type of Household – Winchester 2020



In terms of the degree or severity of cost burdened status for Winchester households, additional data was examined by AMI income brackets (CHAS 2020-2016). Severe cost burden is when a household pays more than 50% of its income on housing. Consistent with intuition, the data show that the lower the income bracket, the greater the degree of 30% cost-burden, and severe 50% cost-burden, as reflected below:

- **moderate income** households — **22% are cost burdened** and **8% are severely** cost burdened.
- **low income** households — **35% are cost burdened** and **14% are severely** cost burdened.
- **very low income** households — **25% are cost burdened** and **37% are severely** cost burdened.
- **extremely low income** households — **6% are cost burdened** and **84% are severely** cost burdened.

**Figure 36 Cost Burdened Percent of Households by AMI Income Bracket – Winchester 2020**



# SUBSIDIZED HOUSING INVENTORY

Housing opportunity is limited in Winchester because of the low housing supply, the lack of housing diversity, and high housing costs, as well as the small supply of deed-restricted Affordable Housing. Currently, only 3.07%, or 248 units, of the town’s housing stock is on the SHI. This is lower than the 10% target set by M.G.L. Chapter 40B,<sup>46</sup> which means 40B developments that don not comply with local zoning can occur anywhere in town. As importantly, the town’s low SHI does not meet the needs of residents: **there is one subsidized housing unit for every 7.8 low-income households** (total of 1,935) in Winchester. And many of these SHI units, including both Winchester Housing Authority complexes, are restricted for seniors (age 65 and over) or people with disabilities, so younger low-income householders without disabilities have even fewer options. **Beyond meeting the minimum 10% SHI requirement**, the Town needs an additional 1,687 affordable units to house the existing number of low-income households (24% of Winchester), without accounting for future demand.

Figure 37 Excerpt from EOHLC June 2023 SHI Official Data for Winchester

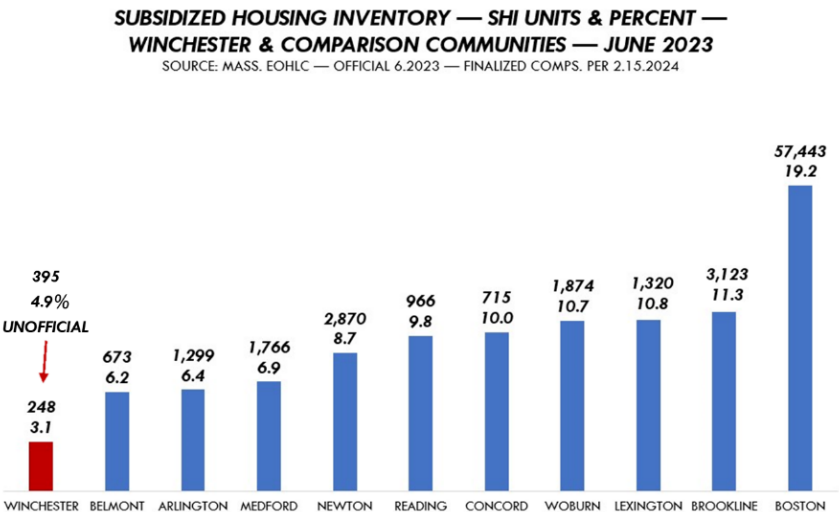
Executive Office of Housing and Livable Communities  
Chapter 40B Subsidized Housing Inventory (SHI)  
as of June 29, 2023\*

Community	2020 Census Year Round Housing Units	Total Development Units**	SHI Units	%
Winchester	8,073	476	248	3.07%

\*This data is derived from information provided to the Executive Office of Housing and Livable Communities (EOHLC) by individual communities and is subject to change as new information is obtained and use restrictions expire.  
\*\*Total units in developments containing SHI Units

Comparing Winchester to 9 communities, both the official 3.07% SHI and the unofficial potential 4.9% SHI are the lowest. Winchester is 3% to 8% lower than 9 communities, and for bigger-picture metro Boston purposes, it is 16% lower than Boston proper.

Figure 38 Subsidized Housing Inventory – SHI – Winchester & Comparison – 2023 June Official



<sup>46</sup> M.G.L. Chapter 40B defines Affordable Housing units as housing that is developed or operated by a public or private entity and reserved for income-eligible households earning at or below 80% of AMI. Units are secured by deed restriction to ensure affordability terms and rules. All marketing and selection follow Affirmative Fair Housing Marketing guidelines per the MA DHCD. Housing that meets these requirements is added to the SHI. If less than 10% of a community’s housing is included on the SHI, Chapter 40B allows developers of low- and moderate-income housing to obtain a comprehensive permit to override local zoning and other restrictions.

The following excerpt is from the State's EOHLC official SHI, which is furnished periodically to the MAPC Housing Department. As of **August 2023, best-readily available data**, shared by EOHLC shows that Winchester has **15 line items** on its SHI, including **235 rentals** and **13 ownership** units. Most are affordable in perpetuity, and a handful will expire by the year 2070 at the earliest. EOHLC is the official SHI administrator, and determines which projects and units count. As noted elsewhere in the HPP report, the Town has been petitioning EOHLC to potentially include 147 missing units for SHI Line Item # 10434 located at 19-35 River Street. This inclusion could potentially increase the SHI to 4.9%.

**Figure 39 Subsidized Housing Inventory – SHI – Winchester – August 2023 – Best Readily Available**

EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES CH40B SUBSIDIZED HOUSING INVENTORY							
Winchester							
DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
3479	John Doherty Apartments	13 Westley	Rental	60	Perp	No	EOHLC
3480	Mary Murphy Apartments	41 Palmer St.	Rental	52	Perp	No	EOHLC
3481	n/a	scattered sites	Rental	7	Perp	Yes	EOHLC
3482	Alben Street	Alben Street	Rental	1	2096	No	HUD
3484	Main Street	Main Street	Rental	1	2097	No	HUD
3485	Main Street	Main Street	Rental	1	2097	No	HUD
3486	Noonan Glen	75 Hemenway Street	Rental	18	2070	No	MassHousing
8811	Conant St	Conant St	Ownership	1	perp	NO	LIP
8812	Harvard & Washington Streets	Harvard & Washington Streets	Ownership	3	perp	NO	LIP
9603	Graystone at Winchester	223-225 Cambridge Street	Ownership	5	Perp	NO	EOHLC
9929	FX Winchester	416 Cambridge Street/3 Wainright Rd	Rental	95	Perp	YES	MassHousing
10434	19-35 River St	19-35 River St	Rental	0	Perp	YES	MassHousing
10709	Winning Farm	Gershon Way	Ownership	2	perp	NO	EOHLC
10710	Dix Street	Dix Street	Ownership	1	perp	NO	EOHLC
10844	Elmwood St	Elmwood St	Ownership	1	Perp	NO	DHCD

8/17/2023

Winchester  
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This data is derived from information provided to the Executive Office of Housing and Livable Communities (EOHLC) by individual communities and is subject to change as new information is obtained and use restrictions expire.

Winchester							
DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
	Winchester	Totals		248	Census 2020 Year Round Housing Units		8,073
					Percent Subsidized		3.07%

8/17/2023

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This data is derived from information provided to the Executive Office of Housing and Livable Communities (EOHLC) by individual communities and is subject to change as new information is obtained and use restrictions expire.

# PROJECTIONS FOR THE FUTURE

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## ABOUT THE REGIONAL PROJECTIONS

To address the challenges facing Metro Boston, the Metropolitan Area Planning Council (MAPC) has developed updated projections<sup>47</sup> in 2023 for population change, household growth, and housing demand. These projections highlight significant issues such as the **aging and retirement of Baby Boomers** and a **persistent housing shortage**. The region's economic future hinges on **attracting young workers** and **increasing housing affordability**, necessitating over 200,000 new housing units — primarily multifamily in urban areas — by 2050.

## WINCHESTER PROJECTIONS

While some towns in the region have experienced population loss, Winchester experienced **12.5% growth during 1990-2022 despite its limited housing supply and diversity**. If current trends hold, the town will continue to be attractive to families who want to easily commute to economic centers like Boston and send their kids to excellent public schools. High-income families will most likely continue to purchase the high-priced single-family houses in town, but the lack of new, varied housing supply will almost certainly result in older seniors and younger households leaving to find housing elsewhere<sup>48</sup>.

Looking at projected households by the age of the householders in the following figure, **senior householders** in Winchester (ages 75 and over) are projected to **increase by 21% to 37%** over the course of **2020 to 2050**. Two other householder age cohorts have noteworthy by lesser increases. **Maturing adult householders** (ages 35-44) are projected to **increase between 6% and 8%** over 2020-2050. And older adult householders (ages 65-74) are projected to only increase by 6% in the shorter term between 2020 and 2030; this cohort is then expected to decline thereafter.

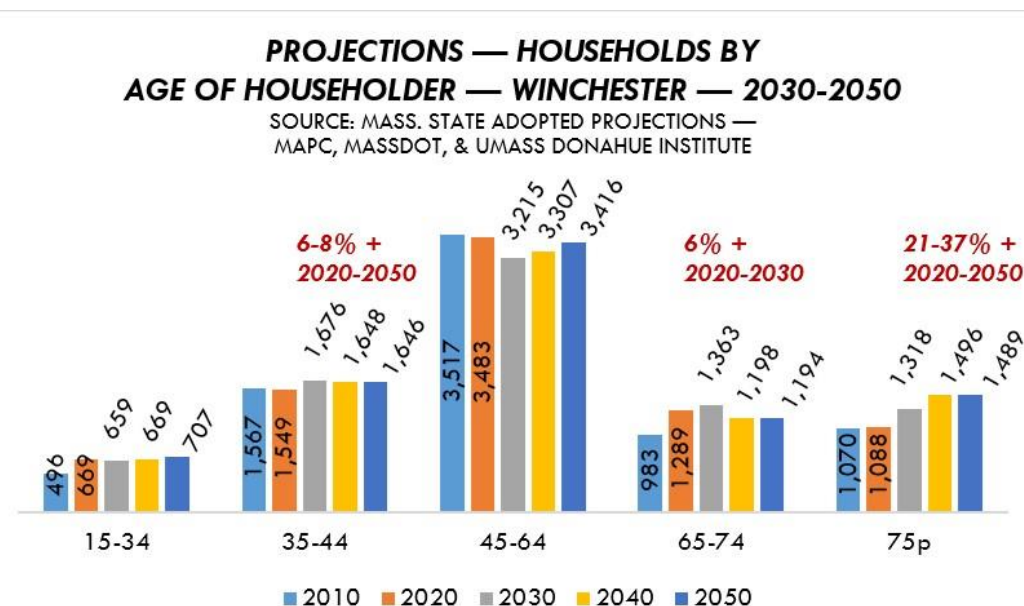
The projected increases for those first two (seniors and maturing adults) can provide a sense of future housing needs. The greater **projected increase for senior householders** could indicate the need for more **lower-maintenance**, potentially **smaller aging-in-place units**. The smaller projected **increase for maturing adult householders** could provide a sense potentially for **family units**, and **community members in general**.

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<sup>47</sup> MAPC, a government research organization, collaborates with lawmakers and other research bodies, providing essential data and insights. In May 2023, a comprehensive projection effort was completed by MAPC, MassDOT, and the UMass. Donohue Institute (UMDI). These projections, extending to 2050, support regional transportation modeling, project planning, and design. UMDI produced population and industry projections, while MAPC developed household and labor force projections and allocated them using the UrbanSim land use model.

