Wrentham Housing Production Plan

Derived from the Wrentham Master Plan and EO418 Plan and submitted for certification under the Department of Housing and Community Development's Planned Production Regulations, 760 CMR 31.07(1)(h), by the Board of Selectmen of the Town of Wrentham.

May 10, 2005

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The Board of Selectmen acknowledges the work of the following members of the Planning Board's Affordable Housing Sub-Committee for their work in preparing this Plan: Daniel J. Capone, Jr., Patrick Moore, and Daniel J. Vieira.

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 $\label{eq:continuities} Exhibit \ A-\text{Housing opportunities map} \\ Exhibit \ B-\text{Initial drafts for zoning amendments}$

I. <u>Executive Summary</u>

The Town's Master Plan, developed in accordance with Executive Order 418, was completed in June, 2004. The Master Plan addresses two mutually dependent concerns — housing options and economic development. The Plan's housing element analyzes the Town's housing needs and identifies strategies for achieving production goals. Specifically, the Master Plan analyzes the fabric of the community, painting a picture of who lives in Wrentham and in what types of residential settings (single-family homes, condos, etc.). The Plan identifies the Town's specific housing needs, and suggests specific initiatives and actions for the Town to meet those needs over the next few years. This Plan supplements the Master Plan by defining specific affordable housing production goals, analyzing the capacity of municipal infrastructure and services to accommodate increased affordable housing production, and identifying specific geographic areas for future affordable housing growth.

Some key findings from the Master Plan underscore the need for more affordable housing:

- During the 1990s, the number of housing units grew 18% or 1.8% annually
- Between 1994 and 2004 school enrollments grew 32.54%
- Between 1990 and 2003 the median price of a single family home increased 120% and the median price of a condo increased 60%
- Nearly a third of Wrentham renters pay 30% or more of their income for housing
- Recent housing development is predominantly single-family homes on large lots
 - Yeoman village tradition of moderate wealth, few extremes of affluence or poverty
 - o New development tends to be on cul de sacs and isolated lots, which results in:
 - Erosion of traditional dwelling and settlement patterns
 - Erosion of community cohesion
- There are relatively few multi family, trailer, and publicly-supported housing units
- Housing stock is generally in good repair
- Demographics mirror regional and national trends:
 - o Housing becoming occupied by smaller households:
 - Population is aging with declining numbers of households with children
 - Greatest population change trend is fall-off in numbers of younger adults
 - Changing social composition will shift town character
 - o Housing is rapidly becoming less affordable
 - Median family can no longer afford the median new home
 - I-495 access increasing housing values
 - o Significant change in social composition may be underway:
 - From Bell curve to Dromedary, new emphasis on youth and elderly
 - Fewer younger adults with lower earnings
 - Additional older adults with higher earnings
 - Investment and retirement income more significant factors

Providing new residential opportunities for all of Wrentham's residents, while retaining the essential rural and forested character of the town, requires channeling new development into existing and identifiable centers, so that sprawl and suburbanization do not become dominant. Five "village" areas have been identified in the evolution of Wrentham's master planning: the Downtown Town Center area (including lands near Crosby Valve), the Wrentham Developmental Center (under long-range redevelopment), Wampum Corner, Sheldonville, and the backlands near the Wrentham Premium Outlets site. See, Housing Opportunities Map, attached as Exhibit A. These sites can each accept a significant share of the new housing that will be needed, and can accommodate it in ways that are appropriate with the character of each area and that will help to foster community and neighborhood identity. The need to provide housing that is appropriate for the growing elderly population, as well as younger families is especially important. Some of these challenges will require zoning changes to permit new housing types and mixed use development at higher densities; others will call for extensive discussions with state agencies to align planning goals, or to provide incentives to legalize informal "in-law apartments."

Action begins with the reconvening of the Wrentham Affordable Housing Partnership to focus on the issue and to organize resources and efforts towards facilitating appropriate affordable housing growth. The Town must plan for additional future housing, including cluster development and mixed use developments in appropriate locations within Town, such as the "village" centers, with emphasis on variety of types/designs of structures to provide for the housing needs of the various ages, income ranges and household types of the residents of Wrentham. To provide Wrentham's residents the opportunity to find housing they can afford in the future is a crucial objective. Wrentham needs to take strong, concerted action to produce more affordable housing on a regular basis and to eliminate its shortfall. By adopting an Affordable Housing Strategy and empowering a committee to act to foster affordable housing, Wrentham can begin to make more rapid and appropriate progress. The strategy outlined below will permit Wrentham to make well managed progress towards satisfying its obligations in a timely and appropriate manner. With residential development accelerating, the advance of affordable housing will also need to increase, maintaining progress towards affordability goals.

This plan gives background information to residents not familiar with the demographics and terminology of "affordable housing," the goals of the Commonwealth, and Wrentham's responsibility to meet these goals. The Town's strategy will be guided by the underlying vision statement from the Town's 2004 Master Plan:

The Town of Wrentham seeks to actively preserve its New England charm and character, through conservation of rural areas and its Village Center, while pursuing a defined development strategy. It is our Vision that the Town of Wrentham maintain and enhance a high quality of life, **and be affordable**, for all of its residential and corporate citizens. Wrentham citizens, their elected boards and appointed committees, will be guided by this Vision.

II. Housing Needs Assessment

The combination of state forest land and significant farm acreage contributes to a sense of rural character in Wrentham. Many residents still identify with that rural character, despite the Town's incremental transition towards a more mature suburban community. As the amount of open space diminishes, there is a strong desire to shape future development so that critical open space is preserved and a semi-rural visual character prevails.

At the same time, the increasing cost of housing and lack of sufficient diversity in housing types in Wrentham is also a source of concern to residents. For many years, the town was an affordable place to live, but long-time residents remark on the lack of affordable options for senior citizens who wish to downsize, for young people starting out, and for many Town employees.

The Town's master planning has identified the following specific housing needs in the Town of Wrentham, in order of priority:

- 1. Affordable rental units designed for low-, moderate- and middle-income senior citizens and persons with disabilities;
- 2. Affordable rental units for low- and very-low income families;
- 3. Affordable homeownership units (e.g., "starter homes") for low- and moderate-income families and single young adults;
- 4. Affordable homeownership units in a range of residential use types and sizes for moderate and middle-income seniors; and
- 5. Affordable homeownership units for middle-income homebuyers with income at or slightly above the area median income.

These needs are evident from an exploration of the demographics of the community, including the ability of the Town's existing housing stock to meet the needs of its residents.

A. COMMUNITY DEMOGRAPHICS

Once an isolated and quiet farming town, Wrentham has experienced strong growth since its last town wide planning process in the mid 1980's. From a population of just over 2,000 at the start of the Great Depression, Wrentham now has nearly eleven thousand residents, more than halfway to its state projected build-out capacity of over twenty thousand. As Wrentham has grown in popularity as a desirable suburb within commuting distance to Boston and Providence, Rhode Island, it has experienced remarkable increases in home prices, and many current residents would not be able to afford the homes they live in today if they re-entered the housing market.

Table DP-1. Profile of General Demographic Characteristics: 2000

Geographic Area: Wrentham town, Norfolk County, Massachusetts

[For information on confidentiality protection, nonsampling error, and definitions, see text]

Subject	Number	Percent	Subject	Number	Percent
Total population	10,554	100.0	HISPANIC OR LATINO AND RACE		
SEX AND AGE			Total population.	10,554 83	100.0 0.8
Male	5,160	48.9	Hispanic or Latino (of any race)	11	0.8
Female	5,100	51.1	Puerto Rican.	24	0.1
	'		Cuban	1	-
Under 5 years	791 900	7.5 8.5	Other Hispanic or Latino	47	0.4
10 to 14 years	848	8.0	Not Hispanic or Latino	10,471	99.2
15 to 19 years	584	5.5	White alone	10,248	97.1
20 to 24 years	314	3.0	RELATIONSHIP		
25 to 34 years	1,081	10.2	Total population	10.554	100.0
35 to 44 years	2,231	21.1	In households	9,816	93.0
45 to 54 years	1,770	16.8	Householder	3,402	32.2
55 to 59 years	495	4.7	Spouse	2,322	22.0
60 to 64 years	312 568	3.0 5.4	Child	3,503	33.2
75 to 84 years	403	3.8	Own child under 18 years	2,831	26.8
85 years and over	257	2.4	Other relatives	298 84	2.8 0.8
•			Nonrelatives	291	2.8
Median age (years)	38.6	(X)	Unmarried partner	144	1.4
18 years and over	7,619	72.2	In group quarters	738	7.0
Male	3,660	34.7	Institutionalized population	654	6.2
Female	3,959	37.5	Noninstitutionalized population	84	0.8
21 years and over	7,363	69.8			
62 years and over	1,405 1,228	13.3 11.6		0.400	400.0
Male	445	4.2	Total households	3,402 2,653	100.0 78.0
Female.	783	7.4	With own children under 18 years	1.462	43.0
T Silicates	,		Married-couple family	2,322	68.3
RACE			With own children under 18 years	1,281	37.7
One race	10,501	99.5	Female householder, no husband present	223	6.6
White	10,305	97.6		125	3.7
Black or African American	64	0.6	romaning neadenoide	749	22.0
American Indian and Alaska Native Asian	13 84	0.1 0.8	Householder living alone	579	17.0
Asian Indian	18	0.8	Householder 65 years and over	238	7.0
Chinese	19	0.2	Households with individuals under 18 years	1,522	44.7
Filipino	8	0.1	Households with individuals 65 years and over	613	18.0
Japanese	6	0.1	Average household size	2.89	(X)
Korean	15	0.1	Average family size	3.31	(X)
Vietnamese	6	0.1	Trivings running dazo	0.01	(///
Other Asian 1	12	0.1	HOUSING OCCUPANCY		
Native Hawaiian and Other Pacific Islander Native Hawaiian	1	-	Total housing units	3,507	100.0
Guamanian or Chamorro	-		Occupied housing units	3,402	97.0
Samoan	-		Vacant housing units	105	3.0
Other Pacific Islander 2	1	_	For seasonal, recreational, or	30	0.9
Some other race	34	0.3	occasional use	30	0.9
Two or more races	53	0.5	Homeowner vacancy rate (percent)	0.6	(X)
Race alone or in combination with one			Rental vacancy rate (percent)	2.6	(X)
or more other races: 3			HOUSING TENUDE		
White	10,356	98.1	HOUSING TENURE Occupied housing units	3,402	100.0
Black or African American	84	0.8	Occupied housing units	2.878	84.6
American Indian and Alaska Native	28	0.3	Renter-occupied housing units	524	15.4
Asian	97	0.9			
Native Hawaiian and Other Pacific Islander	3 43		Average household size of owner-occupied units.	3.05	(X)
Some other race	43	0.4	Average household size of renter-occupied units.	2.00	(X)

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

Represents zero or rounds to zero. (X) Not applicable.
 Other Asian alone, or two or more Asian categories.
 Other Pacific Islander alone, or two or more Native Hawaiian and Other Pacific Islander categories.
 In combination with one or more of the other races listed. The six numbers may add to more than the total population and the six percentages may add to more than 100 percent because individuals may report more than one race.