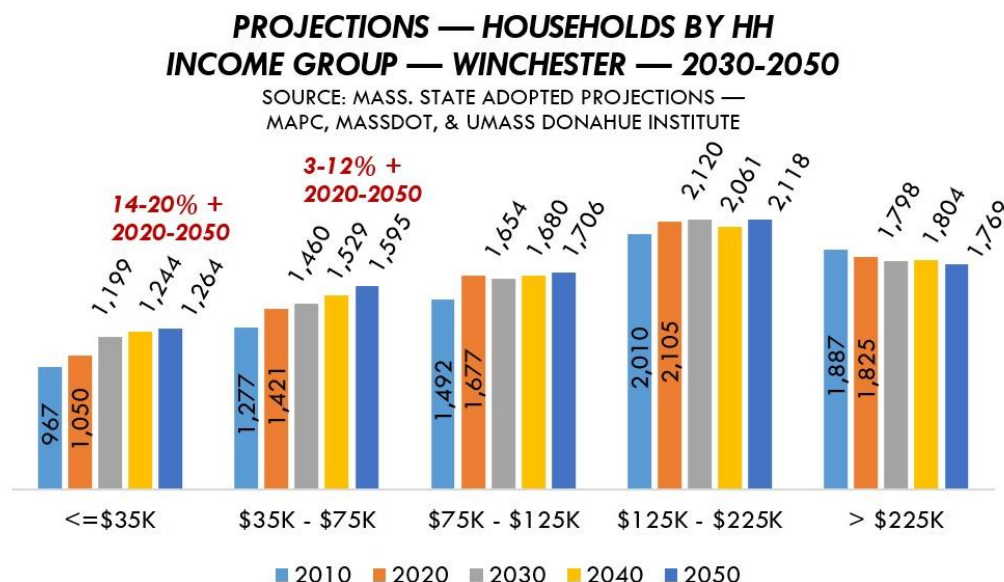
<sup>48</sup> (a) A significant concern highlighted by recent surveys is the potential exodus of young adults from Greater Boston. A poll by the Greater Boston Chamber of Commerce revealed that about 25% of adults aged 20 to 30 expect to leave the region in the next few years. This sentiment is driven primarily by the high cost of living, including exorbitant housing prices and rent, as well as limited opportunities for career advancement and salary increases. — Sources: [https://bostonchamber.com/wp-content/uploads/2024/03/GBCC-Young-Residents-Deck\\_FINAL.pdf](https://bostonchamber.com/wp-content/uploads/2024/03/GBCC-Young-Residents-Deck_FINAL.pdf) ; and <https://www.wbur.org/cognoscenti/2024/03/26/boston-chamber-of-commerce-young-people-survey-exodus-miles-howard> ; and (b) Another analysis of migration patterns shows a notable net loss of residents aged 25-44, who constitute the largest group leaving Massachusetts. — Source: <https://www.bostonindicators.org/article-pages/2024/april/domestic-migration>

Figure 40 Projections – Households by Age of Householder – Winchester – 2030-2050



Looking at projections for households by income group for Winchester, the figure below shows **three noteworthy changes**. The **lowest-income** cohort is expected to **increase 14% to 20%** between 2020-2050. Then the **second-lowest income** group is projected to **increase 3% to 12%** over the course of 2020-2050. Changes in the two following more moderate groups are less consistent. And lastly, the **upper income cohort** is projected to **decrease by 3%** between 2020-2050. These projected increases in the two lowest income cohorts can provide an indication of the **continued need for housing affordability and options**.

Figure 41 Projections – Households by HH Income Group – Winchester – 2030-2050



Looking at projections for estimated housing demand, the State accepted projections estimate that relative to 2020, an **additional 328 units are estimated to be needed by the year 2030** for a total of 8,635 units. Looking further out to 2050, the additional unit demand (again, relative to 2020) will be 719 units (for a total of 9,026 units).

# **DEVELOPMENT CONSTRAINTS, CAPACITY, + OPPORTUNITIES**

## KEY FINDINGS

1. Protected open space (that is important remain protected), and the fact that the rest of town has largely been developed are primary constraints on new housing development that are unlikely to change. **Instead, the Town can consider influencing other development constraints like zoning** where appropriate to support new housing development.
2. Historically in Winchester, existing zoning limits multifamily residential development in most parts of town. Recent State-compliant **zoning amendments in Winchester Center** have allowed the capacity for **multifamily housing near transit** to afford options to community members. **Remaining zoning restrictions** placed on multifamily housing outside Winchester Center **may discourage developers** interested in increasing the housing stock in town, and could also **hinder the production of Affordable Housing**.
3. **Winchester has some municipal tools to support new housing development**, such as the inclusionary housing requirement for developments in the Center Business District, which can be strengthened.
4. During this planning process, community input and a data-driven suitability analysis concluded that new housing development should be guided to the following **consensus focus areas**:
  - **5 master plan opportunity areas** — North Main, North Cambridge, River, and Swanton streets; and Lowell Avenue;
  - **Winchester Center** — for potential affordability components to complement the Sec. 3A compliant Winchester MBTA Overlay District (MOD) new multifamily zoning capacity; and
  - potential **partnerships institutional-religious properties** should opportunities arise.

These areas were developed based on a variety of factors including recent community input from the Town's now concluded MBTA Sec. 3A compliance process.

# NATURAL & PHYSICAL CONSTRAINTS

## LAND AVAILABILITY

The Town of Winchester comprises 4,062 acres. The majority of the land area is residential, which makes up 55%, or 2,253 acres. Approximately 893 acres, or 22% of the total land area, is covered by water bodies, protected open space, or otherwise undevelopable land. About 525 acres, or 13% of the total land area, is permanently protected open space under federal, state, or local jurisdiction. This includes the Mystic Valley Parkway, Middlesex Fells Reservation, the Town Forest, the Senior High School Athletic Fields, and other smaller green areas. Approximately 379 acres, or 9% of Winchester's territorial extent, contains a water body. These include the Upper Mystic Lake, North and Middle Reservoir, Wedge Pond, and with other smaller water bodies.

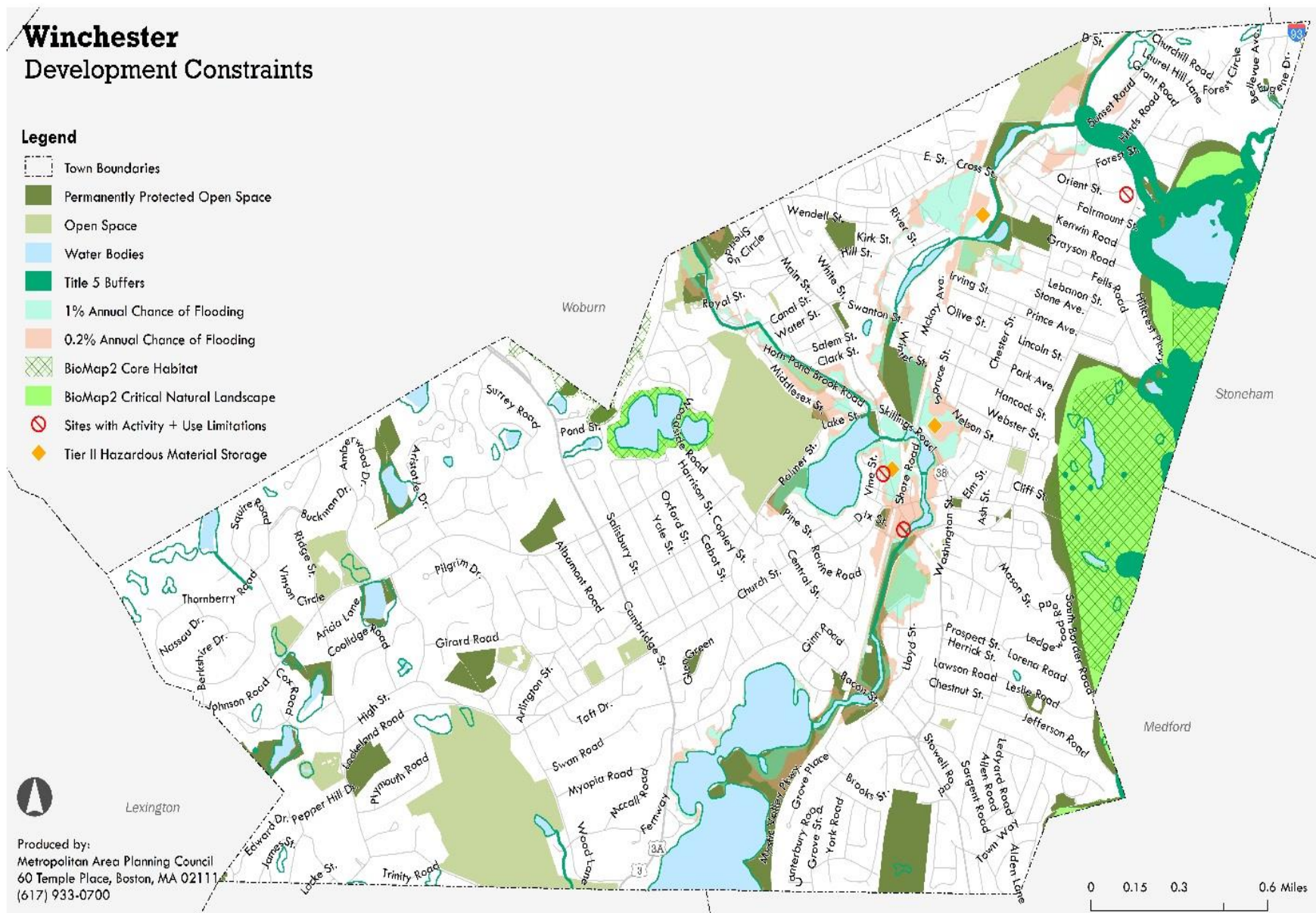
**Table 5 Land Use, Winchester**

Use	Activity	Area (acres)	Percent
Residential	Housing	2,253	55%
Permanent open space	Water bodies and permanently protected open space	893	22%
Agriculture, forestry, fishing, and hunting	No human activity	525	13%
Limited restrictions	Industrial, manufacturing, and waste-related activities	256	6%
Public developed sites	Social, institutional, or infrastructure-related activities	25	1%
Right of Way / Exempt	Right of way, exempt	110	3%
Total		4,062	100%

Source: Land use data from MassGIS June 2024 data at [mass.gov/info-details/massgis-data-property-tax-parcels#attributes](https://mass.gov/info-details/massgis-data-property-tax-parcels#attributes).

In addition to these natural assets that function as constraints on development, there are some contaminated sites. In Winchester, three areas of Town contain oil and/or hazardous material disposal sites, and are considered Tier II (less complex) under the Massachusetts Department of Environmental Protection M.G.L. Chapter 21E. In addition, three areas of Town have activity and use limitations (AULs).

Figure 42 Natural Development Constraints, Winchester



# MUNICIPAL INFRASTRUCTURE

## WATER & SEWER

There are approximately 110 miles of water mains and 86 miles of sewer in Winchester. The Town's **water mains** have been **completely lined or replaced in the last 30 years**. Town of Winchester has been undergoing a **significant water main replacement project** in collaboration with the Massachusetts Water Resources Authority (MWRA) including a 48-inch water main is being replaced to meet redundancy goals. Phase 1 of this project started in May 2022 on Forest Street (from Bellevue Ave to Eugene Drive). This project is part of the larger Northern Intermediate High (NIH) Pipeline Replacement initiative, which aims to improve water distribution and redundancy in Winchester and neighboring towns. As part of water reservoir and dam rehabilitation efforts, related to the South Reservoir Dam with anticipated summer 2024 construction. Part of the project includes a new knife gate for the low-level outlet, along with other improvements The Town also has **active water conservation efforts** to encourage residents to implement such measures, especially with outdoor watering. The MWRA assessments account for approximately 53% of water and sewer revenues. Sewer and water **costs are combined for residential and commercial uses**.

**Table 6 Sewer and Water Rates, Winchester – Spring 2024 Town Meeting**

RESIDENTIAL			
Units	Water	Sewer	Total
0 – 15	\$1.96/ccf	\$1.99/ccf	\$3.95/ccf
16 – 45	\$4.85/ccf	\$6.30/ccf	\$11.15/ccf
Over 45	\$7.74/ccf	\$9.79/ccf	\$17.53/ccf

COMMERCIAL			
Units	Water	Sewer	Total
0 – 75	\$7.83/ccf	\$10.22/ccf	\$18.05/ccf
Over 75	\$9.58/ccf	\$13.84/ccf	\$23.42/ccf

## ROADS & TRANSPORTATION

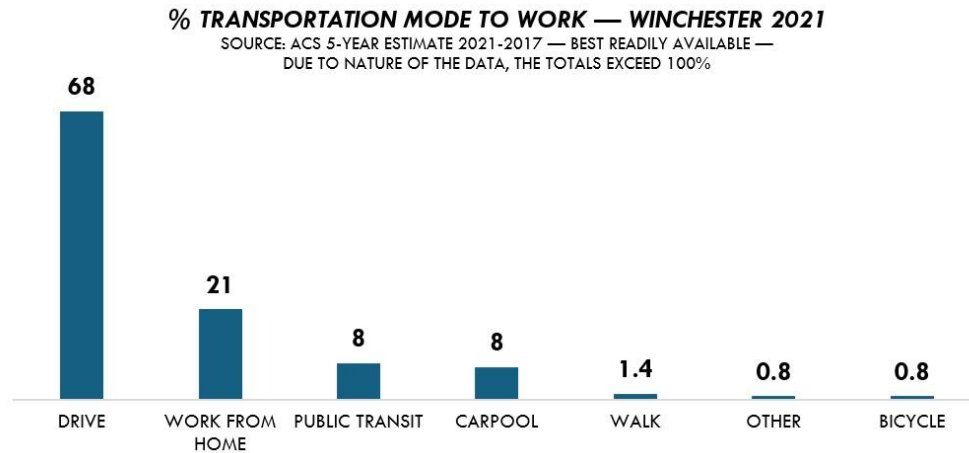
Winchester is well connected to the City of Boston and its surroundings through public transit. According to the Center for Neighborhood Technology (CNT)<sup>49</sup>, Winchester has access to 201,794 jobs within a 30-minute transit commute, including employment options in healthcare (23.7%), educational services (14.6%), construction/utilities (13.2%), retail trade (9.3%) and public administration (8%). Approximately 72.3% (totaling 5,730) of all households in town are within a half-mile of transit, and 58.9% of jobs in Winchester are located within a half-mile of transit. Despite Winchester's transit access, ACS 2021 data shows that approximately 68% of workers 16 years and older drive to work.

According to multiple studies, one possible explanation for this disconnect between transit access and vehicle use is that higher-income households, who are the majority in Winchester, tend to own more vehicles and use them as their primary means of transportation than those that are low- and moderate-income.<sup>50</sup> If future housing development in proximity to Winchester's transit is affordable to households more likely to depend on public transit, it is probable the rate of residents that auto commute will decrease and public transit use will increase.

<sup>49</sup> Source: <https://alltransit.cnt.org/metrics/>

<sup>50</sup> Sources: (a) Dukakis Center for Urban Regional Policy. *Maintaining Diversity in America's Transit-Rich Neighborhoods: Tools for Equitable Neighborhood Change*. 2010. [northeastern.edu/csshresearch/dukakiscenter/](http://northeastern.edu/csshresearch/dukakiscenter/) ; (b) American Public Transportation Association. *Who Rides Public Transportation*. 2017. [apta.com/resources/reportsandpublications/](http://apta.com/resources/reportsandpublications/) ; and (c) MAPC. *Managing Neighborhood Change: Selected Anti-Displacement Strategies in Practice*. 2011. [mapc.org/](http://mapc.org/)

**Figure 43 Transportation Mode to Work – Winchester 2021**



Winchester residents have access to **a variety of transit options**. The North Woburn-Wellington Station **Bus Route 134** runs through Winchester’s Main Street on its way to the Orange Line station in Wellington. The bus runs every hour from 5:37AM to 12:30AM inbound, and 5:15AM to 1:25AM outbound, Monday to Friday, and on a reduced schedule on Saturday and Sunday. The ride takes an average of 35-40 minutes each way. The Burlington-Alewife **Bus Route 350** runs through Winchester’s Cambridge Street on its way to the Red Line station in Alewife. The bus runs every hour from 6:01AM to 10:58PM inbound, and 5:44AM to 10:54PM outbound on the weekdays, and on a reduced schedule on the weekends. The ride to Alewife takes about 15-20 minutes from Cambridge Street at Church Street.

The **Lowell and North Station commuter rail** also runs through Winchester, with a stop at Winchester Center and Wedgemere on its way to North Station in Boston. The train runs in the morning from North Station runs at 6:25, 7:00 and 7:35 am, and every two hours thereafter. From Lowell it runs from 5:00 am until 8:40 am every 30 to 45 minutes and every two hours thereafter. It runs on a reduced schedule on the weekends. The ride to North Station takes about 17 minutes from Wedgemere (per May 2024 summer construction schedule activity impacting Winchester Center).

In addition to transit access, Winchester is also connected to the city of Boston and its surroundings via Interstate 93 to the East and U.S. Route 3 to the West. Winchester itself has 96 miles of roadways, and approximately 80.5 miles of sidewalks. There are nine public parking lots in town. On average, Winchester receives \$420,000 for capital planning projects through the **Chapter 90 Program**<sup>51</sup> for **road and sidewalk improvements**. The most recent 2024 apportionment was \$515,501<sup>52</sup>. These funds can be used towards a variety of projects including road and sidewalk maintenance and improvements, small bridges, and bus and transit access.

<sup>51</sup> Source: <https://www.mass.gov/info-details/chapter-90-apportionment>

<sup>52</sup> Source: <https://patch.com/massachusetts/winchester/winchester-delegation-announces-515k-transportation-improvements>

**Figure 44 Excerpt of MBTA Public Transit Service Map for Winchester, July 2024**



In 2016, a Massachusetts law for Chapter 90 road improvements changed to require Americans with Disabilities Act (ADA) ramps installed on any newly paved roads, at an approximate cost of \$2,000 per ramp. The Town has been working on incremental sidewalk repairs but still has extensive list of repairs to be done, in addition to any potential ramp repairs.

## SCHOOLS

Winchester's excellent schools have led the district to **more or less bucking the state-wide trend of decreasing enrollment**. Overall, while statewide enrollment decreased 6% between 2005-2023, **Winchester experienced an overall 14% increase during 2005-2023. However, Winchester schools experienced a recent 7% decrease during 2019-2023.** In May 2024, Town Meeting approved funding for an update to Winchester Schools' Master Plan<sup>53</sup> and it was reported then that Town schools have seeing low single- and double-digit increases the last two year. The figure following the data table below shows the annual enrollment numbers<sup>54</sup>. The future school facilities master plan update will continue to address school infrastructure upgrades for the Lynch and the Muraco elementary schools.

**Table 7 School Enrollment, Winchester and the Commonwealth, 2005-2023**

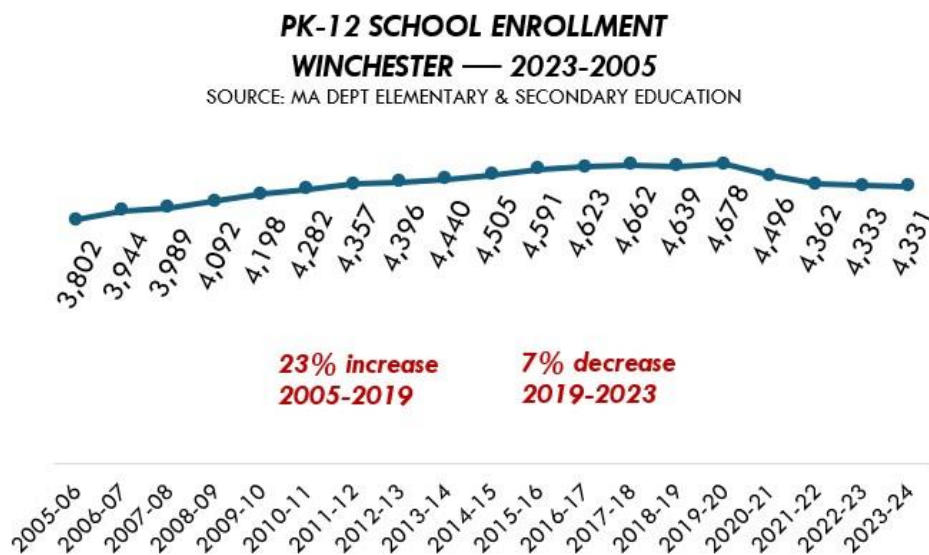
	2005/2006	2023/2024	% Change
<b>PK-12 Commonwealth</b>	972,371	914,959	6% decrease 2005-2023
<b>PK-12 Winchester</b>	3,802	4,331	<b>14% increase 2005-2023</b> <b>7% recent decrease 2019-2023</b>
<b>Avg. MA District</b>	2,499	2,293	8% decrease 2005-2023

<sup>53</sup> Source: [https://homenewshere.com/daily\\_times\\_chronicle/news/winchester/article\\_754a46c0-0c73-11ef-bb05-67ee6fdcf8ea.html](https://homenewshere.com/daily_times_chronicle/news/winchester/article_754a46c0-0c73-11ef-bb05-67ee6fdcf8ea.html)

<sup>54</sup> A community stakeholder observes that more significant growth in K-8 enrollment has been noticed locally, while high school numbers may be declining due to more families opting for private schools. They also observe that larger household sizes may be due to multigenerational families, where seniors assist with childcare.

Winchester Ranking	76 <sup>th</sup>	55 <sup>th</sup>	21-spot decrease
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**Figure 45 School Enrollment PK-12 – Winchester 2023-2005**



The Winchester High School underwent a comprehensive redesign and rebuild from 2014 to 2017 to accommodate a total of 1,370 students. The project included new administration and guidance offices, music classrooms, a media center, and central dining and meeting commons. The total project budget was \$129.9 million, with approximately \$101.1 million going to construction costs. The Vinson-Owen Elementary School, constructed from 2012 to 2013, originally held 21 classrooms; in 2016, the lower level shell space was completed to add 3 more rooms. The Ambrose Elementary School, also a relatively recent build, opened its doors in 2005. The Lynch Elementary School is currently being reconstructed, with work expected to be completed in September 2025.

As part of the aforementioned planned update to the Winchester School's Facilities Master Plan, The plan update focused on securing funding for facilities and properties (and not for design costs). The plan covers elementary and middle schools, the Carriage House, playfields, and the Mystic School. It aims to identify needs, inform capital processes, and prepare for the Muraco School project. The Umass Donahue Institute may be consulted for enrollment projections.

#### **2024 Updated Regional Research Brief — Regarding Impact of Housing Production on Public School Enrollment**

In Massachusetts, there has been a common concern that building new housing, especially multifamily units, will increase school enrollments, putting financial pressure on schools. However, a 2017 study<sup>55</sup> that was updated in 2024 by the Metropolitan Area Planning Council (MAPC) **found no significant link between housing development and school enrollment**. The update included additional data from 2010 to 2020, confirming that the number of new housing units does not significantly impact school enrollments.

<sup>55</sup> Source: <https://www.mapc.org/learn/research-analysis/enrollment/>

# REGULATORY CONSIDERATIONS

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## KEY FINDINGS

1. Winchester has approximately 21 zoning districts across 5 categories
2. **Zoning limits** residential development, especially **multifamily housing in most areas** of Town
  - Existing zoning may **hinder affordable housing production**
  - **Restrictive zoning** can contribute to economic and racial/ethnic **segregation**
  - Lot sizes and building **dimensions can restrict** housing development
  - **Height restrictions** in most districts **may limit cost-effective multifamily** development
3. **Recent zoning success** with
  - Four Multifamily Overlay Districts (**MOD**) that were established in 2024. MODs allow for **as-of-right multifamily** development **near commuter rail**.
  - **Main Street Mixed-Use District (MSMD)** in late 2024 for mixed-use residential for walkability and revitalize the northern corridor.
4. **Special permit process can be lengthy and costly** for developers
  - With significant extended development timelines.
  - Involves multiple town departments and committees
5. Winchester is **updating its ADU zoning to comply with the Massachusetts Affordable Homes Act** by February 2025. Key changes include removing age, disability, and owner-occupancy restrictions, allowing ADUs by right for single-family homes, and requiring site plan review. These updates aim to expand housing access, align with state reforms, and address local needs..

## RESIDENTIAL ZONING

Zoning bylaws designate the uses and types of buildings allowed in municipalities under M.G.L. Chapter 40A. **Zoning ensures that incompatible uses are not placed together, but residential bylaws can sometimes be overly restrictive** and enable economic and racial/ethnic segregation<sup>56</sup> by favoring housing types that may not be accessible to diverse households.

**Last updated in 2024 at Spring Town Meeting** <sup>57</sup>, Winchester's zoning bylaws divide land among 23 districts within five categories: residential, business, industrial, special, and overlay districts. Residential uses are allowed, with some limitations, in the six residential districts, the four business districts, as well as the following overlay districts: Independent Elderly Housing (IEHOD), Village Center (VCOD), Planned Residential Development District, Attached Residential Cluster Development (ARCDOD) as well as the **four Multifamily Overlay Districts (MOD)**.

Nonetheless, existing zoning limits residential development, especially for residential types other than single-family housing. The restrictions placed on multifamily housing may be discouraging for developers interested in increasing the housing stock in town and could in some instances also hinder the production of Affordable

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<sup>56</sup> Diversity, equity and inclusion lenses in the report are consistent with the signed Racial Equity Diversity and Inclusion (REDIS) rider that was part of the scope of work and contract.

<sup>57</sup> Zoning Map Fall 2024 on Town Planning Webpage — best readily available — <https://www.winchester.us/DocumentCenter/View/11704>

Housing. The exceptions are the **four Multifamily Overlay Districts**, established in 2024 to meet the requirements under the multifamily zoning requirements for MBTA Communities. These districts **allow for apartment homes, garden apartments, multifamily dwellings, and townhomes are permitted as of right.**

The Town is in the process of updating its ADU zoning to comply with the Massachusetts Affordable Homes Act, with final revisions expected to be presented at the Spring 2025 Town Meeting. These updates aim to expand housing opportunities while aligning with state regulations.

The following section provides an overview and analysis of zoning for residential uses in town. Also see the subsequent tables for more detailed but non-executive summaries.

**RESIDENTIAL DISTRICTS**

As of 2024 Fall Town Meeting, there are **six** residential zoning districts that are described below.