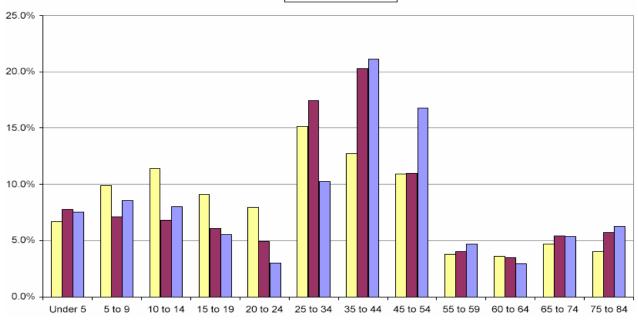
Population Age

The age demographic of Wrentham changed dramatically during the 1990s. For example, the Town's school-aged population (ages 5-14) increased by double-digit numbers, while its middle-aged population (ages 20-34) decreased substantially. The Town's "baby boomer" population represents a whopping 52.7% of the population growth and the number of residents in their late-50's also increased. This data indicates a general trend of established families with children moving into Wrentham and younger adults moving out. As the parents in these families age, the need for senior housing will be acute.

	Wrentham Age Composition			% of total	Ahove		Town %
AGE GROUP	% of total population in 1990	% of total population in 2000	% change in proportion of total 1990-2000	SWAP Region population in 2000	/ Below SWAP Region in 2000	% of MAPC Region in 2000	Above / Below MAPC in 2000
<5	7.7	7.5	-2.6	8.1	-7.4	6.1	23.0
5-9	7.1	8.5	19.7	8.6	-1.2	6.4	32.8
10-14	6.8	8.0	17.6	8.0	0.0	6.2	29.0
15-19	5.9	5.5	-6.8	5.9	-6.8	6.1	-9.8
20-24	4.9	3.0	-38.8	3.4	-11.8	6.9	-56.5
25-34	17.5	10.2	-41.7	12.7	-19.7	16.2	-37.0
35-44	20.4	21.1	3.4	20.6	2.4	16.7	26.3
45-54	11.0	16.8	52.7	15.2	10.5	13.6	23.5
55-59	3.9	4.7	20.5	4.7	0.0	4.8	-2.1
60-64	3.5	3.0	-14.3	3.2	-6.3	3.7	-18.9
65-74	5.4	5.4	0.0	5.1	5.9	6.7	-19.4
75-84	3.7	3.8	2.7	3.2	18.8	4.8	-20.8
85+	2.1	2.4	14.3	1.1	118.2	1.8	33.3
	100.0%	100.0%		100.0%		100.0%	
			_		So	urce: U.S. Ce	ensus; MAPC

Wrentham Age Distribution 1970, 1990, 2000 Source: US Census, MAPC

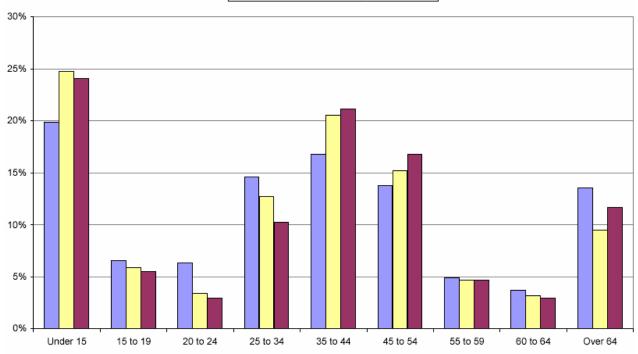
□ 1970 ■ 1990 ■ 2000



Wrentham Age Distribution Relative to Region and State

Source: US Census, MAPC

■ Massachusetts ■ SWAP Region ■ Wrentham



Race and Ancestry

Historically, Wrentham's population has been made up of predominately persons of white, non-Hispanic ancestry. In contrast to other communities in Massachusetts, Wrentham's racial composition has changed little since 1990, with the total minority population in 2000 making up only 2.3% of the total population, representing an increase of just 0.7% in the last decade. Source: U.S. Census Bureau, Census 1990, Summary Tape File 1, Table P006; Census 2000 Summary File 1, Table DP-1.

RACE One race	10,501	99.5
White	10,305	97.6
Black or African American		0.6
American Indian and Alaska Native		0.1
Asian Indian	84 18	0.8 0.2
Asian Indian	19	0.2
Chinese	19	0.2
Filipino	8	0.1
Japanese	-	0.1
Korean	15 6	0.1
Vietnamese Other Asian ¹	12	0.1
	12	0.1
Native Hawaiian and Other Pacific Islander	1	-
Native Hawaiian	-	-
Guamanian or Chamorro	-	-
SamoanOther Pacific Islander 2	1	-
Some other race	34	0.3
	53	0.5
Two or more races	33	0.5
Race alone or in combination with one or more other races: 3		
White	10,356	98.1
Black or African American	84	0.8
American Indian and Alaska Native	28	0.3
Asian	97	0.9
Native Hawaiian and Other Pacific Islander	3	-
Some other race	43	0.4
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Represents zero or rounds to zero. (X) Not applicable.
 Other Asian alone, or two or more Asian categories.

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

Disability

Wrentham's population of non-institutionalized persons with disabilities is fairly representative of the state. In Massachusetts, nearly 18% of all people between 5-64 years of age and 39% of those 65 and older have a disability. The same applies to 10.4% of the population between 5-64 years of age and 29.6% of the elderly in Wrentham. Source: Census 2000, Summary File 3, Tables P-41 and P-42.

Other Pacific Islander alone, or two or more Native Hawaiian and Other Pacific Islander categories.

³ In combination with one or more of the other races listed. The six numbers may add to more than the total population and the six percentages may add to more than 100 percent because individuals may report more than one race.

Households and Families

Overall, the number of households in Wrentham increased by 21.2% between 1990-2000, slightly above the rate of population growth. Household composition has changed little in the past decade. Married couples make up the highest percentage of family households in Wrentham, accounting for 87.5% of all family households, an increase of just 1%. Of those, slightly more than 55% have children under the age of 18 in the household, down 1.9% from 1990. The average household size and average family size have remained virtually unchanged.

HOUSEHOLD BY TYPE	2000	1990
Total households	3,402	2,807
Family households (families)	2,653	2,208
With own children under 18 years	1,462	1,230
Married-couple family	2,322	1,912
With own children under 18 years	1,281	1,089
Female householder, no husband present	223	226
With own children under 18 years	125	118
Nonfamily households	749	599
Householder living alone	579	461
Householder 65 years and over	228	210
Households with individuals under 18 years	1,522	1,237
Households with individuals 65 years and over	613	542
Average family size	3.31	3.31
Average household size	2.89	2.92

Source: Census 2000, Summary File 1, TableDP-1; Summary File 3, Table P-12; Census 1990, Summary Tape File 1, Tables DP-1, P003 and P018.

The overwhelming majority of households in Wrentham are made up of families, 78%, compared to the state average of only 64.5%. Wrentham's average household size and average family size are only slightly higher than the Boston PMSA and statewide figures.

Households and Families

Households and Families			
Category	Wrentham	Boston PMSA	State
Population	10,554	3,406,829	6,349,097
Households	3,402	1,323,487	2,443,580
Average Household Size	2.89	2.48	2.51
Families	2,653	824,145	1,576,696
Percent Families	78.0%	62.3%	64.5%
Average Family Size	3.31	3.12	3.11
Families with Children <18	1,462	386,663	748,865
Percent Families with Children <18	43.0%	46.9%	47.5%

Source: Census 2000, Summary File 1, Table DP-1

Despite having comparable proportions of families with children under the age of 18, a much smaller proportion of Wrentham's households are headed by young adult families than in Boston PMSA and the state overall. Households headed by young adult families under 34 years of age make up only 13.3% of all Wrentham households. Similarly, Wrentham has markedly smaller percentage of households headed by the elderly. Wrentham's elderly population

accounts for just 15.25% of its households. Nearly 60% of Wrentham's households are comprised of families headed by persons between 35-54 years of age.

When compared to both the Boston PMSA and the statewide average, Wrentham's residents live in family households in significantly higher proportions at nearly every age group. The most dramatic difference can be seen in the young adult age groups. In Wrentham, 63.6% of its 15-24 year olds live in family households, compared to only 27.4% and 37.0% in Boston PMSA and the state, respectively. Similarly, 78.4% of those aged 25-34 in Wrentham live in family households, compared with 55.0% and 61.2% in Boston PMSA and the state, respectively.

Households and Families by Age of Householder

0-1	Т	otal Households		Percent Family Households		
Category	Wrentham	Boston PMSA	State	Wrentham	Boston PMSA	State
Total:	3,402	1,323,487	2,443,580	77.9%	62.3%	64.5%
Age of Householder						
15 to 24 years	22	53,787	95,499	63.6%	27.4%	37.0%
25 to 34 years	431	243,810	419,180	78.4%	55.0%	61.2%
35 to 44 years	1043	305,698	565,663	85.1%	73.1%	75.3%
45 to 54 years	936	264,891	497,268	84.7%	72.2%	73.0%
55 to 64 years	451	173,390	324,113	74.9%	67.5%	68.0%
65 to 74 years	287	141,079	267,063	62.4%	60.0%	60.3%
75 to 84 years	156	105,828	208,389	44.9%	46.2%	45.9%
85 years and over	76	35,004	66,405	39.5%	28.4%	28.4%

Source: Census 2000, Summary File 1 Table P-21.

Household Income

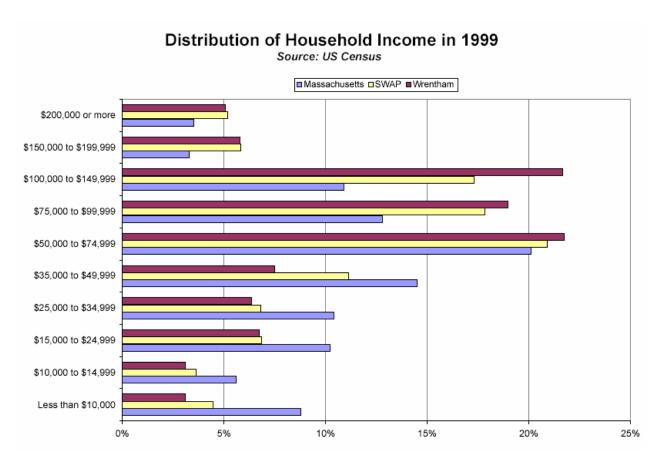
Wrentham residents as a group did well economically over the course of the 1990s. Census data shows the median household income increasing from \$46,331 in 1989 to \$78,043 in 1999, more than keeping up with inflation over the decade. Nonetheless, nearly 27% of Wrentham households had incomes below \$50,000 in 1999 and 19% had incomes below \$35,000. *Source: Census 2000, SF3, DP-3.* In the elementary schools, 3.4% of the children (about 44 students) are eligible for free or reduced lunch. Older people have lower median incomes. Median income for people 65-74 was \$38,813, compared to \$92,265 for people aged 35-54, and median income for people 75 and older was even lower (\$20,208). There were 389 people in Wrentham living below the poverty line in 2000, including 145 children. *Source: Census 2000, SF 3, DP-3.*

Households headed by persons 35-44 years of age have the highest household incomes in Wrentham, followed closely by families with children under the age of 18. As the table below shows, income levels are reduced exponentially as residents age. Income is reduced by nearly 50% when the householder reaches 65 and plummets another 47.9% at 75 years of age. In only 20 years, the elderly population of Wrentham loses 72.4% of its income.

Household and Family Incomes			
		Boston	Massachusetts
Category of Income	Wrentham (\$)	PMSA (\$)	(\$)
Median Household Income	78,043	55,183	50,502
Median Income by Age of Householder			
Under 25 years	61,250	30,448	27,364
25 to 34 years	67,070	57,578	51,855
35 to 44 years	93,538	66,869	61,304
45 to 54 years	90,991	72,633	67,287
55 to 64 years	73,365	61,768	56,699
65 to 74 years	38,813	36,829	33,589
75 years and over	20,208	23,267	21,522
Family Income			
Median Family Income	89,058	68,341	61,664
Median Income Families with Children <18	92,265	69,179	61,530

Source: Census 2000, Summary File 3, Tables P-54, P-56, P-77, PCT-39.