- **Multiple Family Residential Districts A (RA-120):** This district is located primarily in the northeast and comprising a small portion of Winchester’s buildable area, permits single-family homes by right (though they are less common). Garden apartments and townhouses/multifamily dwellings require a special permit. Under the zoning bylaws, garden apartment buildings can be up to three stories high and include a maximum of four dwelling units, while townhouses must contain between three and ten attached units in one building. Off-street parking requirements in RA-120 call for two spaces per dwelling unit.
- **Apartment House Residential Districts B (RB-20):** This district allows for **garden apartment houses and multi-family dwellings** by special permit and **apartment houses** by special permit. Within the RB-20, a project cannot exceed 20 dwelling units per acre, but a maximum of 50 dwelling units per acre may be allowed with a special permit in conformance with affordable housing incentives. There is a minimum open space requirement of 60% of the lot area, which can be reduced by including landscaped garage space. The off street parking requirement in this district is 2 spaces per dwelling unit.
- **Residential Districts A (RDA-20):** This district permits **single-family dwellings** by right. Off-street parking requirements are 2 spaces per dwelling unit.
- **Residential Districts B (RDB-10):** This district allows for **single-family dwellings** by right. Off-street parking requirements are 2 spaces per dwelling unit.
- **Residential Districts C (RDC-15):** This district permits **single-family dwellings** by right. Off-street parking requirements are 2 spaces per dwelling unit.
- **General Residence Districts (RG-6.5):** This district permits **single-family and duplex dwellings** by right. Off-street parking requirements are 2 spaces per dwelling unit. Conversion of a single family dwelling into a duplex requires a special permit in this district.

**Other Noteworthy Residential Use Regulations** — It is also worth noting that the **Center Business District (CBD)** includes residential uses, which are governed by separate regulations and a specific table of uses for that district. Similarly, the **MBTA Overlay District (MOD)** permits residential uses across its four sub-districts.

Additionally, **accessory dwelling units (ADUs)** are subject to regulations that apply across all residential districts. Recent 2024 Fall Town Meeting amendments to the Town’s Accessory Dwelling Unit (ADU) regulations clarify the ADU definition in **Section 10.0** of the Zoning Bylaw, specifying that it is a self-contained housing unit—complete with sleeping, cooking, and sanitary facilities—located within or in an accessory structure to a single-family or duplex dwelling. The ADU bylaw was updated to comply with State law, and allows ADU’s in single family by-right ADU’s and with special permits in two family districts. The definition requires a

separate entrance, prohibits the ADU from being sold independently, and mandates compliance with **Building Code 105 Mass. Reg. 410.400**. The ADU may include up to two bedrooms and must be rented under a minimum 30-day agreement, with at least 30 days between rental starts.

In **Section 3.2.2**, the updated bylaws waive the requirement for one off-street parking space if the ADU is within a half-mile of a commuter rail station or bus station. This section also bans the use of ADUs for short-term rentals (less than 31 days). Moreover, all ADUs are now subject to **Site Plan Review under Section 9.5**, ensuring proper oversight of construction and adherence to community standards. These changes address parking concerns near transit, prohibit short-term rentals, and streamline the ADU approval process.

## **BUSINESS DISTRICTS**

As of 2024 Fall Town Meeting, there are now **three** business zoning districts that are described below. A **new Main Street Mixed-Use District (MSMD) was created**, which has its own subdistricts. Two prior business districts were removed: the General Business District 2 (GBD-2) and General Business District 3 (GBD-3).

- **General Business District 1 (GBD-1)**. Residential uses are not allowed in this district. Several commercial uses are permitted by right, including retail stores, personal service establishments, restaurants, indoor commercial amusement, general service establishments, trade shops, banks, business offices, commercial greenhouses, and trade or professional schools. Other uses, such as fast-food restaurants and salesrooms or repair garages for vehicles, are permitted only by special permit.
- **Center Business District (CBD)**. The CBD is divided into several subareas: **East Core**, **Town Common**, **North Core**, and **Museum**.
  - In the **East Core**, single-family dwellings are not permitted, but other residential uses like multi-family and mixed-use developments may be allowed, and other uses are permitted by right and special permit.
  - In the **Town Common** area, the same rules apply as the East Core.
  - In the **North Core** area, the same rules apply as the East Core and Town Common CBD sub areas.
  - In the **Museum** area, single family is not allowed, but other residential uses are permitted by special permit.
  - In all CBD areas, various commercial and other uses are permitted by right or special permit. Regulations also include minimum side and rear setbacks, open space percentages. The CBD also has its own specific parking requirements which includes parking only in the rear of the site, or within the footprint of the building, or contributions to a parking fund.
- **Main Street Mixed-Use District (MSMD)**. This district is a newly established, pedestrian- and bicycle-friendly gateway to Winchester, intended to spur vibrant, climate-resilient development along Main Street. It integrates commercial, residential, and community spaces, with **residential units permitted only within mixed-use developments**. The district is divided into seven subdistricts—E1, E2, E3, W1, W2, W3, and W4—ranging from higher-density mixed use near the town center (E1, W1) to lower-density, primarily residential configurations (W3, W4). Parking standards vary by subdistrict: **residential uses require 0.75–1 space per unit**, while commercial needs 0.75–1 space per 1,000 square feet. At least 20% of all parking spaces must be pre-wired for electric vehicle (EV) charging, and another 20% must be equipped with chargers. The MSMD further mandates **12-foot-wide sidewalks, minimum open space (50% for mixed-use and other, 60% for residential)**, and secure bicycle parking integrated into the building.
  - Administration and enforcement are overseen by the Planning Board, which serves as the **Special Permit Granting Authority (SPGA)**. Key requirements include **site plan review** for new construction or significant changes, **historical review** if historic resources are affected, and

**inclusionary housing** provisions. The MSMD's regulations take precedence where they differ from other bylaws, and the Planning Board can grant dimensional or design waivers if they serve the public interest. Establishing the MSMD required amending the Official Zoning Map—removing certain General Business and Limited Light Industrial districts, along with the Village Center Overlay District—and updating references in the Residential Districts section of the bylaw.

## **OVERLAY DISTRICTS**

**The Independent Elderly Housing Overlay District (IEHOD)** applies to only 1 site and is superseded by ARCDOD. IEHOD was created to provide assisted living to elderly residents in a manner that encourages the preservation of open space and is consistent with the scale of residential development in Winchester. In order to build in the IEHOD, developers must submit a **special permit** to the Zoning Board of Appeals. As a condition of the special permit, developers are required to provide Affordable Housing through one or a combination of the following methods:

1. Set aside a number of units (up to 10%) for rental by the Select Board (SB) and transfer<sup>58</sup> a monetary amount to the Winchester Housing Fund. The SB can use the funds to rent units in the IEHOD project at market rate. The SB can alternatively negotiate a rent reduction in lieu of an amount transferred to the Winchester Housing Fund.<sup>59</sup>
2. Transfer ownership of dwelling unit(s) to the SB for Affordable Housing purposes. The dwelling units can be new or existing housing stock in town.
3. Make a payment to the Winchester Housing Fund.

**The Planned Residential Development District (PRD)** encourages flexibility for multifamily housing development by **allowing tracts of 20 acres or more in RDA and 10 acres or more in RDB to be rezoned** via Winchester Town Meeting vote for a PRD. The developer must submit a special permit application to the Zoning Board of Appeals, which is then reviewed by the Planning Board and approved or disapproved. PRD projects are also subject to specific design, landscape design, circulation, parking, common open space, and buffer zone standards. **Recent developers have chosen to pursue permits under the ARCDOD designation over PRD.**

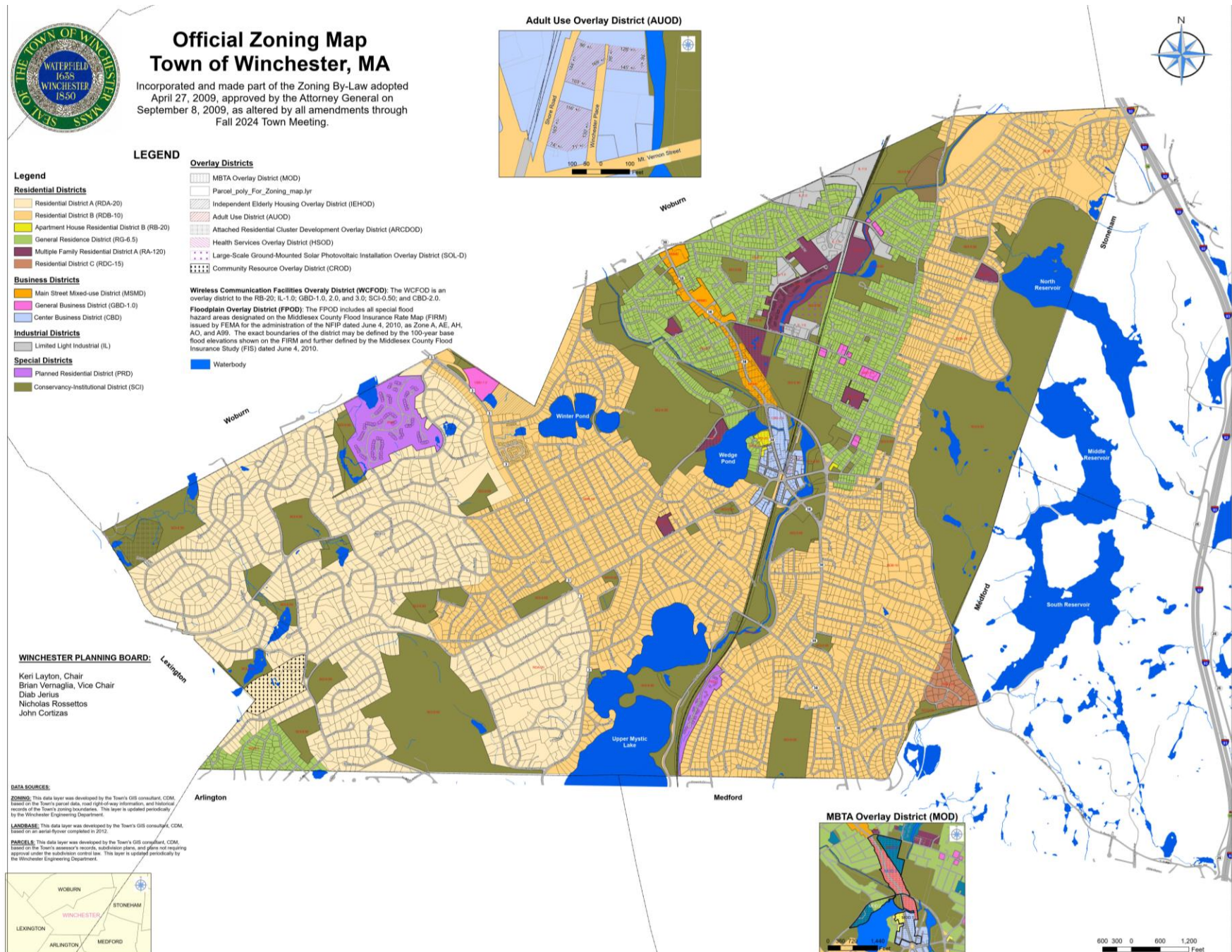
**The Attached Residential Cluster Development Overlay District (ARCDOD)** was adopted to protect and encourage open land and the natural environment, while providing Affordable Housing opportunities for low- and moderate-income households and lowering the cost of providing basic infrastructure. In order to develop in the ARCDOD, applicants must obtain approval from the Planning Board and a special permit from the Zoning Board of Appeals, and meet specific dimensional, open space, and buffer zone requirements. ARCDOD developments must also provide Affordable Housing consistent with federal and state regulations.

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<sup>58</sup> A community stakeholder recommends transferring buildings to the Affordable Housing Trust (AHT) instead of the Select Board (SB) in the future.

<sup>59</sup> Payment is determined as 5% of estimated construction costs using the current edition of the Building Construction Cost Data published by the R.S. Means Company of Kingston, MA. The BOS can allow applicants to construct or transfer no less than 75% of the cost if the remaining balance is invested in interior or exterior improvements of the dwelling units. If the payment is used to purchase housing, the BOS will hire a professional real estate appraiser to determine the value of the dwelling units.

Figure 46 Zoning Map, Winchester — Including Fall 2024 Town Meeting Amendments



**The Multifamily Overlay District(s) (MOD)** was adopted to comply with state mandated requirements under M.G.L 40A Section 3A, legalizing multifamily development for all cities and towns that are MBTA communities. These are **four contiguous overlay districts that were established at the spring 2024 town meeting**. These districts allow for multifamily buildings to be **constructed “as of right” with site plan review** and do not require a special permit. These districts total approximately 48 acres in size and are located near the commuter rail station and may see more than 1,200 units built as a result of this zoning change. This overlay district seeks to accomplish six specific goals, as are outlined in the bylaw:

1. Encourage the production of a variety of housing sizes and typologies to provide equal access to new housing throughout the community for people with a variety of needs and income levels;
2. Support vibrant neighborhoods by encouraging an appropriate mix and intensity of uses to support an active public space that provides equal access to housing, jobs, gathering spaces, recreational opportunities, goods, and services within a half-mile of a transit station;
3. Locate housing near public transit, downtowns, or town centers to promote general public health, reduce the number of vehicular miles traveled, support economic development, and meet community-based environmental goals, including reducing greenhouse gases and improving air quality;
4. Preserve open space in a community by locating new housing within or adjacent to existing developed areas and infrastructure;
5. Support public investment in public transit and pedestrian and bike-friendly infrastructure; and
6. Increase the municipal tax base through private investment in new residential developments.

**Table 8 Winchester Zoning Bylaw, Table of Residential Uses**

The following is a revised table reflecting Fall Town Meeting 2024 zoning amendments as they relate to residential use regulations for the specified districts, and indicating whether uses are allowed by right (Y), by special permit (SP), or are forbidden (N).

District	Single-Family Dwelling	Two-Family Dwelling	Conversion of Single-Family to Two-Family	Accessory Dwelling (ADU)	Garden Apartment House	Townhouse/Multi-Family Dwelling	Apartment House	Business/Residential	Business/Residential < 4 DUs	Cluster Residential Housing	Multi-Use Development
RDA-20	Y	N	N	Y	SP	SP	N	N	N	SP	N
RDB-10	Y	N	N	Y	N	N	N	N	N	SP	N
RB-20	N	N	N	Y	SP	SP	SP	N	N	SP	N
RG-6.5	Y	Y	SP	Y	N	N	N	N	N	SP	N
RA-120	Y	N	N	Y	SP	SP	N	N	N	SP	N
RDC-15	Y	N	N	Y	N	N	N	N	N	SP	N
MSMD	SP	SP	N	Y	SP	SP	SP	Y	Y	N	Y
GBD-1	N	N	N	N	N	N	N	N	N	N	N
CBD	N	N	N	Y	SP	SP	SP	N	N	N	N
PRD	Y	Y	N	Y	SP	SP	N	N	N	N	N
IEHOD	N	N	N	N	SP	SP	SP	N	N	N	N
PUD	See Underlying CBD	See Underlying CBD	See Underlying CBD	Y	See Underlying CBD	See Underlying CBD	See Underlying CBD	See Underlying CBD	See Underlying CBD	See Underlying CBD	See Underlying CBD
ARCDOD	See Underlying District	See Underlying District	See Underlying District	See Underlying District	See Underlying District	See Underlying District	See Underlying District	See Underlying District	See Underlying District	See Underlying District	See Underlying District
MOD	N	N	N	Y	Y	Y	Y	N	N	N	N

## **LOT + BUILDING DIMENSIONS**

In addition to land use, zoning by-laws lot and building dimensional regulations can also result in challenges to varied housing development. In Winchester, these requirements may restrict new multifamily housing production. The minimum lot sizes in residential districts range from 6,500 square feet in the RG-6.5 District to 120,000 square feet in the RA-120 District. **Minimum lot sizes** in overlay districts that allow housing development range from 5 acres in IEHOD to 20 acres in PRD and ARCDOD. **Frontage requirements** in residential districts range from 65 feet in RG-6.5 to 200 feet in RA-120, from 20 feet to 50 feet in business district GDB-1, and from 200 feet for the PRD and IEHOD overlay district to 20 feet in ARCDOD.

The maximum building height in residential districts is 40 feet with the exception of RB, which is 45 feet. In addition to the limitations on where multifamily development is allowed, the **existing height restrictions may be limiting** cost-effective development of this kind of housing. **Allowing taller buildings by right in appropriate districts would better facilitate multifamily development in Winchester.** See Table 7 for a detailed summary of dimension requirements. **One of the MOD subdistricts**, subdistrict 4, **allows** for building heights of 64 feet or **eight stories**, giving greater opportunity for cost-effective development than the town has previously seen in its developments. See Table 8 for a detailed summary of dimension requirements for the MOD, where multifamily development does not need a special permit.

The new Fall Town Meeting 2024 ADU bylaw does not create additional lot dimension requirements; rather, it mandates that ADUs follow the existing dimensional standards for single-family homes in Section 4 of the zoning bylaws. If those requirements are not met, relief may be sought from the Zoning Board of Appeals.

The **Main Street Mixed-Use District (MSMD)** establishes varying dimensional standards by subdistrict (E1, E2, E3, W1, W2, W3, and W4) and by development type (Mixed-Use, Residential, or Other). For example, maximum building heights for Mixed-Use developments can range from 48 to 67 feet with a flat roof (or up to 71 feet with a pitched roof), while Residential developments are capped at 42 (flat) or 46 (pitched) feet, and Other uses at 48 (flat) or 51 (pitched) feet. All new structures must be at least 24 feet tall and maintain a two-story minimum, with maximum stories varying from 3 to 4.5 for Mixed-Use and 2.5 to 3 for Residential. Ground-floor heights range from 12 feet (Residential) to 14 feet (Mixed-Use and Other). Across the MSMD, building footprints cannot exceed 20,000 square feet, and front setbacks range from a maximum of 10 feet (Mixed-Use) to 15 feet (Residential or Other), with a minimum of 0 feet for Mixed-Use and 5 feet for Residential or Other. Rear setbacks are uniformly 20 feet, while side setbacks can be 0 feet for Mixed-Use and 10 feet for Residential or Other. Sidewalks must measure at least 12 feet in width, and developments should reinforce local street patterns and ensure ground-floor transparency, creating a cohesive and pedestrian-friendly streetscape.

## **PARKING REQUIREMENTS**

Single- and two-family houses require a minimum of two parking spaces per residential unit. Garden apartments, townhouses, and mid-rise apartments also require two spaces per unit in all zoning districts except for CBD, where 0.75 parking spaces per unit are required.

For **Accessory Dwelling Units**, Section 3.2.2 requires one off-street parking space for each ADU, which can be in either a driveway or garage. However, properties located within a half-mile of a commuter rail or bus station are exempt from this requirement. Additionally, constructing a new garage for an ADU requires a special permit.

The **Main Street Mixed-Use District (MSMD)** has specific parking regulations that are primarily governed by Section 8.12 of the zoning bylaw, but also reference Sections 5.1 and 5.2 of the Winchester Zoning Bylaw. In case of any conflict between these sections, the MSMD regulations take precedence.

The following is a brief summary of the parking requirements:

- **Minimum Parking Spaces:**
  - **Residential Use:** The minimum parking requirement ranges from **0.75 to 1 space per dwelling unit**, depending on the specific subdistrict within the MSMD.
  - **Commercial Use:** The minimum parking requirement ranges from **0.75 to 1 space per 1,000 square feet of gross floor area**, depending on the subdistrict.
- **Electric Vehicle (EV) Charging:**
  - At least **20% of all parking spaces** (including existing spaces) must be **pre-wired for EV charging stations**.
  - An additional **20% of all parking spaces** must be **equipped with active EV charging stations**.
  - A minimum of **one pre-wired space and one active charging station** must be provided on the premises, except when fewer than five parking spaces are available, in which case no charging station is required.
- **Shared Parking:**
  - Shared parking may be utilized in **mixed-use developments** where different uses have different peak parking demands.
  - Acceptable methods for calculating shared parking reductions include the **Urban Land Institute Shared Parking Report or the ITE Shared Parking Guidelines**.
  - A **shared parking agreement** must be executed by all parties, recorded at the Registry of Deeds, and approved by the Planning Board during the Site Plan Review process.
- **Bicycle Parking:**
  - A minimum of **one bicycle parking space per two residential units and one space per 1,000 square feet of non-residential uses** must be provided.
  - Bicycle parking requirements may be reduced through the Site Plan Review process if deemed excessive for the intended use.
  - For multi-family residential and mixed-use developments with **25 or more units**, a **covered and secure bicycle parking area must be integrated into the building structure**.

The **four MOD districts** have varying parking requirements, shown in Table 6 below.

**Table 6 Parking Requirements for MOD Overlay Districts**

Multifamily Overlay District	Number of Required Parking Spaces
MOD-1	0.75 / unit
MOD-2	2.00 / unit
MOD-3	0.75 / unit
MOD-4	1.00 / unit

**SPECIAL PERMIT PROCESS**

Both the Planning Board and the Zoning Board of Appeals serve as the Special Permit Granting Authority (SPGA), depending on the district. The Planning Board is the SPGA in the Mixed-Use Main Street District (MSMD), the Center Business District (CBD), and the MBTA Overlay District (MOD). Meanwhile, the Zoning Board of Appeals is the default SPGA unless otherwise stated, and it specifically handles Adult Uses within the Adult Use Overlay District (AUOD), Planned Residential Developments (PRD), the Health Services Overlay District (HSOD), and the Attached Residential Cluster Development Overlay District (ARCDOD).

**Special permits can be granted if the anticipated benefits of development to the town and the neighborhood outweigh anticipated adverse effects.** To request a special permit, the applicant must file 18 copies of their submission at the Building Department, which then forwards copies to the Planning Board, Board of Health, Town Engineer, Conservation Commission, Building Commissioner, Director of Public Works, Police Chief, the Design Review Committee, and the Historical Commission. **Developers have indicated that this special permit process significantly extends the development timeline, delaying construction and resulting in additional costs.**

**Table 7 Dimensional Requirements, Winchester**

The following is a brief tabular summary of the dimensional regulations for residential uses in the specified districts to reflect recent Fall Town Meeting 2024 amendments.

DISTRICT	MIN. LOT AREA (SF)	MIN. LOT FRONTAGE (FT)	MIN. LOT WIDTH (FT)	MIN. FRONT YARD (FT)	MIN. SIDE YARD (FT)	MIN. REAR YARD (FT)	MIN. YARD ADJ. TO SCI & RES. DIST. (FT)	MIN. YARD ADJ. TO OTHER DIST. (FT)	MIN. OPEN SPACE (%)	MIN. GREEN SPACE (%)	MAX. HARDSCAPE (%)	MAX. BUILDING HEIGHT (STORIES)	MAX. BUILDING HEIGHT (FT)	MAX. LOT COVERAGE (%)	MIN. DISTANCE BETWEEN BUILDINGS (FT)	MAX. FAR	MAX. DENSITY	PARKING
RDA-20	20,000	100	120	35	20	20	15	15	75	35	35	2.5	40	N/A	15	N/A	N/A	2 spaces/dwelling unit
RDB-10	10,000	80	80	25	15	15	15	15	70	35	35	2.5	40	N/A	15	N/A	N/A	2 spaces/dwelling unit
RB-20	20,000	75	75	25	15	15	15	15	60	35	NR	5	45	60	15	2.0 (2.5 w/ parking garage)	20 units/acre (50 units/acre with special permit)	2 spaces/dwelling unit
RG-6.5	6,500 (single & duplex)	65	65	20	10	10	10	10	70	35	35	2.5	40	N/A	15	N/A	N/A	2 spaces/dwelling unit
RA-120	120,000	200	200	40	40	40	40	40	75	35	35	3	40	N/A	30	N/A	3 units/acre	2 spaces/dwelling unit
RDC-15	15,000	100	100	35	20	20	15	15	70	35	35	2.5	40	N/A	15	N/A	N/A	2 spaces/dwelling unit
MSMD	See 8.12.5, Table I	See 8.12.5, Table I	See 8.12.5, Table I	See 8.12.5, Table I	See 8.12.5, Table I	See 8.12.5, Table I	See 8.12.5, Table I	See 8.12.5, Table I	See 8.12.5, Table I	See 8.12.5, Table I	See 8.12.5, Table I	See 8.12.5, Table I	See 8.12.5, Table I	See 8.12.5, Table I	See 8.12.5, Table I	See 8.12.5, Table I	See 8.12.5, Table I	See 8.12.5, Table I
MSMD Subdistricts E1-W4	N/A	N/A	N/A	MU: 10' Res: 15' Other: 15' (Max Front)13 MU: 0' Res: 5' Other: 5' (Min Front)	MU: 0' Res: 10' Other: 10' (Min Side)	5' (Rear)	20' (Abutting Res)14 5' (Abutting SCI)	N/A	50% (MU & Other) 60% (Res)	N/A	N/A	MU: 4.5 Res: 3 Other: 2.5 (Max Stories, E1/W1)16 MU: 3.5 Res: 2.5 Other: 2.5 (Max Stories, E2-E3)17 MU: 3 Res: 2.5 Other: 2.5 (Max Stories, W2-W4)	MU: 67' Res: 42' Other: 48' (Max Flat Roof Height, E1/W1)16 MU: 56' Res: 42' Other: 48' (Max Flat Roof Height, E2-E3)16 MU: 48' Res: 42' Other: 48' (Max Flat Roof Height, W2-W4)16 MU: 71' Res: 46' Other: 51' (Max Pitched Roof Height, E1/W1)16 MU: 60' Res: 46' Other: 51' (Max Pitched Roof Height, E2-E3)16 MU: 52' Res: 46' Other: 51' (Max Pitched Roof Height, W2-W4)	20,000 sq ft. (Max Building Footprint)	N/A	N/A	N/A	Residential: 0.75 - 1/unit
GBD-1	NR	20	20	10 Min/ 15 Max (v)	NR	15	15	NR	NR	NR	NR	33	45	N/A	NR	1.0	N/A	See 5.1.3 Table