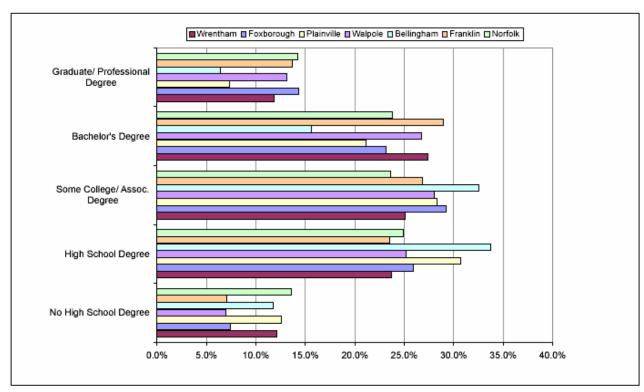
The distribution of household income among Wrentham residents is comparable to that in the Southwest Area Planning Council region ("SWAP"), which consists of the following ten communities: Bellingham, Franklin, Holliston, Hopkinton, Medway, Milford, Millis, Norfolk, Sherborn, and Wrentham.



Labor Force, Education and Employment

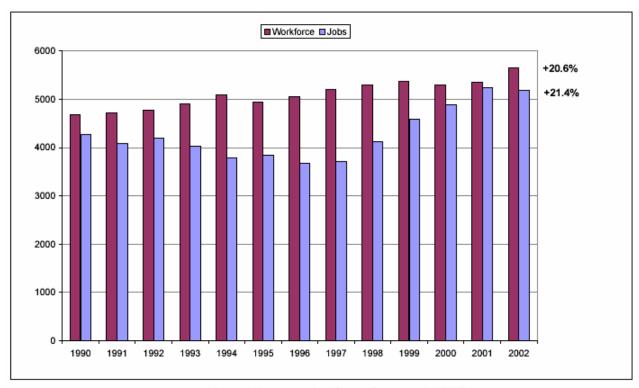
Wrentham is fortunate to have a skilled, diverse and energetic workforce. Residents employed have consistently tracked below the Massachusetts state average, while the number of people in the workforce has consistently grown. While most residents are employed in service positions throughout the region, there is a substantial diversification, which permits a level of insulation from larger economic cycles, such as the recent recession.

Over one quarter of Wrentham residents have completed a bachelor's degree program, with more than 10 percent holding graduate or professional degrees. Of neighboring communities, Wrentham has the lowest high school degree only percentage, generally a signifier of greater educational attainment. But over ten percent of residents are without a high school degree.



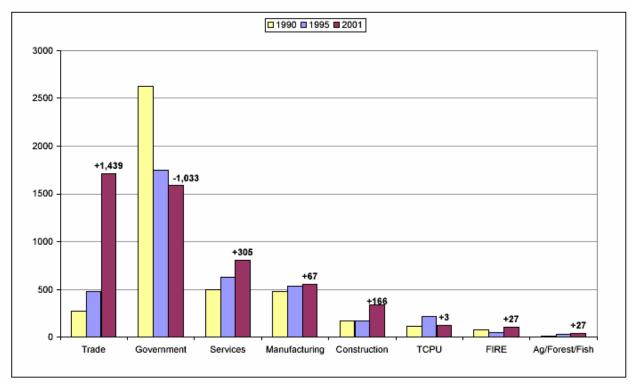
Educational Attainment of Wrentham's Residents Source: US Census

Early in 2004, Wrentham's employment census stood at approximately 5,550, down slightly from the 2003 high of 5,570 but 120 higher than in 2000. Between 1990 and 2000 employment rose from 4,686 to 5,432, an increase of nearly sixteen percent. The nearly forty jobs per year added in the past few years is almost half the 75 jobs per year rate of the preceding decade. The impact of the development of the Premium Outlets cannot be overlooked as the most likely factor for this discrepancy, coupled with the lack of any following large scale employers to date.



Wrentham Jobs and Workforce Source: MA DET

Jobs in Wrentham have risen by over twenty percent since 1990. That overall growth is comprised of some significant changes in individual employment sectors. The Government sector has lost more than one thousand jobs (mainly representing retrenchment at the Wrentham Developmental Center), while the Trade category added nearly 1,450 positions. The Services sector added 305, Manufacturing 67, the Finance, Insurance and Real Estate sector (FIRE) 27, and even Agriculture added 27 jobs. Most of these changes can be considered indicative of longer term trends.

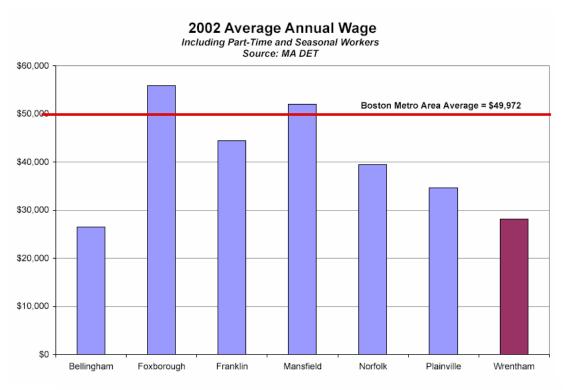


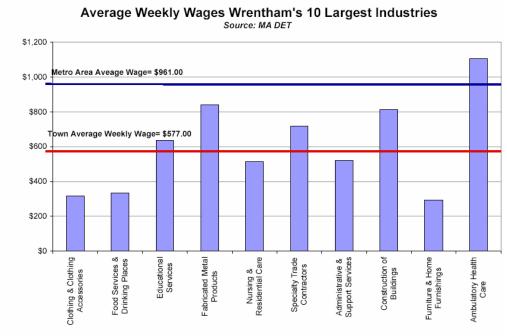
Wrentham Jobs by Sector Source: MA DET

In 2001, employment in Wrentham amounted to 3,724 persons. Less than one-quarter of employment occurs in goods producing sectors. Fifteen percent of all local employment is in Apparel and Accessory Stores, with almost 500 persons, representing the influence of the Wrentham Village Premium Outlets and the shift to a service economy nationally. The second greatest jobs concentration is in Fabricate Metals at 13%, and more than 400 employees. Eating and Drinking Places at just under 400 persons held the third position at 12%. Health Services held 9 percent of all jobs, while Business Services employed 6%. These industries were followed by Miscellaneous Retail, Special Trade Contractors, Social Services, Trucking and Warehousing, Furniture and Home Furnishings stores, with between three and five percent of all jobs.

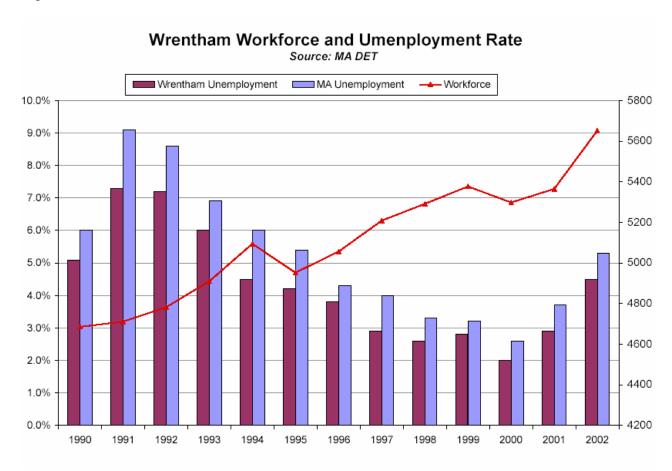
Rounding out the top fifty percent of employment, with two percent or less represented, were General Building Contractors, Wholesale Trade, both Durable and Non-Durable, Industrial Machinery, Auto Dealers and Service Stations, Heavy Construction, and Engineering and Management Services. Twenty five other industry categories rounded out the enumerated employment. None of these latter industry categories employed more than 50 people in total, and nine employed five persons or fewer.

Wrentham wages lag behind most of its neighbors, with the exception of Bellingham where wages were about \$28,000. 2002 data shows an average wage in Wrentham of nearly \$50,000. Foxborough wages exceeded \$55,000, and Mansfield was also above average. Wages in Franklin were nearly \$45,000, Norfolk just under \$40,000, and Plainville nearly \$35,000.





Recently, unemployment rates have been nearly one-quarter lower than those statewide, and at under three percent are well below rates once considered unattainable. At the close of the last decade, unemployment rates in Wrentham were substantially lower than during the prior expansion of the late 1980's.



B. EXISTING HOUSING STOCK

The 2000 US Census counted 3,507 housing units in Wrentham, an increase of 532 or 18% from 1990. Ninety percent (480) of the new units were single family houses. Single-family homes comprise 81% of the total housing stock. About 40 townhouse-type units were added over the past decade, as well as 54 multi-family units. The number of 2-4 unit structures declined, as did Mobile Homes. The number of renter-occupied units was unchanged over the decade, at 524 units.

Wrentham Housing Stock- Census Data						
Number Pe						
Total Units						
1 unit detached	2,859	81.5%				
1 unit attached	150	4.3%				
2 units	147	4.2%				
3 or 4 units	107	3.1%				
5 to 9 units	136	3.9%				
10 to 19 units	37	1.1%				
20 or more units *	63	1.8%				
Unit Typ	es					
Single Family	3,009	85.8%				
In Multi-Family Structures	490	14.1%				
Occupancy	Status					
Occupied Units	3,402	97.0%				
Vacant Units	75	2.1%				
Seasonal Units	30	0.9%				
Tenur	е					
Owner Occupied	2,878	84.6%				
Renter Occupied	524	15.4%				
Vacancy F	Rates					
Owner		0.6%				
Renter		2.6%				
Source: US Census 20	000 – Sumn	nary File 3				

Occupied Housing Units in Wrentham, 1990 and 2000						
	1990	2000	% in 2000	Change		
1 Unit, Detached	2,379	2,859	81.5%	480		
1 Unit, Attached	108	150	4.3%	42		
2 to 4 Units	262	254	7.2%	(8)		
5 to 9 Units	90	136	3.9%	46		
10 or more Units	92	100	2.9%	8		
Mobile & Other	44	8	0.2%	(36)		
Total	2,975	3,507	100.0%	532		
Source: US Census 2000 – Summary File 3						

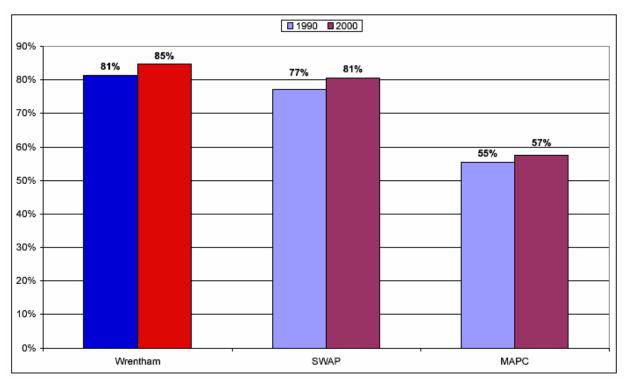
As of 2000, town tax records identify 3,020 single-family houses, and an additional 48 parcels with more than one house on the property. There are 68 two-family houses, 14 three-family houses, and 196 condo units. The Town has 11 apartment buildings of 4 to 8 units, 2 with more than 8 units, and 2 group-living quarters.