<b>CBD</b>	See 7.3.12	See 7.3.12	See 7.3.12	See 7.3.12	See 7.3.12	See 7.3.12	See 7.3.12	See 7.3.12	See 7.3.12	See 7.3.12	See 7.3.12	See 7.3.12	See 7.3.12	See 7.3.12	N/A	See 7.3.12	See 7.3.12	N/A	0.75-1.5 spaces/unit
<b>CBD - Town Common</b>	N/A	N/A	N/A	0 ft (Property line), up to 10ft w/ special permit	Party wall (unless bordering historic structure then 5 ft)	20 ft (15 w/ special permit)	N/A	N/A	10% (20% w/ height increase by special permit)	N/A	N/A	See Map 7.3.2	See Map 7.3.2	See Map 7.3.2	N/A	N/A	1.5 (2.5 w/ special permit)	N/A	0.75-1.5 spaces/unit
<b>CBD - Museum</b>	N/A	N/A	N/A	5 ft (15 ft w/ special permit)	15 ft	30 ft (20 ft w/ special permit)	N/A	N/A	20%	N/A	N/A	See Map 7.3.2	See Map 7.3.2	See Map 7.3.2	N/A	N/A	1.0 (1.75 w/ special permit)	N/A	0.75-1.5 spaces/unit
<b>PRD</b>	20 acres in RDA-20, 10 acres in RDB-10	200	200	75 feet or twice building height	See ZBL	See ZBL	N/A	N/A	N/A	N/A	N/A	3 stories max	40 ft max	40 ft max	N/A	20 feet min	N/A	2 units/acre (3 units/acre max)	2 spaces/dwelling unit
<b>IEHOD</b>	5 acres	200 (50 for circular turnaround or curve)	N/A	N/A	N/A	N/A	N/A	N/A	65	N/A	N/A	3	40	40	15% (buildings & structures)	N/A	N/A	12 units/acre (150 units max)	N/A
<b>PUD</b>	25,000 sf	50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	As required by underlying CBD area	As required by underlying CBD area	As required by underlying CBD area	N/A	N/A	N/A	N/A	See underlying CBD area
<b>ARCDOD</b>	10 acres min.	20	N/A	N/A	15	N/A	N/A	N/A	40	N/A	40% max impervious surface	3 stories	36 feet (32 feet within 40 ft of a property line)	36 feet (32 feet within 40 ft of a property line)	N/A	15 feet min	N/A	1 dwelling unit per 7,500 sq ft	N/A
<b>MOD</b>	See Underlying District	See Underlying District	See Underlying District	MOD1: 0, MOD2: 20, MOD3: 10, MOD4: 70	MOD1: 0 (unless bordering historic structure then 5), MOD2-4: 10	MOD1: 20, MOD2: 10, MOD3: 15, MOD4: 20	MOD1: 0, MOD2-4: 20	MOD1: 0, MOD2-4: 20	MOD1: 20%, MOD2: 75%, MOD3: 60%, MOD4: 70%	MOD1: N/A, MOD2-4: N/A	MOD1: N/A, MOD2-4: N/A	MOD1: 4, MOD2: 2.5, MOD3: 3, MOD4: 8	MOD1: 45, MOD2: 40, MOD3: 45, MOD4: 64	MOD1: 45, MOD2: 40, MOD3: 45, MOD4: 64	N/A	N/A	MOD1: 1.5, MOD2: 2.0, MOD3: 1.0, MOD4: 1.0	N/A	MOD1: 0.75/unit, MOD2: 2/unit, MOD3: 0.75/unit, MOD4: 1/unit

**Table 8 Dimensional Requirements for Multifamily Overlay Districts, Winchester**

DISTRICTS	Multifamily Overlay Districts			
	MOD-1	MOD-2	MOD-3	MOD-4
<b>Min. Front Yard Setback (ft)</b>	0'	20'	10'	70'
<b>Min. Side Yard Setback (ft)</b>	0'*	10'	10'	20'
<b>Min. Rear Yard Setback (ft)</b>	20'	10'	15'	20'
<b>Min. Yard adj. to SCl + Res. Dist. (ft)</b>	0'	20'	20'	20'
<b>Min. Yard adj. to other Dist.</b>	0'	20'	20'	20'
<b>Min. Open Space (%)</b>	20	75	60	70
<b>Min. Green Space (%)</b>	-	35	-	-
<b>Max. Hardscape (%)</b>	-	35	-	-
<b>Max. Building Height (stories)</b>	4	2.5	3	8
<b>Max. Building Height (ft)</b>	45'	40'	45'	64'
<b>Max. FAR</b>	1.5	2	1	1
<b>Max. Density (Dwelling unit per acre)</b>	49.6	4.1	10.7	25.6

\* Unless bordering a free-standing historic structure, then 5'

# EXISTING MUNICIPAL TOOLS

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## PROGRAMS & POLICIES

### **FIRST TIME HOME BUYER PROGRAM**

Winchester has a First Time Home Buyer Program that utilizes EOHLC's Local Initiatives Program (LIP). Under this program, a developer will approach the town and the Select Board makes a decision as to if the project should be pursued in good faith as a friendly 40B development. Income and assist limits apply and the applicant must be able to obtain a mortgage.

### **INCLUSIONARY HOUSING**

All projects in the **Center Business District** that include housing are required to have Affordable units on-site or apply for a Payment in Lieu of Units (PILU) fee. On-site units are required as follows:

1. 10% affordable units at 80% of AMI for projects with 6-plus units
2. 10% affordable units at 80% of AMI for projects with 25-plus units, and 5% affordable units at 80-120% AMI

Applicants that build on-site may reduce the number of required parking spaces by up to 0.25 spaces per unit and/or increase FAR by 0.5 with a special permit from the SPGA.

A PILU fee may be allowed following a review from the Winchester Housing Partnership Board and the SPGA if the developer can show provision of Affordable units would be economically infeasible and if it's in the best interest of the town to accept this alternative. Fees go to the Winchester Affordable Housing Fund, which is administered by the Select Board.

The **Independent Elderly Housing Overlay District (IEHOD)** bylaw requires developers to provide Affordable Housing through one or a combination of the following:

1. Set aside a number of units (up to 10%) for rental by the Select Board (SB) and transfer a monetary amount to the Winchester Housing Fund. The SB can use the funds to rent units in the IEHOD project at market rate. The SB can alternatively negotiate a rent reduction in lieu of an amount transferred to the Winchester Housing Fund.<sup>60</sup>
2. Transfer ownership of dwelling unit(s) to the SB for Affordable Housing purposes. The dwelling units can be new or existing housing in town.
3. Make a payment to the Winchester Housing Fund.

The **Multifamily Overlay District (MOD)** has additional inclusionary zoning requirements that apply throughout all four subdistricts. The bylaw requires that ten percent of all housing units constructed within a project shall be affordable to households earning no more than 80% AMI. If a project has 25 or more dwelling units, an additional five percent of the total units must be made available to households earning no more than 120% AMI. There is no PILU option for housing built in the MOD.

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<sup>60</sup> Payment is determined as 5% of estimated construction costs using the current edition of the Building Construction Cost Data published by the R.S. Means Company of Kingston, MA. The SB can allow applicants to construct or transfer no less than 75% of the cost if the remaining balance is invested in interior or exterior improvements of the dwelling units. If the payment is used to purchase housing, the SB will hire a professional real estate appraiser to determine the value of the dwelling units.

## RESOURCES

### **HOUSING PARTNERSHIP BOARD**

The Winchester Housing Partnership Board recommends overall strategies and specific proposals for Affordable Housing development, including applications for federal and state housing subsidies and grants. The Board also reviews and makes recommendations on the inclusion of Affordable Housing in private housing developments across town. The Board is made up of 13 members, including 6 residents and 1 member from the Select Board, Conservation Commission, Council on Aging, Housing Authority, Planning Board, School Committee, and the Disabilities Access Commission.

### **WINCHESTER AFFORDABLE HOUSING TRUST**

The Winchester Affordable Housing Trust (AHT), managed by the trust committee, was authorized at the 2019 spring Town Meeting to “provide for the preservation and creation of affordable housing in the Town of Winchester for the benefit of low- and moderate-income households.” In 2024, the AHT has discussed taking over properties held by the Winchester Housing Corporation.

### **WINCHESTER HOUSING AUTHORITY**

The Winchester Housing Authority (WHA) is authorized to manage the construction, financing, and maintenance of deed-restricted Affordable Housing units in town. Currently, the WHA manages 112 housing units for seniors (age 65 and over) and disabled residents, and 7 units for families that are part of state-aided public housing developments. WHA also manages Federally-assisted public housing developments and/or federal rental subsidy vouchers serving 147 households. As of the 2023 comptroller filing, the fund has \$973,000 in it.

### **WINCHESTER HOUSING CORPORATION**

The Winchester Housing Corporation (WHC) is a private non-profit entity established in the 1990. WHC’s main housing project was the purchase of four market-rate two-family houses in Winchester, which were then converted to eight First Time Home Buyer units for households at 100% of the AMI. The WHC has been largely inactive for the past several years. According to guidestar.org, a website that provides information on non-profit financial activity, the Winchester Housing Corporation has had their non-profit status revoked by the Internal Revenue Service (IRS) due to failure to file annual revenue paperwork.

### **WINCHESTER HOUSING FUND**

The Winchester Housing Fund is managed by the Select Board. Its main purpose is to expand the town’s Affordable Housing inventory. Currently, the trust fund does not function as a Municipal Housing Trust Fund under Section 55C of Massachusetts General Law Chapter 44. As of the 2023 comptroller filing, the fund has \$197,000 in it.

### **FLETCHER FUND**

The Asa Fletcher Fund, created in 1890, is used to help low-income applicants with expenses such as utilities, rent arrearages, and other housing bills. The fund, managed by the Select Board, provides both grants and loans.

## **OTHER ORGANIZATIONS**

Stoneham's Community Service Network provides housing counseling and assistance to Winchester households. The Council of Social Concern in Woburn provides assistance to low-income households with housing and other needs.

## **PREVIOUS PLANNING EFFORTS**

While Winchester's last master plan was created in 1953, the Town has engaged in numerous planning efforts in recent years in order to guide and encourage development and conservation. These efforts include a development plan for the Town Center, a housing study, and an initial report for an update of the Master Plan, which is currently underway. Below is a summary of the most recent planning efforts in Winchester that note the importance of meeting housing need and demand and make recommendations to do so.

### ***DOWNTOWN WINCHESTER MARKET AND OPPORTUNITY ASSESSMENT, 2009***

This document states that new housing development in the downtown could have many potential benefits, including increased market support for businesses, development consistent with Smart Growth planning principles, and use of underutilized buildings and lots. It finds significant demand for alternatives to single-family housing.

### ***WINCHESTER MASTER PLAN: PHASE 1 REPORT, 2010***

This plan recognizes that high prices and lack of diverse housing types have closed the Winchester housing market to young families and people working in town who are not wealthy or don't hold high-paying jobs. It finds that current housing demand is for a different mix of housing types than single-family houses, including townhouses, condominiums, and apartments, and notes that these will serve the increased number of smaller households in town. The plan recommends that Winchester address the need for single- and multifamily housing that is affordable to households with modest incomes and universally accessible. It recommends the Town:

- Plan for and promote multi-unit and mixed-use housing to satisfy existing need
- Adopt a community housing bylaw for households with moderate incomes
- Encourage investment in housing and other properties by revising and reorganizing the ZBL and subdivision regulations to make them less costly and easier to comply with
- Maintain vibrancy in the Town Center by adding more housing at a higher density
- Plan for mixed-use redevelopment with ground-floor retail and upper-story residential development

### ***WINCHESTER TOWN CENTER INITIATIVE: DEVELOPMENT CONCEPTS, 2011***

This document aims to revitalize the Town Center by adding housing among other uses through by-right zoning for mixed-use developments. It anticipates that additional housing will increase property values, tax revenue, and local spending. It also finds that the Town Center can support several hundred more housing units.

### ***WINCHESTER TOWN CENTER HOUSING STUDY, 2011***

This study recognizes a need for more diverse housing types that are affordable to residents with a range of incomes. It projects demand for approximately 180-200 new housing units by 2020, divided between homeowner and rental units. In Town Center specifically, the study states units should be both market-rate and affordable condominiums and apartments to meet the needs of empty nesters and retirees aged 55 and over, as well as young singles and couples with children.

### **WINCHESTER MASTER PLAN, 2020-2030**

The Winchester Master Plan process, conducted from September 2018 to March 2020, was a comprehensive 18-month effort to shape the town's future. It unfolded in four phases: (a) analyzing existing conditions and identifying key challenges and opportunities; (b) community engagement to develop a draft vision statement and goals; (c) identifying specific areas of focus, overarching themes and strategies to achieve goals; and (d) draft plan for public comment, Town vetting and Planning Board approval. The master plan identified evolving opportunity areas for community development and included 5 evolving opportunity areas for mixed-use/residential development potential. These areas were also explored during the HPP community input process during 2023-2024.

# DEVELOPMENT OPPORTUNITIES

As a developed suburban town with protected open space, new housing opportunities in Winchester are constrained to under-utilized and vacant sites. To identify areas suitable for housing, the HPP takes a two-pronged approach:

- **QUALITATIVE:** Residents, housing advocates, and advisory group members participated in two HPP forums and two focus groups for the 2024-2029 Plan Update. In addition to discussing housing needs, challenges and opportunities, an evolving focus areas map was discussed showing a combination of Previous HPP vetted areas, master plan areas, and recently explored MBTA Sec. 3A areas. Participants were asked to provide feedback on any of these areas as well as suggest additional ones. These discussions also considered the potential for smaller-scale gentle infill housing strategies such as cluster cottages, ADU's, smaller-lot open-space subdivisions, potentially two-family duplex expansion, and upper-story residential on existing commercial/office/retail properties.

**Figure 47 Photo from HPP 2024 Advisory Group Discussions**



- **QUANTITATIVE:** MAPC engaged in a spatial analysis of development constraints and opportunities to identify key areas, with criteria for two different scenarios. The first scenario is a transit neutral one that examined local accessibility, development feasibility, residential capacity, and flood risk. The second scenario considered larger parcels with and their growth potential by looking at the difference between underlying zoning regulations and the ability for additional on-site expansion. Both scenarios excluded open space and forested land.

## QUALITATIVE LOCATION SELECTION

### EVOLVING MAP FOCUS AREA DISCUSSIONS

The HPP Advisory Working Group participated two community forums and three working sessions to discuss and gather feedback on Previous HPP plan goals, strategies and opportunity areas. Additional input from housing advocates, housing experts and renters was obtained through two focus groups. The areas explored were a combination of mostly previously explored opportunity areas that benefitted from community input and Town vetting during the Previous HPP process, the master plan process and the MBTA Sec. 3A process.

**Figure 48 Photo from HPP 2024 Advisory Group Discussions**



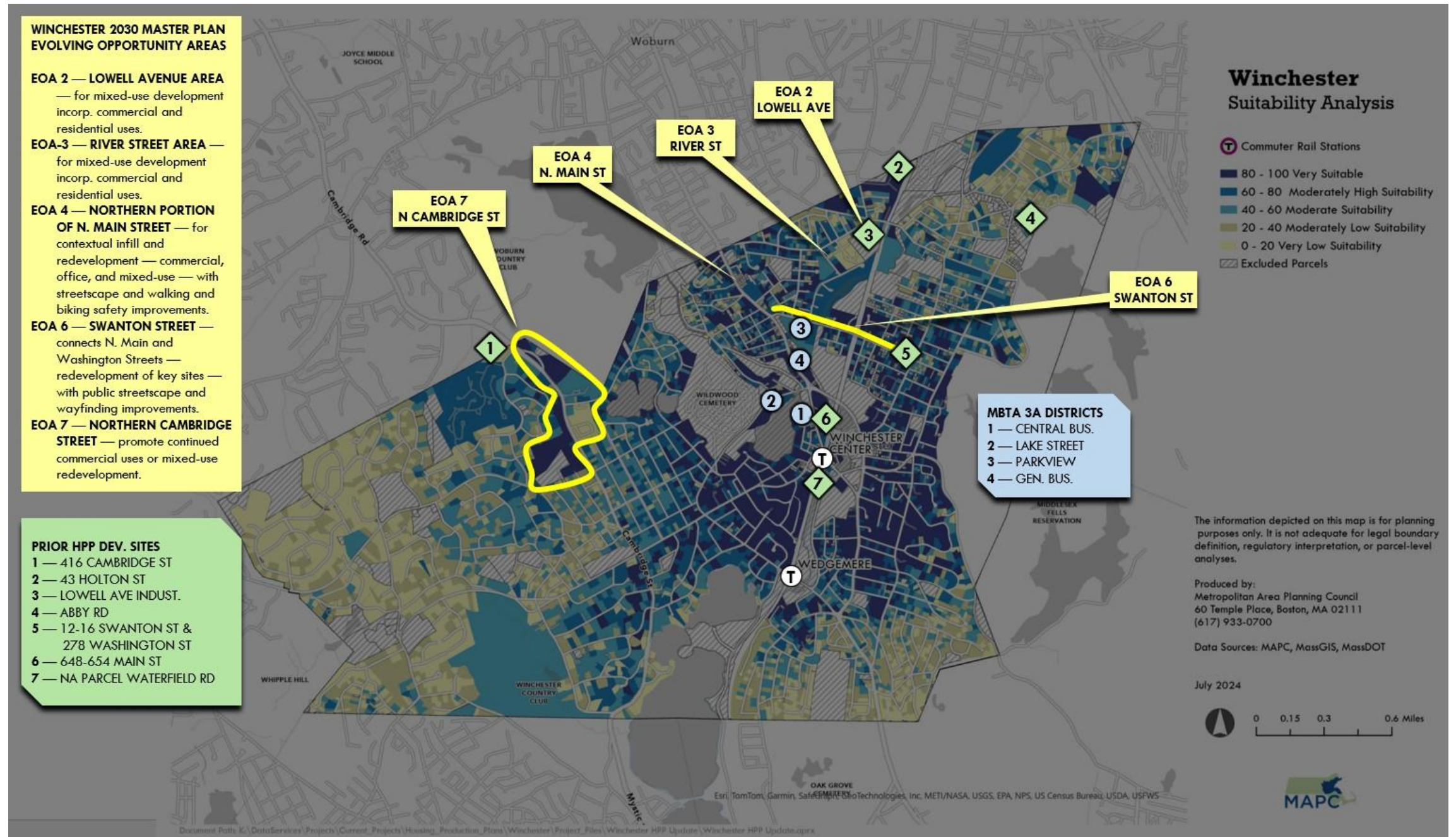
The illustrative map on the following page shows a combination of community-input opportunity areas overlaid on the data-driven suitability analysis. The following areas and types of properties were deemed the **six consensus focus areas**:

- **5 master plan opportunity areas** — North Main, North Cambridge, River, and Swanton streets; and Lowell Avenue; including upper-story residential opportunities;
- **Winchester Center** — for potential affordability components to complement the Sec. 3A compliant Winchester MBTA Overlay District (MOD) new multifamily zoning capacity; and
- potential **partnerships with institutional-religious properties** should opportunities arise (with no particular properties identified).

These areas were developed based on a variety of factors including recent community input from the Town's now concluded MBTA Sec. 3A compliance process.

**Figure 49 Updated Composite Focus Areas Map – Combining Community Input Overlaid on Quantitative Suitability Analysis – for Town Consideration**

*RE-STATED MAP DISCLAIMER — MAP NOT BINDING— The information depicted on this map is for planning purposes only. It is not adequate for legal boundary definition, regulatory interpretation, or parcel-level analyses.*



## QUANTITATIVE SUITABILITY ANALYSIS

To complement the HPP Advisory Working Group and community's input, MAPC engaged in two rigorous spatial analyses to **identify potentially suitable sites for potential voluntary housing development opportunities** around Winchester. The **two exercises used different criteria** to find a range of parcels around town that could be suitable for new housing. See the appendix for more information on these two completed approaches.

Both scenarios are explained further below in greater detail and a **composite map showing the top 20 largest parcels from both top quintiles** highlight the areas around North Cambridge Street, near town center and North Main Street, and some areas along northern Winchester boundary. **Generally, the findings** of these two suitability analyses **show several areas of overlap or proximity to the community identified focus areas** from the HPP 2029 update, the master plan opportunity areas and the Town's MBTA Sec. 3A MOD zoning.

Going forward, **this work could be built on by a recommended HPP Implementation Committee with greater analysis** of both suitability maps, the select parcels included in the below list, and the community-identified areas. Build-out scenarios for whichever sites the HPP Implementation Committee determines are worthy of exploration could then be conducted to determine appropriate scale of development and unit yields in order to better understand which sites allow for the most efficient use of developable land in town. It is worth highlighting that both scenarios excluded open space and forested land parcels.

### SCENARIO 1 — TRANSIT-NEUTRAL SCORES

In this scenario, since the HPP purpose and focus is on community-wide opportunities of all scales for infill redevelopment, the weights of the station area and transit accessibility criteria are set to zero, effectively eliminating these factors from the analysis. This allows seeing “very suitable” and “moderately high suitable” areas shown in purple and dark blue on the map that prioritize local accessibility, development feasibility, residential capacity and flood risk.

- Station Area: 0.0%
- Transit Accessibility: 0.0%
- Local Accessibility: 37.4%
- Development Feasibility: 31.3%
- Residential Capacity: 18.8%
- Flood Risk: 12.5%

### SCENARIO 2 — PARCELS WITH LARGE DIFFERENTIALS BETWEEN BUILT AND ALLOWABLE FAR

This scenario (or more accurately described as a map) identifies parcels with a large difference between existing built Floor-to-Area Ratio (FAR)<sup>61</sup> and allowable FAR. The map shows the difference between Built FAR (sourced from the MAPC Land Parcel database) and the allowable FAR. Winchester zoning approaches FAR somewhat differently and those FARs in GIS data do not lend themselves well for spatial analysis. Therefore, MAPC has approximated it using the Minimum Percentage of Open Space Area Requirement and the Maximum Stories for each zone. This approach allows seeing where current zoning matches with the existing buildings or where there is excess capacity or non-conforming use. This approach can help identify where there are more likely to be opportunities for redevelopment of under-utilized parcels for infill (re)development as many mature and maturing communities do when vacant or greenfield land becomes scarce.

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<sup>61</sup> **Explainer — Floor Area Ratio (FAR)** is a conventional metric in urban planning and zoning that quantifies the relationship between the total floor area of a building and the size of the plot of land on which it is built. FAR is used by planners and regulators to control the density and intensity of development in an area. A higher FAR indicates a denser development, which can influence factors like building height, population density, and the provision of amenities. For example, if a plot of land is 1,000 square meters and the total floor area of the building constructed on it is 3,000 square meters, the FAR is 3.0. So, if the FAR is higher, you can build more floors and make a taller building. If it's lower, your building will be shorter or spread out more.

## POTENTIALLY SUITABLE DEVELOPMENT PARCELS — FOR EXPLORATION & VOLUNTARY PARTNERSHIPS

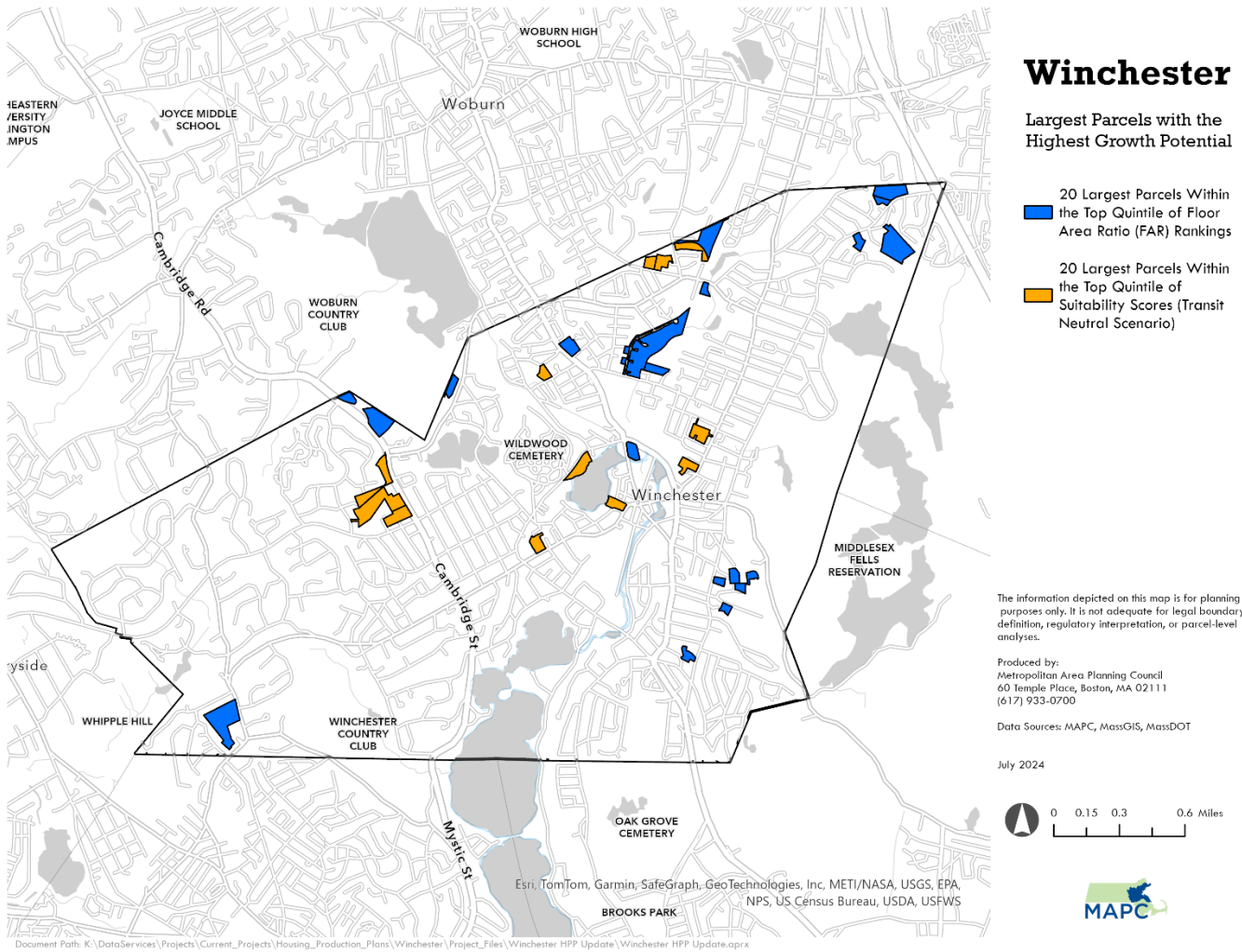
In addition to the 6 qualitatively-selected community consensus areas (5 master plan opportunity areas, Winchester Center, and institutional-religious properties at large), MAPC GIS<sup>62</sup> data analysts did a selection of the largest parcels from quantitative suitability analysis. The following is a list of the **twenty largest parcels** from the **Transit Neutral Scenario analysis**, and the **twenty largest parcels** with **Greater Growth Potential** due to higher under-utilization rates. **The listing of the parcels is not a commitment to their development nor property owner interest.** Instead, it is simply highlighting the largest parcels within the top quintile shown on both maps with the highest Quantitative Suitability Scores.