Housing Tenure

Wrentham's home ownership rate rose from 81% to 85% of the occupied units by 2000 following a national trend toward greater home ownership in the 1990s. More people in Wrentham own their homes than the average for the 10 communities in the Southwest Area Planning Council region. Both Wrentham and the SWAP communities on average have significantly higher home ownership rates than the 101 Greater Boston communities in MAPC as a whole due to the large stock of rental properties in Boston and larger communities. Not surprisingly, most of the people who rent in Wrentham are either those who are relatively new to the housing market (people in their 20's) or senior citizens.

	Housing Units
Total:	3,402
Owner occupied:	2,878
Householder 15 to 24 years	26
Householder 25 to 34 years	274
Householder 35 to 44 years	922
Householder 45 to 54 years	941
Householder 55 to 59 years	207
Householder 60 to 64 years	114
Householder 65 to 74 years	259
Householder 75 to 84 years	87
Householder 85 years and over	48
Renter occupied:	524
Householder 15 to 24 years	0
Householder 25 to 34 years	141
Householder 35 to 44 years	117
Householder 45 to 54 years	42
Householder 55 to 59 years	9
Householder 60 to 64 years	18
Householder 65 to 74 years	97
Householder 75 to 84 years	74
Householder 85 years and over	26

U.S. Census Bureau Census 2000, Summary File 3, H7, H14

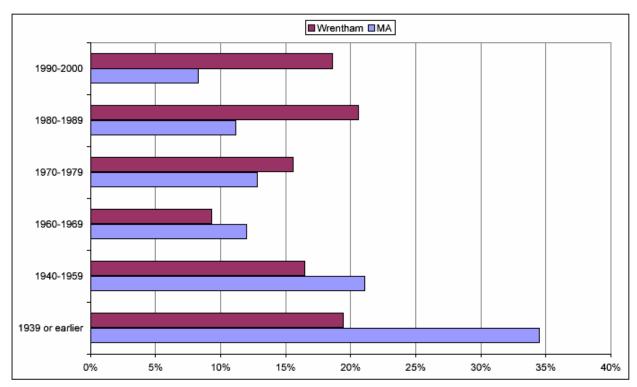


Percent of Housing Units Occupied By Owners Source: US Census, MAPC

Age of Housing

More than 80% of Wrentham housing was built after 1940, and 55% was built after 1970. This reflects the impact of the completion of I-495 on the suburbanization patterns of the Greater Boston area. I-495 not only made it easier for commuters to get to work in traditional employment centers but also influenced the creation of new employment centers along the new interstate, making Wrentham less isolated from employment centers. Wrentham's housing stock is also young relative to Massachusetts as a whole.

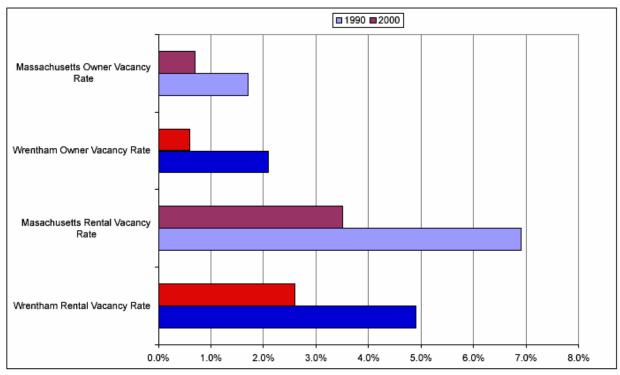
Wrentham Age of Housing Units					
Build Date	Number of Units	Percent			
Pre-1940	680	19.4			
1940-1959	578	16.5			
1960-1969	327	9.3			
1970-1979	547	15.6			
1980-1989 722 20.6					
1990-2000 653 18.6					
Source: US Census 2000					



Age of Housing Stock Source: US Census

Vacancy Rates

While Wrentham's housing supply increased substantially in the 1990s, construction of new units across Greater Boston did not keep pace with demand, driving down overall vacancy rates throughout the region. In Wrentham the number of vacant units fell by a third to 105 in 2000, including 30 seasonal residences. The vacancy rate for rental units fell by half to 2.6% while the statewide rate dropped about the same percentage. For owner-occupied housing, Wrentham's vacancy rate fell by two thirds to only 0.6% in 2000, slightly below the state level. Such low vacancy rates are indicators of an unusually tight housing market.



Housing Vacancy Rates Source: US Census

Annual Housing Growth

Housing growth measured in New Building Permits grew at an average annual rate of 66 units per year. This does not include additional apartments that have been created within existing structures.

Building Permits for Housing Units						
Year	Single- Family Units	Multi-Family Units				
1995	52	0				
1996	46	0				
1997	49	0				
1998	104	0				
1999	29	0				
2000	81	0				
2001	53	0				
2002	56	0				
Annual Average	59	0				
Source: US Census 2000 – Summary File 3.						

Existing Affordable Housing Inventory

Currently the Housing Authority in Wrentham owns housing for the elderly, disabled and families. The inventory is as follows:

- 66 units for elderly and disabled
- 15 units for families

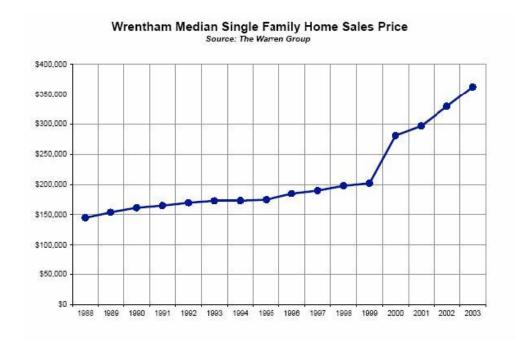
There are currently waiting lists for both types of housing. The waiting list for elderly and disabled housing amounts to 52 people and applicants are usually told that there is a wait of 1 to 2 years although the actual amount of time is highly variable. The waiting list for the family units is more than twice the elderly list -- 125 people. This number represents applicants from Wrentham, surrounding towns and throughout the Greater Boston area. The typical wait for a family housing unit is 2 years. The Housing Authority does not administer any tenant-based Section 8 vouchers (Section 8 vouchers that renters take into the general housing market).

Liberty Pines is an affordable housing complex in Wrentham. It has 58 elderly and disabled units, a preference being given for elderly residents. All units in the Liberty Pines complex have Section 8 certificates attached to the unit ("project-based Section 8"). The waiting list currently stands at around 12 people and applicants are usually told that the typical amount of time on the wait list is one year.

The total inventory including the aforementioned is 147 units, according to the latest information available.¹

Housing Costs

In common with the rest of Eastern Massachusetts, Wrentham has seen the cost of housing rise substantially in the last decade. Median sales prices for single family homes increased 120% between 1990 and 2003 and condo prices rose half as fast, 60%, in the same period. It is striking, however, that the increase in single family housing prices has been particularly marked since 1999. The median price in 2003 was 80% above the median price in 1999.



This count does not include the housing located Wrentham Developmental Center, a facility managed by the Department of Mental Retardation for individuals with mental disabilities.

Wrentham's median single family house prices are similar to its I-495 neighbors, Foxborough and Franklin, but it is more expensive than the more distant towns of Bellingham and Plainville. Although the data for Cumberland, RI, is for 2001 rather than 2003, Cumberland's relative position as a more affordable community than Wrentham has likely been maintained.

Wrentham Median Sales Price of Housing 1988-2003					
Year	Single Family (\$)	Condo (\$)			
2003	\$362,500	\$205,000			
2002	\$329,500	\$181,000			
2001	\$297,000	\$163,500			
2000	\$281,000	\$145,000			
1999	\$202,000	\$114,700			
1998	\$184,950	\$104,900			
1997	\$198,000	\$100,600			
1996	\$173,275	\$97,500			
1995	\$190,000	\$75,259			
1994	\$175,000	\$55,000			
1993	\$154,000	\$96,000			
1992	\$145,000	\$80,000			
1991	\$161,750	0			
1990	\$165,000	\$128,400			
1989	\$169,900	\$122,450			
1988	\$173,000	\$135,900			
Source: The Warren Group					

Comparative Median Single-Family Home Sales Prices (\$)					
Town	1990	2003			
Cumberland, RI	n/a	185,000*			
Plainville	145,000	200,000			
Bellingham	125,000	260,000			
Foxborough	163,000	355,000			
Wrentham	165,000	362,500			
Franklin	163,000	366,500			
Norfolk	195,000	406,000			
Source: The Wa	rren Groun:	RI Housina			

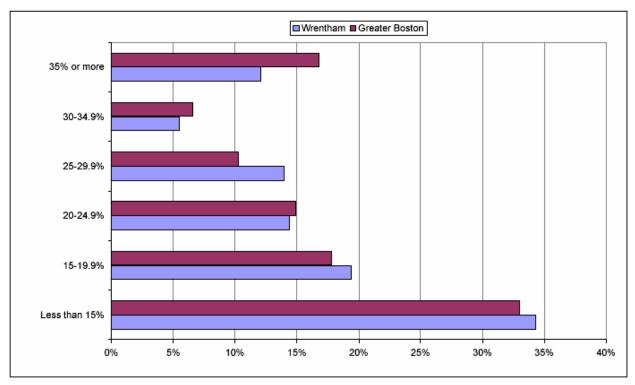
Source: The Warren Group; RI Housing Data Base; *RI data 2001

According to The Warren Group, the median price of a single family home in Massachusetts was \$293,500, well below Wrentham's current median of \$362,500. In February 2004, of 32 single family homes listed for sale in Wrentham, only one was priced below \$300,000. Two-thirds (22) were priced over \$500,000. Of the six condos on the market, one was listed at \$329,000 and the other five were over \$400,000. Buildable land was priced at approximately \$60,000 per acre. These numbers suggest that the median sales price in Wrentham is continuing to rise.

Housing Affordability

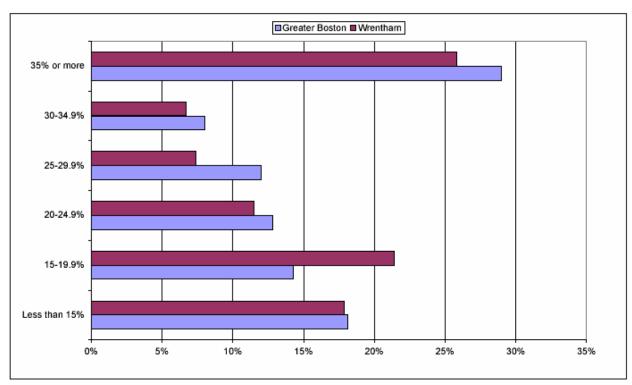
One commonly-used measure of lack of housing affordability is the number of households paying more than 30 per cent of their income for housing. The median income in Wrentham in 2001 could support the purchase of a home valued at \$315,591. In 2000, about 18% of Wrentham homeowners paid more than 30 per cent of income for housing, almost 6 percentage points lower than the regional average. Wrentham also had slightly more homeowners in the most affordable position of paying less than 15% of income for housing, and was slightly advantaged over the region in between the extremes. The median monthly housing

cost for Wrentham residents with mortgages in 1999 of \$1,558 was only 1% above the regional median, but the Town's median household income of \$78,043 was 40% above the region's \$55,234.



House Ownership Costs as a Percent of Income 1999 Source: US Census 2000

The median apartment rent in Wrentham was \$803/month in 2000, 15% more than the \$695 regional median. Again, the share of Wrentham renters paying at least 30 percent of income was less than the regional level, although the Census data for Wrentham was less complete and the number of those paying higher proportions of income may have been under reported. According to the available Census statistics, however, about a third of all renters in Wrentham pay more than 30% of their household income on rent.