**Table 9 Top 20 Largest Parcels from Both Quantitative Suitability Analyses**

<b>20 LARGEST PARCELS — TRANSIT NEUTRAL SCENARIO — QUANTITATIVE SUITABILITY ANALYSIS</b>				<b>20 LARGEST PARCELS — GROWTH POTENTIAL SCENARIO — QUANTITATIVE SUITABILITY ANALYSIS</b>		
Acres	Location	LOC_ID	Use Codes	Acres	LOC_ID	Zone Code
10.2	Cambridge St	F_747784_2990156	393	1.78	F_754480_2994095	IL
9.2	Forest Cir	F_760304_2996443	131	1.02	F_744072_2984960	RG
6.3	Holton	F_755762_2996630	401	0.85	F_760304_2996443	RDB
6.3	Cambridge St	F_747808_2992205	330	0.58	F_755762_2996630	IL
5.5	Cambridge St	F_748036_2990728	325	0.58	F_747808_2992205	GBD
5.2	Forest St	F_760197_2997745	130	0.48	F_760197_2997745	RDB
4.0	Cambridge St	F_748271_2989897	393	0.27	F_752439_2994006	GBD
3.8	Palmer St	F_752691_2991102	903	0.21	F_753956_2991473	GBD
3.4	Westley St	F_755579_2991908	903	0.21	F_754516_2993454	IL
3.2	Holton St	F_755391_2996369	316	0.18	F_749584_2993048	RDB
2.5	East St	F_754674_2996047	400	0.17	F_756410_2988455	RDB
2.5	Church St	F_751652_2989246	102	0.16	F_759419_2996536	RDB
2.5	Washington St	F_755282_2991126	906	0.16	F_755279_2986549	RDB
2.3	Main St	F_753956_2991473	324	0.16	F_747078_2992756	RDB
2.3	Church St	F_753545_2990204	906	0.12	F_756829_2988452	RDB
2.3	McKay Ave	F_754516_2993454	402	0.11	F_759970_2997526	RDB
1.9	Pond St	F_749584_2993048	441	0.11	F_755705_2995380	RG
1.8	Ledgewood Rd	F_756410_2988455	101	0.11	F_756206_2987672	RDB
1.7	Hemingway St	F_751815_2993359	112	0.10	F_756566_2988184	RDB
1.7	East St	F_754381_2996033	411	0.10	F_756052_2988334	RDB

<sup>62</sup> Geographic Information System (GIS) is a framework for gathering, managing, and analyzing spatial and geographic data. It combines various types of data and provides tools for mapping and examining information in a spatial context. Overall, GIS is a tool for understanding the spatial aspects of various phenomena and for making informed decisions based on geographic data.

Figure 50 Composite Map Showing Both Top 20 Parcels from Both Quantitative Suitability Analyses



**Figure 51 Scenario 1 — Transit Neutral Suitability Analysis — Quantitative to Contextualize Community-Input Qualitative Focus Areas**

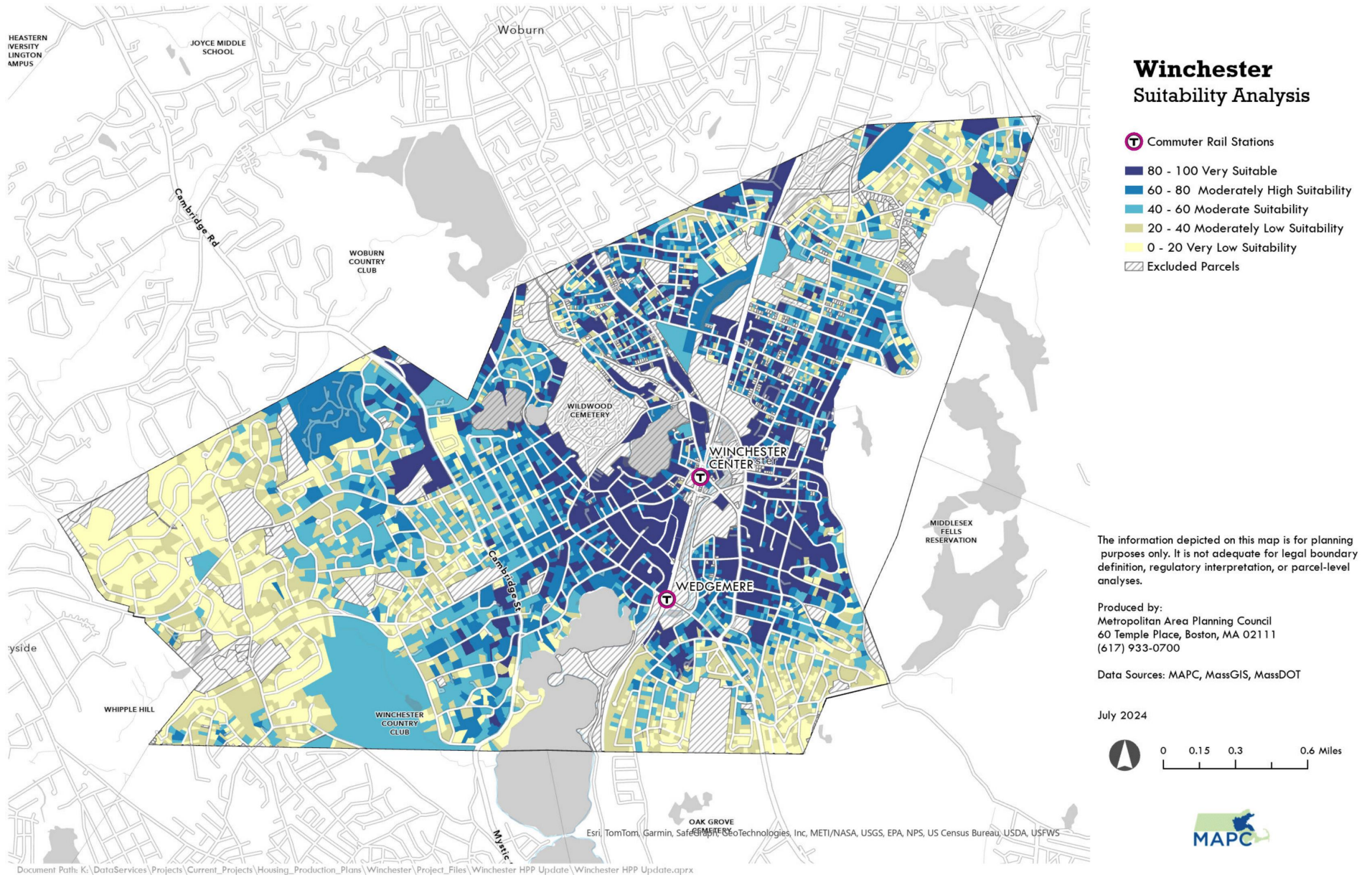
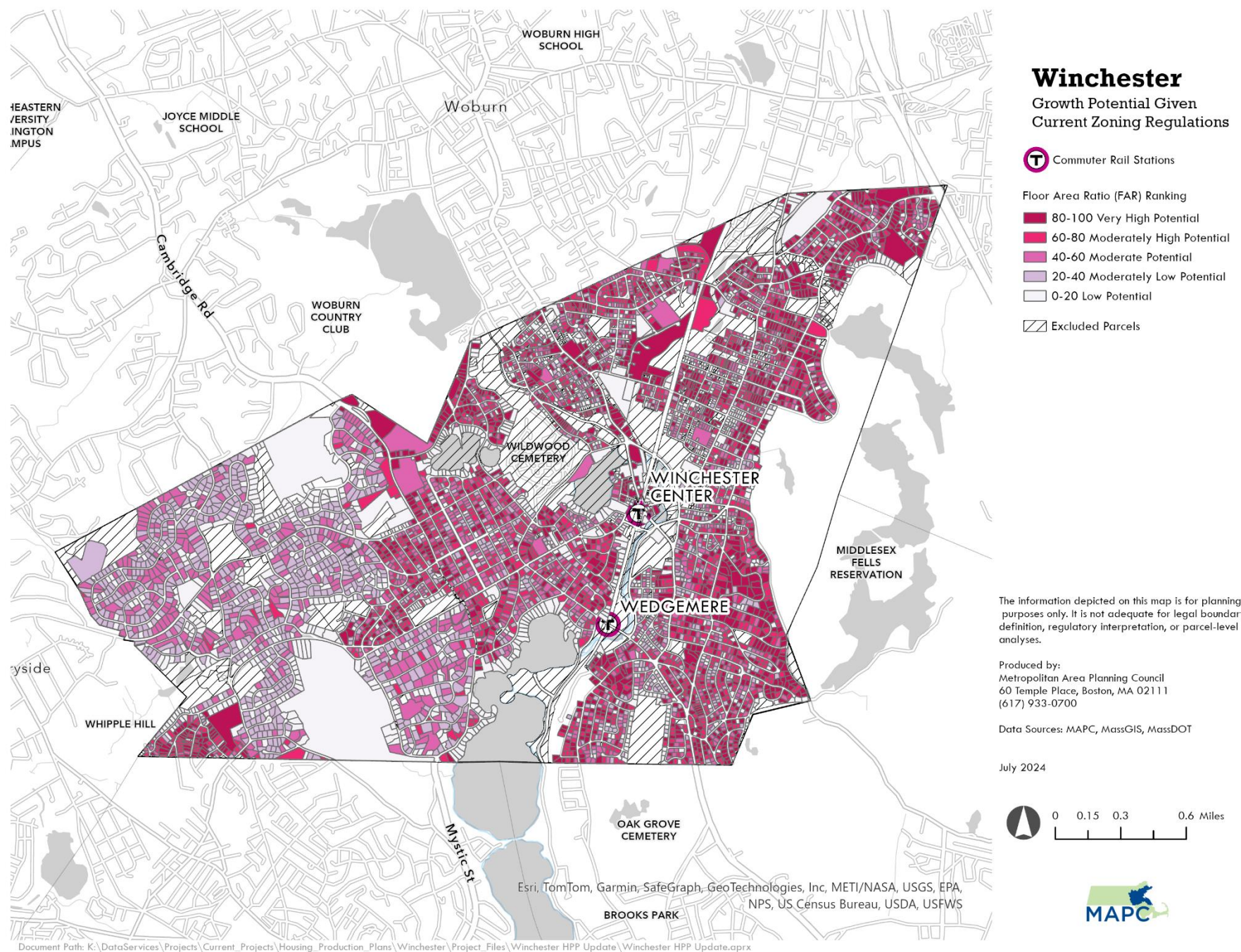


Figure 52 Scenario 2 — Growth Potential Under Zoning Suitability Analysis — Quantitative to Contextualize Community-Input Qualitative Focus Areas



*END OF TECHNICAL APPENDIX 1*