Gross Rent as Percent of Income 1999 Source: US Census 2000

For both the Town and the region, a significantly higher proportion (15 percentage points) of renters pay more than 30% of household income for housing than is true for owners. This discrepancy is due to renters having a lower group average household income because their numbers include the lowest income households who are priced out of home ownership.

C. CONSTRAINTS ON DEVELOPMENT

As in many Massachusetts communities, Wrentham developers perceive a shortage of developable land arising from several conditions: zoning regulations, natural constraints, infrastructure and wastewater capacity, and the location and amount of existing development. In Wrentham, most of the available land for future housing development is contained within fairly large parcels that have an existing residence.

Permitting Constraints

Historically, it is well established that restrictive zoning discourages the development of cheaper housing. In many towns, multi-family housing, which traditionally is cheaper to build and less valuable on the open market, is either prohibited or relegated to certain areas of the town that are deemed appropriate for such housing. Most Chapter 40B housing is of the multi-family variety because of the cost efficiencies in producing such housing.

Often, small town and suburban master plans do not identify any areas for higher-density housing because it is often difficult to reach any consensus about density – except that many

existing residents oppose higher density housing being introduced into established neighborhoods. As a result, zoning bylaws typically provide for higher-density uses only where such uses already exist. All other areas are left to develop at a lower density or low intensity of use, a condition that has contributed to sprawl throughout Eastern Massachusetts.

In Wrentham, almost 12,650 acres of land in Wrentham are zoned for residential use, and over 5,565 acres have already been developed for housing. The Town has three residential zoning districts, ranging in order from highest to lowest allowed housing density:

- Residential District (R-30) surrounding Lake Archer and Lake Pearl and downtown Wrentham
- Residential District (R-43) north and east of R-30 to the Town boundaries, and south to I-495
- Residential and Agricultural District (R-87) from the west side of Lake Pearl south to I-495 and south of I-495 covering all of West Wrentham

Wrentham's Agricultural and Residential (R-87) district is the focus of much recent subdivision activity because of its large supply of undeveloped land. This district has the largest minimum lot size at 87,120 square feet (roughly one house per two acres). Therefore, while it contains not quite 30% of the Town's single-family houses, they account for nearly 53 percent of the land already developed for houses. On average, a house in the R-30 district, which has the greatest number of houses, sits on about 35,000 square feet of land (0.8 acres). In the R-43 district each single-family house uses about half again as much land – 55,000 square feet (1.3 acres) on average. In the R-87 district, the average land per house is more than twice what it is in the R-43 district – 127,000 square feet (2.9 acres). The higher density zones are therefore more "efficient" in supporting more homes per acre of land because each lot has less open land around the house. At the other end of the density scale, the Town's condominiums are located in the R-30 district. Two- and three-family houses are located mainly in the R-30 and R-43 districts, though most are in the R-30 district. Apartment buildings are split fairly evenly between the three residential districts and business district B-1.

Wrentham's zoning only permits single family homes by right. The options for residential development in Wrentham are as follows:

- Detached single family houses along road frontage and in conventional subdivisions.
- Detached single family houses in Open Space Preservation Development (cluster) subdivisions by special permit of the Planning Board on parcels of 8 or more acres. The bylaw requires that a minimum of at least 5 acres or 30% of the total area must be in common open space, which cannot include road or parking areas, and cannot be more than 50% wetlands. The design standards in the bylaw do not require analysis of environmental suitability beyond unbuildable lands, scenic values, or the relationship of the open space to protected open space, wildlife corridors, or other Town open space goals.

- Duplex ("double attached dwelling") by special permit of the Zoning Board of Appeals and attached townhouses in structures of two or three by special permit of the Planning Board. Although the zoning bylaw calls this "multifamily" dwellings, townhouses or duplexes are more typically called attached single family dwellings. Under the bylaw, each row house or townhouse requires the same lot area and dimensions as a single family home in the zoning district, except that two-unit structures may have the same road frontage as a single family home and three-unit structure may have 1.4 times the road frontage of a single family home. Each of these units is also required to have 3 off street parking spaces.
- Conversion of single detached houses into a two-unit house, by special permit, as long as the exterior of the house is not altered "in any significant manner" and the conversion does not "detract from the character of the neighborhood." This bylaw is equivalent to allowing an accessory unit, but the special permit conditions are extremely vague.
- Senior living community (for persons 55 years old or above) by special permit with site plan review that allows structures with up to 6 single-story units with no more than two bedrooms each.

No zoning district in Wrentham currently permits more than 3 dwellings within a given building. Further, Wrentham zoning does not encourage smaller housing types which could be renter occupied. Addressing these permitting constraints is probably the most important task to facilitating greater production of affordable housing.

Physical and Natural Constraints

Wetlands and Title V constraints are always significant development barriers. Residences, like most properties in Wrentham, are mainly served by septic systems and leach fields to treat their wastewater flows. Soil types, groundwater levels, proximity to water sources, and other factors, produce siting constraints and limit the ability to develop housing on many properties. Engineered solutions to contend with site issues, such as mounded septic systems, blasting of ledge, package treatment plants, and other options, increase costs, provide aesthetic challenges, and may add time to permitting processes. As development proceeds, remaining sites with difficult site and soil concerns will become a larger proportion of development projects. These constraints underscore the need for "smart growth," and channeling higher-density development in areas of town that can handle such increased capacity.

D. <u>Capacity of Municipal Infrastructure</u>

Wrentham's existing municipal infrastructure and services can accommodate modest population growth over the next five to ten years. As with most suburban communities, the kinds of municipal services most directly affected by population growth and housing development are water and sewer service, educational services, and public safety services.

Wrentham does not have a municipal sewer system, although there are several private wastewater treatment facilities in the Town. Several municipal buildings in the downtown area, including the new Public Safety building, share a small wastewater treatment facility with the Wrentham Elementary School. King Philip Regional High School maintains a large facility for its uses. The Wrentham Developmental Center has its own, older treatment facility. And the Wrentham Village Premium Outlets built a substantial treatment facility for its needs. Other private systems have also been installed at various sites. Unused septic and treatment facility capacity of oversized systems might be made available for use by local buildings constrained by the limitations their sites place on expansion of areas or uses. This could be helpful in areas where greater densities are sought, or where soils cannot accept the anticipated burdens. Recent improvements and innovations in package treatment plants have greatly reduced the cost and area needed for new facilities, making them competitive with traditional septic systems in some instances. Private parties may also seek to create district treatment facilities to serve a local demand, helping to achieve desired levels of development.

Wrentham draws its water supply from a series of wells on the north and south sides of Lake Pearl. Those wells all draw from the Charles River Watershed. Other community wells are located near Crocker Pond and north of Thurston Street, with a transient well located to the eastern side of Route 1. Private wells exist off Beech Street, and on the Franklin line in Sheldonville. Most of Wrentham is served by municipal wells, but some private wells have been drilled, particularly in the Sheldonville area. The water division of the Department of Public Works maintains and operates the 79 miles of water mains and the annual volume of nearly 400 million gallons, over one million gallons per day on average. Like most communities in eastern Massachusetts, Wrentham is confined by annual withdrawal limits to its wells set by the Department of Environmental Protection. Water pressure in many parts of West Wrentham is limited, however, and any significant development in that area would require infrastructure upgrades.

Unlike water and sewer service, the provision of education and public safety services are not dependent on environmental factors, but rather on factors such as the municipal budget, the limitations imposed by Proposition 2 ½, the willingness or unwillingness of town voters to approve overrides (such as the pyramid override on this year's annual election), collective bargaining issues, and, in the case of public safety services, geographical constraints. Wrentham has two elementary schools for the Town and participates in the King Philip Regional school system with Norfolk and Plainville. The King Philip High School is located in Wrentham, while the King Philip Middle School is located in Norfolk. All of these schools are newly renovated or in the process of renovation and will have capacity remaining after construction is completed. Enrollments increased 34% between 1993 and 2003. Because so much of the new housing is in West Wrentham, in the long term it may be appropriate to build a new elementary school in West Wrentham.

In towns that provide substantial funding for their schools, increases in tax revenue generated from growth do not necessarily offset the substantial increases in education and public safety expenditures resulting from such growth. Generally, however, the Town is supportive of appropriate population growth in appropriate areas of the Town and will work to ensure that such growth is not confined by available educational and public safety resources.

III. Affordable Housing Goals & Strategies

A. HOUSING PRODUCTION GOALS

Residents and real estate professionals in Wrentham say that high housing costs in Wrentham have made it too expensive both for young adults starting out in life and for senior citizens who are interested in downsizing. The preceding housing needs assessment supports this view. Compared both to neighboring towns in the SWAP sub-region of the Metropolitan Area Planning Commission (MAPC) and to the 101 cities and towns in MAPC as a whole, Wrentham in 2000 had proportionally fewer people in the young adult age groups of 20-34 and the "young senior" age group of 60-64. These demographics may reflect the increasing lack of affordable starter homes and condominiums for young families and the few options in Wrentham for seniors who want to downsize.

The current shortfall in housing from the 10% "target" is about 224 units, considering the current base of 147 units and 3477 total housing units in the Town. This shortfall is measured against the mandated 10% goal, and not the potential need which could be greater based on the age demographics of the current population. As we have seen, there are currently 52 people awaiting elderly and disabled housing, 125 families seeking housing with a 2 year waiting period. One could expect this to grow based on the population demographics discussed earlier. The most attractive way to close this gap is through a combination of measures which proactively generate housing. Zoning is critical, as well as incentives and reclassification, which will be discussed in the following sections.

1. WRENTHAM'S SPECIFIC HOUSING GOALS

a. Increase affordable rental units for low-, moderate- and middle-income senior citizens and persons with disabilities.

More than a third of renters in Wrentham pay more, as a percentage of their household income, than they should on housing costs. Increasing the supply of rental units, at all price levels, will have an overall softening effect on rents, and will make renting more affordable. The demand is especially acute for our senior citizens and disabled. There are 52 people on the Housing Authority's waiting list. To meet this demand, developers must be encouraged to build single-room occupancy units, which are probably the least profitable kind of housing to build.

The housing needs assessment reveals that the general population trend in Wrentham is middle-aged people with families moving in, and young adults moving out. If this trend continues, the demand for affordable housing for seniors will increase. This will be especially true if the housing market continues to strengthen, which may make it unaffordable for seniors to stay in their own homes as their incomes decline.

b. <u>Increase affordable rental units for low- and very-low income families.</u>

Wrentham's median household income compares very favorably with the rest of the Boston PMSA and the state as a whole, but nearly 27% of the town's households earned less than \$50,000 in 1999, and 19% had incomes below \$35,000. 389 residents live below the poverty line, including 145 children. Despite these numbers, the Town has only 147 subsidized low or moderate income housing units, according to DHCD's current tally, of which only 15 are for families. Families with a disabled member may qualify for a unit at Liberty Pines, however preference for those units is given to senior citizens.

c. Increase affordable homeownership units (e.g., "starter homes") for low- and moderate-income families and single young adults.

The census data reveals a troubling phenomenon – as children grow up and enter adulthood, they tend to move away from home. Wrentham experienced a 38% decrease in the number of residents between the ages 20-24 between 1990 and 2000. There was a 42% decrease in residents between the ages of 25-34. At the same time, housing costs almost doubled. The median single-family home price in 1990 was \$165,000 compared to \$362,000 in 2003. Similarly, the median price of a condominium unit has risen from \$128,000 in 1990 to \$205,000 in 2003. Naturally, young people generally earn less than their elders, and don't typically have any assets to leverage the purchase of a home.

The struggle many young adults have entering into the housing market is compounded by shifts in societal norms that find more young adults postponing marriage and starting a family, placing the burden of making mortgage payments on a single person. As such, a balanced strategy for producing more affordable housing for young adults should include promoting single-room occupancy, or "studio" condominiums, and one-bedroom units, which, as discussed above, are generally not as profitable to build as larger units of housing.

d. Increase affordable homeownership units in a range of residential use types and sizes for moderate and middle-income seniors.

The "one size fits all" approach, which is typical in Chapter 40B developments, does not adequately address a community's comprehensive housing needs and goals. Developers must be given the incentive to provide an array of housing choices, particularly for the Town's aging population. The demographic trends demonstrate that there will be a demand for affordable senior housing in the near future, which should include more choices in order to meet needs that will not be served by high-end assisted living units. Elderly independent living condos priced on a continuum for low-, moderate- and middle-income seniors would help to address these needs. Channeling these types of units towards the village centers, in particular the Town Center and Sheldonville Center, makes good sense since these village could support access to goods and services for people with mobility impairments and other disabilities.

e. Increase affordable homeownership units for middle-income homebuyers with income at or slightly above the area median income.

Unfortunately, Chapter 40B fails to address the housing needs of that significant segment of the population that earns greater than 80% of the area median income, but not enough to afford a new home in today's hot real estate market. For these households, which include many single persons, there is a need for housing that they can afford. About 20% of Wrentham residents that own their own homes pay more than they should on housing costs. A complete housing production strategy includes housing that may not necessarily count towards the Town's Subsidized Housing Inventory, but nonetheless serves an important policy goal.

2. SMART GROWTH AS A HOUSING GOAL

As noted above, affordable housing means, in almost all cases, development in higher densities that what is permitted under Wrentham's current Zoning Bylaw. As discussed above, the Town's master planning has identified five "village" areas that would appropriate for higher-density housing and mixed-use development. These are:

- (1) the Town Center area;
- (2) the Wrentham Developmental Center (under long-range redevelopment);
- (3) South Street south of Wampum Corner to I-495;
- (4) Sheldonville center (in the vicinity of the Sheldonville Country Store); and
- (5) the backlands near the Wrentham Premium Outlets site.

See, Exhibit A.

The downtown area is dominated by the Common, the archetypal church and the historic old Fiske Library. Its commercial structures are predominately two story wood framed or brick dating from the early twentieth century. Just off the common are later civic buildings, the midcentury Town Hall and District Court buildings. Commanding Victorian residences are also sited near the Common, some of which have been converted to professional offices and other uses. Significant residences are also found on the main roads to all sides of the Common, some dating back to colonial times. There is a noteworthy series which extends south towards Wampum corner, creating a fine ensemble.

Identifiable building groups emerged around all of the major lakes with the conversion of earlier camps and summer homes. These tend to be smaller initial structures with successive additions and improvements made over the years as they were winterized and converted to year-

round dwellings. They tend to be informally sited in close proximity to one another and to the waterfront, perched on the hilly terrain. Styles tend to be varied and eclectic.

Sheldonville, while large, shows great cohesion and substantial quality in its residences. These homes embody a building spurt beginning in the 1830's and continuing through the Victorian era. Colonial revivals mix with late Victorian mansards, carpenter Gothic, and hints of the federalist styles. These homes show great levels of detail and ornament, with varied and articulated masses, some from initial composition, while others bear the mark of long term accretions of farm houses and barn yards. Most of these buildings address the roads, some being quite close. In the center of Sheldonville, buildings are sited much nearer to their neighbors than in outlying areas, although plantings tend towards the informal. Stone fences and hedges are other distinguishing features.

Many of the older homes and civic buildings throughout Wrentham are historically significant, whether for persons and events, quality of construction, detail and preservation, or for the groupings and landscape types that they represent. The Town Common area running down towards Wampum Corner has previously been evaluated and found to be qualified for designation as an historic district. Sheldonville could also gain designation, with the support of local owners. The various eras of construction, style and use are also deserving of recognition. The post federalist, religious and intellectual ferment of the Great Awakening, pre-Civil War era is particularly well represented. It is unclear what proportion of buildings from recent eras might be able to qualify for, or achieve, historic status once they attain the fifty year threshold established by the Secretary of the Interior.

3. PRODUCING AFFORDABLE HOUSING UNDER THE REGULATORY SCHEME OF CHAPTER 40B

The definition of housing affordability is based on three statistics: median household income, the percentage of household income spent on housing, and the median cost of housing. Under most subsidy programs, housing produced with government financial assistance is targeted to people whose household income is 80 percent or less of the median for an area. (The median is the point at which half the household incomes are higher and half are lower.) Housing authorities typically function as the monitoring agency for income eligibility and affordability restrictions in publicly subsidized housing not developed under a comprehensive permit.

Because Wrentham is in the Boston-MA-NH Primary Metropolitan Statistical Area (PMSA), it is this median income amount that is used in affordable housing projects, not Wrentham's local median. For Fiscal Year 2004, the median income for all households is \$82,600 and 80 percent of median for a family of four is \$66,150. HUD's affordable housing standard for households with incomes at or below 80 percent of median is no more than 30 percent of total household income. An affordable home, therefore, could be one that a family of four making no more than \$62,650 a year could buy or rent with 30 percent of their income going to rent or mortgage payments.

For many suburban communities, the face of affordable housing is the state's Comprehensive Permit Law (Chapter 40B). This law is intended to promote affordable housing creation by allowing developers who agree to include at least 25% below-market-rate units in their projects to go through a streamlined permitting process (the comprehensive permit) and override local zoning – if the community does not have 10% of its year-round housing units designated as permanently affordable. If the permit is denied by a municipality, then the developers can appeal the denial to the state's Housing Appeals Committee. In some communities, Chapter 40B projects have become titanic battles between developers and local opponents, while in others, "friendly" 40B projects have been amicably negotiated as a means of broadening local housing options. While adding needed units to the housing supply, inappropriately sited developments could potentially conflict with the town's other goals for conserving open space, managing traffic, planning for infrastructure, or preserving neighborhood character.

Affordable units must serve households with incomes no greater than 80% of the area median income for which the unit is located. Units must be subject to use restrictions or re-sale controls to preserve their affordability as follows:

- For a <u>minimum</u> of thirty years or longer from the date of subsidy approval or construction for new construction.
- For a <u>minimum</u> of fifteen years or longer from the date of subsidy approval or completion for rehabilitation.
- · Alternatively, a term of <u>perpetuity</u> is encouraged for both new construction and completion of rehabilitation.

Units are or will be subject to an executed Regulatory Agreement between the developer and the subsidizing agency unless the subsidy program does not require such an agreement. The units have been, or will be marketed in a fair and open process consistent with state and federal fair housing laws.

In addition, part of Chapter 40B's purpose was to create new housing units generally (market and affordably priced). One of the reasons Massachusetts housing costs have skyrocketed in the last decade is that production of new housing for almost all income levels has been lower than the demand, and temporary affordability in existing units does not increase the amount of housing in the state.

4. Chapter 40B in Wrentham

DHCD currently counts 147, or 4.2%, of Wrentham's 3,477 year-round units as "affordable." The Town needs to add an additional 201 affordable units to meet the 10% goal. This amount represents about forty percent of the 532 units added in Wrentham during the 1990s

5. THE INTERPLAY OF EXECUTIVE ORDER 418

Through the Housing Certification process under EO 418, the state is beginning to recognize community efforts to reduce barriers to affordable housing production and increase the supply of housing, while at the same time combining incentives and sanctions to encourage creation of new housing units. Certain discretionary state grants, including the Public Works Economic Development grants, are not available without Housing Certification, and housing-certified communities will receive bonus points in grant competitions for open space funds and other environmental grant programs. The certification process gives credit for affordable housing planning activities, efforts to identify suitable sites, zoning changes and other activities designed to promote affordable housing creation. Continued certification beginning in FY 2004 will require actual production of affordable and middle-income units.

For the purposes of EO 418, however, qualifying units include not only new units affordable to households with incomes 80 percent and below the median, but also new ownership units affordable to households with up to 150 percent of median income and new rental units affordable to households with up to 100 percent of median income. In the Boston MSA, of which Wrentham is a part, this means that middle income ownership units for a family of four can cost up to \$375,000 (more than the \$329,500 median price for a single family home in Wrentham in 2002) and middle income rental units can cost up to \$1,900 a month.

B. PLANNED PRODUCTION TIME TABLE

Communities may submit an affordable housing plan, such as this document, for approval by the Department of Housing and Community Development (DHCD). An approved plan must be a "planned production" plan, that is, it must have goals, a timeline and strategies to produce affordable housing units to reach 10 percent of the community's total housing units, such as the targets described in the preceding section. If a town shows that it has produced 40B-eligible units in the amount of three-fourths of one percent of total housing units (about 26-30 units per year for Wrentham, beginning in 2005), it can ask DHCD for certification of its plan. A certified plan permits a town to deny a comprehensive permit, or grant one with conditions, for one year (two years if it produced 1.5 percent of total housing units).

The table below illustrates the number of affordable units that would need to be produced each year in Wrentham, between now and 2013, in order for the Town to maintain certification under the Planned Production regulations.²

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⁷⁶⁰ CMR 31.04 (1)(b) provides that for purposes of calculating a municipality's percentage of low or moderate income housing, the total housing units (denominator) shall be total number of units enumerated in the latest available U.S. Census. Officials at DHCD have interpreted this regulation as meaning that the denominator always remains constant, even though additional housing units may be added since the last census, notwithstanding the regulation's instruction that "evidence that net additional units have been occupied, have become available for occupancy, or are under building permit or that total units have decreased between the latest census and the date of the initial application [for a comprehensive permit] shall be considered." (emphasis added). For purposes of complying with DHCD's Planned Production guidelines, the Town is assuming that DHCD's interpretation is correct and therefore has calculated the annual planned production goal based on a constant denominator through 2009.

Affordable Housing Targets

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Current Housing Stock	3477									
Historic New Units Added	59									
Future Housing Stock	3477	3477	3477	3477	3477	3477	3831	3831	3831	3831
10% Afford Target	348	348	348	348	348	348	383	383	383	383
Current 4.2%	147									
Annual Requirement	0.075%	27	27	27	27	27	29	29	29	29
Future Housing Stock		174	201	228	255	282	311	340	369	399
Shortfall (GAP)	201	174	147	120	93	66	72	43	14	(16)
Mix Model Goals										
35% Single Family Det	ach	61	70	80	89	99	109	119	129	140
35% Condo		61	70	80	89	99	109	119	129	140
30% Apartment		52	61	68	76	84	93	102	111	119

C. New Housing Production Strategies

1. ZONING AMENDMENTS

As discussed above, there are basically five types of housing development that could be permitted under the current Zoning Bylaw. Among the strategies to implement the planned production goals set forth herein, this Plan identifies various changes to the Zoning Bylaw intended to tear down artificial barriers to the development of higher-density development and affordable housing generally. The table below identifies the current development options and barriers in Wrentham, and the particular sections of the Zoning Bylaw which are targeted for amendment that will address those barriers.

Current Development Option/Problem	Zoning Bylaw Section to be Amended
Detached single family houses in Open Space Preservation Development (cluster) subdivisions by special permit of the Planning Board on parcels of 8 or more acres. The bylaw requires that a minimum of at least 5 acres or 30% of the total area must be in common open space, which cannot include road or parking areas, and cannot be more than 50% wetlands.	ARTICLE 17, SECTION 17.3
Two- and three-unit buildings, referred to as "row houses" under Section 13 of the Bylaw, are allowed by special permit of the Planning Board in residential zoning districts. Under the bylaw, the lot area and setback dimensions applicable to the Row House must be equal to that required in the underlying zoning district, multiplied by the number of units in the Row House. Two-unit structures may have the same road frontage as a single family home and three-unit structure must have at least 1.4 times the road frontage of a single family home in the underlying district. Each of these units is also required to have 3 off street parking spaces.	ARTICLE 13, SECTIONS 13.3, 13.5 ARTICLE 4, SECTION 4.2.A.2,3,5
Conversion of single detached houses into a two-unit house, by special permit, as long as the exterior of the house is not altered "in any significant manner" and the conversion does not "detract from the character of the neighborhood." This bylaw is equivalent to allowing an accessory unit, but the special permit conditions are extremely vague.	ARTICLE 13, SECTION 13.5 ARTICLE 4, SECTION 4.2.A.3
No zoning district in Wrentham currently permits more than 3 dwellings within a given building.	ARTICLE 13, SECTIONS 13.3 – 13.5
Current Wrentham zoning does not encourage smaller housing types which could be renter occupied.	ARTICLE 4, SECTION 4.2.A.1.a, 2 - 6 ARTICLE 6, SECTIONS 6.12, 6.13, 6.14 ARTICLE 13, SECTIONS 13.3 – 13.5 ARTICLE 17, SECTION 17.3

"Article 13.3 Low or Moderate Income Housing." This article appears to say that the only kind of affordable housing allowed in Wrentham is Chapter 40B projects, excludes them from the B-1 and C-1 zones, and requires compliance with the zoning bylaw "insofar as these are consistent with MGL c. 40B." Since one of the goals of this Planned Production strategy is to create affordable housing under the Town's own development regulations, and not under the comprehensive permit scheme. this article is inconsistent with the Town's overall production strategy. This bylaw should be deleted in its entirety contemporaneously with the modification of other sections of the Bylaw that facilitate and streamline affordable housing development.

ARTICLE 13, ORIGINAL SECTION 13.3 DELETED ARTICLE 7, SECTION 7.8

(A) Inclusionary Zoning

A new section would be added to the Zoning Bylaw that requires a minimum percentage of affordable dwelling units in residential developments (single-family lots or multi-family condominiums and homeowner associations) that exceed a certain unit threshold (such as 10 units or 20 units). The Bylaw would authorize the Planning Board to impose this obligation on smaller developments that would not otherwise trigger this requirement, if the Board determines that the applicant has designed the development in such a way as to avoid the inclusionary zoning requirement.

The Bylaw would offer developers a menu of choices to comply, subject to approval by the Planning Board:

- (1) Include units in the development;
- (2) Provide equivalent units in another location in Wrentham;
- (3) Pay a fee in lieu of creating new units, the fee to be equal to the difference between an affordable purchase price as defined by DHCD's Local Initiative Program (LIP) and the median single-family home or condominium sale price for the most recent fiscal year, as determined by the Board of Assessors.

See, proposed Articles 6.12, 6.13.

(B) Incentive Zoning

A new section would be added to the Zoning Bylaw that provides density bonuses for subdivisions and multi-family developments that contain a minimum number of affordable units. Density bonuses would be allowed as of right.

Developers would be obligated to enter into regulatory agreements with the Town to ensure that the affordability obligations under Inclusionary and Incentive Zoning are satisfied. The affordable units created under these bylaws would qualify for inclusion in the Town's Subsidized Housing Inventory and be subject to use restrictions and long-term monitoring.

See, proposed Article 13 and 17.3.

(C) New Village Zoning Districts

(1) Town Center/Crosby FMC Site

Wrentham's Town Center offers significant opportunities to expand the Town's housing options, provide for affordable housing, and create a higher population base for a walkable, more lively Town Center retail area.

- Allow upper-story apartments above ground floor retail in Town Center. Permitting apartments above shops is an easy way to add housing alternatives and more activity to the town center. However, in many cases wastewater and parking requirements would need to be met through shared resources.
- Allow and identify off-site parking options (leased or shared parking) in Town Center. Many retail parcels in the Town Center have very little space for parking. Parking requirements for small, upper-story apartments should be linked to the number of bedrooms (rather than the present 3 spaces per townhouse) and options for leased or shared parking should be developed.
- Zone the Crosby/FMC sites for a mixed-use planned unit development (PUD) by special permit. A PUD allows for detailed master-planning of a mixed-use site by which the developer and the town can agree on a medium to large-scale project. The PUD zoning should set the framework by including requirements for the kinds of uses desired, the proportions of different kinds of uses, general development and design objectives and other purposes. The Crosby/FMC site should allow for multi-family housing with a 20% affordable requirement, retail and office space, and open space and civic uses. There is the potential for 250 housing units at an average of 1,000 square feet each.

(2) Sheldonville Village

Sheldonville is an historic village center that would benefit from more compact development that would allow people to walk to the country store. There are several large

parcels of land that currently are zoned for conventional development, contingent on the water table and other factors. New development should be guided to emulate the preexisting development pattern.

• Rezone land around the village center to encourage cluster development, whether by right or by permit, and provide a bonus for rental or condominium multi-unit projects with an affordability component, in with a farmstead or village design.

(3) Wampum Corner and South Street

• Establish a multi-family overlay district at South Street, between Wampum Corner and I-495. There are already several multifamily properties in this area, as well as some businesses. New multi-family housing, including affordable housing, combined with design improvements to make the area more walkable would support existing businesses and potentially create demand for new neighborhood businesses. The area also has access to trails and open space.

(4) Premium Outlets Mall

• Establish a multi-family and mixed-use overlay district for the vacant land between the outlet mall and I-495. This area would be appropriate for a "lifestyle center," incorporating residential uses, including affordable units, into a village-scale specialty retail area. Residents of apartments and condominiums in this area would have quick access to regional highways. This is a new model of mixed-use development that has proved successful in other parts of the country and is beginning to appear in Massachusetts.

(5) <u>Wrentham Developmental Center</u>

The Wrentham Developmental Center is a long-term residential facility owned and operated by the state Department of Mental Retardation. There are 313 residential units of housing located within 18 buildings on roughly 500 acres of land.

Public policy concerning housing for persons with mental disabilities has shifted away from institutional settings such as the Developmental Center, and towards community-based environments, such as group homes. The five remaining developmental centers (formerly known as "state schools") in the state are being phased out, however the timing of the closure of Wrentham's facility has not yet been established by state policymakers. Wrentham can be proactive in working with the state to develop a conceptual re-development plan for the site, under which new land uses could be introduced incrementally as DMR uses less and less of the site. A similar "consensus" plan has been developed between the Commonwealth and the Town of Foxboro as it relates to the Foxboro State Hospital Site.

The Developmental Center is well-suited for the creation of a mixed-use planned unit development in a "village-style" configuration for senior citizens, including living arrangements designed for varying levels of independent and assisted living. Once a conceptual redevelopment plan is in place, the site should be re-zoned to accommodate the development

contemplated by the redevelopment plan. This would likely include mixed-uses, multi-family housing, and the Town can mandate a significant affordable housing component for any redevelopment of the site through re-zoning.

(D) Affordable Accessory Apartments

Wrentham currently allows accessory units by special permit through the provision for converting a single family home to a duplex. Permitting affordable accessory units by right, subject to an abbreviated site plan review process, would expand the variety of affordable housing options. The bylaw would allow the accessory unit, by right, so long as the accessory apartment does not increase the living area by more than 10%, and the exterior of the house is not significantly altered. A deed restriction, screening of tenants for income eligibility, and monitoring of rents would be necessary for the units to count towards the Chapter 40B inventory. This does not have to be an excessively bureaucratic system. Other towns, such as Barnstable, have pioneered this alternative and can provide templates for Wrentham. The Housing Authority can serve as the screening and monitoring agency in an unobtrusive way. The apartments would have to be made available to a broad range of eligible tenants and comply with all applicable fair marketing requirements.

(E) <u>Liberalize Multi-Family Housing Regulations</u>

Under existing zoning, only two- and three-family structures are permitted on a lot, the lot size and dimensional requirements are not relaxed for multi-family housing, and multi-family housing is only permitted in the residential districts. No multi-family housing is permitted as of right. Relaxing density and dimensional requirements is critical to reducing land costs for housing development, and for making affordable housing development economically feasible. Streamlining the permitting process is also essential to encouraging developers to build affordable housing in Wrentham.

- In the new Village Districts, amend the Zoning Bylaw to allow two and three-family housing as of right, and permit structures with more than three units by special permit or site plan approval. Permit multiple detached structures on a single lot by special permit. For two- and three-family structures, apply the same lot size and other dimensional requirements as applicable to single-family structures density bonuses available under incentive zoning.
- Amend the Open Space Preservation District bylaw to incorporate multiple detached multi-family structures on a single lot, providing for reasonable minimum dimensional standards (lot size, setbacks, lot coverage, etc.).
- Reduce the 3-space parking requirement for multi-unit housing. The current 3-space on-site parking requirement for multi-unit housing is excessive and acts as a disincentive. Parking requirements should be tied to the number of bedrooms in the units. Provisions should be made for the possibility of nearby but off-site shared or leased parking.

(F) Lot Size Waivers by Special Permit

The Zoning Bylaw would be amended to authorize the Planning Board to reduce the minimum lot size and frontage requirements for a single-family house that would be restricted for affordable housing. Parcels that lack required size or frontage but that otherwise provide necessary wastewater capacity could be made legal lots for building small-scale affordable units, or duplexes in which one unit is affordable, as appropriate.

2. ECONOMIC INCENTIVE PROGRAMS

(A) District Improvement and Urban Housing District Financing (DIF)

The Town Center and Crosby/FMC site would be designated under the District Improvement and Urban Housing District Financing (DIF) laws to take advantage of TIFs (Tax Incentive Financing). A recently enacted state law allows municipalities to designate an area as small as one parcel and as large as 25% of the town as a <u>DIF</u> district. DIFs allow a form of Tax Increment Financing that Wrentham can use to pay for public planning and infrastructure improvements in order to stimulate higher-value real estate investment. This tool would permit Wrentham to pay for making improvements through a bond secured by a portion of the future tax receipts from new investment in the designated area. In this way, the Town would not have to raise the tax rate to create plans and make improvements, such as wastewater management, traffic improvements, or other infrastructure.

Mixed income housing development in specifically designated commercial areas can be facilitated through an Urban Center Housing Tax Increment Financing plan (UCH-TIF). Municipalities can grant real estate tax exemptions for up to 20 years for development or redevelopment of downtown property for housing that is at least 25% affordable to occupants at or below 80% of area median income.

(B) Municipal Affordable Housing Trust Fund

In conjunction with the Inclusionary Zoning Bylaw, the Town should establish a permanent Affordable Housing Trust Fund under the provisions of G.L. c. 44, §55C. The Fund would be managed by a Board of Trustees, appointed by the Board of Selectmen, who would appropriate funds for the creation and preservation of affordable housing in Wrentham. The Trust Fund would be funded through contributions from developers under the Inclusionary Zoning Bylaw, as well as community housing funds appropriated under the Community Preservation Act.

(C) <u>Tax Abatements for Affordable Housing</u>

• Consider adopting the state law allowing abatement of what is owed on tax title properties if they are used for affordable housing

Municipalities can adopt a state law that allows them to forgive taxes owed on tax title properties if a new owner will develop affordable housing. Although there may not be many opportunities of this type in Wrentham, it may be worthwhile to have this tool should an opportunity arise.

• Explore the feasibility of tax abatements on existing homes occupied by incomeeligible households in return for affordability agreements.

The Town of Marion is developing a program for local homeowners whose incomes are at 80 percent or below the regional median in which they would receive tax abatements in return for affordability agreements that would make the homes eligible for the 40B inventory. In this way the Town would be able to increase its supply of permanently affordable housing without increasing the total number of housing units. The program will require state approval.

(D) Amnesty for Illegal Accessory Apartments

Another source of affordable accessory apartments is to grant amnesty for property owners who make the illegal accessory apartments permanently affordable. The need to bring apartments up to code and the fear of additional taxation can be an obstacle to this strategy. However, the town could provide some rehabilitation assistance for affordable accessory units, and a deed restriction on rent levels would keep taxes down.

3. MUNICIPAL LEADERSHIP

(A) Reactivate the Wrentham Housing Partnership

Housing Partnerships are volunteer groups, usually appointed by Boards of Selectmen, which take the lead in planning for affordable housing. Membership should include people with appropriate interest and expertise, such as public officials, business and community leaders, attorneys, realtors, clergy, interested citizens and Housing Authority representatives. The activities of the Housing Partnership would likely include the following:

- Increasing public awareness through forums and other public events
- Establishing criteria to evaluate affordable housing proposals
- Making recommendations on the pros and cons of particular housing proposals
- Identifying public and private resources to further development
- Locating available land suitable for development
- Reviewing land use regulations and zoning bylaws
- Working with developers of affordable housing

(B) Returning Tax Title Parcels to Productive Use

The Housing Partnership would also take the lead in developing criteria for identifying and selecting small town-owned and tax title parcels that may be suitable candidates for disposition and development as affordable housing.

(C) <u>Acquisition of Existing Properties for Affordable Housing and Purchasing</u> <u>Affordability Restrictions on Existing Homes</u>

The Housing Partnership would be charged with developing a priority list of single-family, multi-family and condominium properties for acquisition or rehabilitation in exchange for permanent affordable housing restrictions. Trust fund and CPA funds could be used to purchase affordability restrictions on existing condominium or appropriate single-family homes. The Partnership would be charged with approaching property owners about the possibility of acquiring an affordability restriction or the right of first refusal to purchase their home when they decide to sell.

D. TIME FRAME FOR IMPLEMENTATION OF PRODUCTION STRATEGIES

The Town operates under an Open Town Meeting form of government, so its ability to implement zoning changes is limited by the two-thirds voting requirement under Chapter 40A. Subject to that limitation, the Town anticipates the following schedule to implement action items identified herein.

Action Item	Time Frame
Adopt Inclusionary Zoning Bylaw.	6 months
Adopt Incentive Zoning Bylaw.	6 months
Create Town Center Village zoning district, allowing mixed-use development, multi-family housing.	6 months
Create planned unit development district for the Crosby/FMC site.	1 – 2 years (may require negotiation with private property owners)

Create Wampum Corner and South Wrentham (outlet mall) village zoning districts.	6 months
Create planned unit development district for Wrentham Developmental Center site.	1 – 2 years (requires negotiation with state agencies)
Amend Zoning Bylaw to permit affordable accessory apartments.	6 months.
Amend Zoning Bylaw to reduce restrictions on multi-family housing development.	6 months.
Amend Zoning Bylaw to authorize lot size and frontage waivers for affordable housing units by special permit.	6 months
Explore and pursue designation of Crosby/FMC site and WDC site under DIF and Chapter 40R smart growth laws.	1 year and ongoing
Accept Municipal Affordable Housing Trust Fund local option statute, and create Trust Fund.	1 year
Accept local option statute providing for tax abatements for affordable housing.	1 year
Adopt amnesty bylaw for illegal accessory apartments converted to affordable housing.	1 year
Re-activate Wrentham's Local Housing Partnership.	6 months

Identify surplus municipal land and tax title parcels for affordable housing development.	1 year and on-going
Develop affordable housing restriction purchase program.	1 year

IV. <u>Description of Use Restrictions</u>

Affordable units must serve households with incomes no greater than 80% of the area medium income for which the unit is located. Units must be subject to use restrictions or re-sale controls to preserve affordability as follows:

- · For a minimum of thirty years from the date of subsidy approval or construction for new construction;
- · For a minimum of fifteen years from the date of subsidy approval or completion of rehabilitation;
- · Alternatively, a term of perpetuity is encouraged for both new construction and completion of rehabilitation.

Units are or will be subject to an executed Regulatory Agreement between the developer and the subsidizing agency unless the subsidy program does not require such an agreement. The units have been or will be marketed in a fair and open process consistent with state and federal fair housing laws.

V. Other Valuable Considerations

Town and neighborhood character will continue to be formed by market rate, single family homes. The quality and attributes of those houses and settings are paramount to the future of Wrentham, and will provide the basis for future housing choices and investment. The Town needs to consider these conditions and their influencing factors, and seek to modify and improve them as needed in order to achieve larger community objectives. Some of these concerns can be addressed through regulation or enforcement actions. Many others will rely on the powers of persuasion, compelling examples, and active leadership to accomplish the goals. The Town must seek to enlist the average homeowners and those with interest in specific

elements in order to achieve success. Instilling a culture of pride and concern for improving residential attributes will yield great dividends over the coming years, and lessen the need for corrective actions.

Maintaining Historic Neighborhood Characteristics Appropriately

Strong consideration should be given to establishing neighborhood historic zoning district overlays for areas where there is a larger concentration or significant setting of historic or cultural value. Guidelines can be tailored to be responsive to the specific characteristics of the district and the desires of local property owners. Areas to address can include site design and materials, renovation and alteration standards, materials, techniques of installation and colors.

Importance of maintaining and creating cherished neighborhoods

Many of Wrentham's neighborhoods exhibit strong character, differentiating them from other neighborhoods and communities. This sense of place is essential in helping to establish ties to the land and feelings of permanence. Those strengths should be emphasized, and efforts which help to establish and reinforce these characteristics such as neighborhood designations, neighborhood organizations, local histories, and the like, supported by the Historical Commission and Planning Department.

Continuity of Town character, pride

Wrentham's building stock and settlement patterns are key elements helping to establish town identity. The outlook of a community can be seen in the way it approaches its land and buildings, and the better cared for areas are generally those where people's outlooks are more positive and forward looking. Proper upkeep of the town's built heritage will be reflected in residents and their further accomplishments. The Town should encourage and support activities which help to promote the care and upkeep of properties and neighborhoods, where privately organized activities such as garden competitions, block parties and home tours can boost civic pride, bring additional notice to an area, and spark friendly rivalries to improve areas.

Improving property values

Well maintained residential districts, particularly well defined areas with significant historic structures generally bring premiums on the market. These benefits can extend across entire neighborhoods and benefit the town at large.

Documentation, education, incentives and appeal

The long and varied history of Wrentham is well documented, but without broader knowledge. Efforts to improve this distribution, to bring light to lesser known events and activities, to provide commemoration and designation, all need to be pursued. Ways to make this history come alive and become linked to daily life are critical to creating a sense of continuity and regeneration.

Encouraging sympathetic modern interventions

Cultural heritage and historic settings are not at all incompatible with modern buildings or additions. Newer construction needs to be pursued in a manner that is sympathetic to the nature of earlier works, and can have varied and successful expression. Design guidelines and project review procedures in historic districts are one approach to ensure more appropriate new

construction. A key concern is to try to seek new work which is of as high a quality and respectful of its setting as its earlier peers. A key goal should be to strive for structures which will themselves call out for historic designation in later years.

Additions, renovations, additional structures

New England's building history is replete with structures which have grown mightily in structure and character over their history as construction phases have accreted and extended underlying structures. Many fascinating and delightful hybrids have arisen. Design guidelines can help to instill the essential features of successful additions to various originating structures, helping to maintain the sense of history, purpose, scale and progression.

Modern materials, methods and styles may be appropriate

Earlier builders always used the most modern materials and efficient construction techniques available to them, striving for economy and handsomeness. New materials and methods are not incompatible with historic buildings and districts, if quality materials are selected, and serviceable, climate responsive buildings result.

Awareness of historic siting, massing, details, uses

Older buildings often demonstrate careful, well honed responses to their sight, microclimate and their purpose. New construction should seek similar levels of responsiveness, fitting themselves to the land, seeking to use light, climate and wind to best advantage. Local adaptations of prevalent styles can also provide guidance for new details and ornament, perhaps finding new and transformative expressions while maintaining a link to the earlier work.

Learning from prior development trends

Older settlement patterns produced consistent transitions from isolated farms, to small clusters of homes at crossroads or other concentrated resource, and rising in density as one approached town centers, where lots became smaller, homes occupied larger fractions of the lots, and finally, multifamily and multistory attached dwellings were common. Homes responded to light and climate, and formed groupings where there were distinctive relationships created between the structures, much like a group of friends having a conversation. Standard tract subdivision tends to space homes equally, eliminating the distinctions of the landscape and adjacencies, primarily focused on creating curb appeal. Preserving local character will, in large part, rely on trying to help those older patterns regain ascendancy and to maintain the prominence of the natural landscape. Guidelines and reviews should seek to encourage the emulation and insights of historic development patterns. Zoning tools such as neighborhood district overlays and improved conservation subdivision regulations will assist in reaching these goals.

Regional considerations

Wrentham's ability to retain much of its natural landscape and historic setting has also helped to differentiate the town from its neighbors and improved its desirability. Compared to other communities along I-495 and I-95, Wrentham is still rather undeveloped. There remains substantial regional ability to develop larger retail and commercial facilities which make use of the highway infrastructure, which will bring further demand for housing. EOEA has anticipated that southeastern Massachusetts will double its population over the next generation, and

Wrentham can fully anticipate being part of that trend. All of these factors suggest continuing strong development pressures and increases in land values.

To compete strongly in this environment and provide the best setting and services for residents, Wrentham needs to carefully consider its future role in the regional constellation. Continuing to differentiate itself from its neighbors, creating unique and distinctive neighborhoods and amenities, and protecting its existing natural character will be of great assistance, helping to establish positive dynamics for development and governance.

Achieving quality while permitting expression

Best and most rapid achievement of desired improvements will likely be found through appealing to homeowners' sense of pride in their community, neighborhood and homes. Annual or seasonal focus on homes and neighborhoods can create a great incentive for owners to make needed improvements. Fairs and block parties, home tours and gardening awards can spark the competitive spirit and investment. While the Town, through the Planning Department or the Historical Commission, could sponsor these events, they may also be initiated by private organizations like a Rotary, garden club or neighborhood association. Publicity, marketing and awards will help to create a positive atmosphere and bring new recognition to Wrentham.

Encouragement to increase the general level of upkeep should be careful to avoid imposing rigidity and conformance on individual property owners. Much of the charm of the community can be traced to the innovation, eclecticism and eccentricity that can be found in many of the cherished homes and properties throughout town. Although there are many clear themes and styles that are broadly adopted, there is also nuance, whimsy and the unexpected elements that add vitality, helping to give greater perspective to the typical. It is this energetic balance that should be encouraged. The combined focus on excellence and expression can enliven neighborhoods and continue to boost civic pride.

Rural Character

Remaining Rural Character should be preserved. Development on larger parcels should be guided into Open Space Subdivision patterns and the Open Space Preservation Development bylaws should be revised to produce greater environmental and recreational benefits. TDR programs can be established, with rural and Ch. 61 lands identified and 'sending' zones.

The Town may consider acting as a purchaser or property developer in limited instances to maximize the public benefits of future development on certain properties, potentially realizing a limited profit. Outreach and liaison with private organizations and state agencies may be able to provide additional funds and means of ownership or development, and help preserve the essential qualities of certain parcels.

Historic districts and design guidelines can be adopted which provide limited oversight of materials and design, and repairs and alteration to historic structure or within historic districts, subject to local agreement.

EXHIBIT A

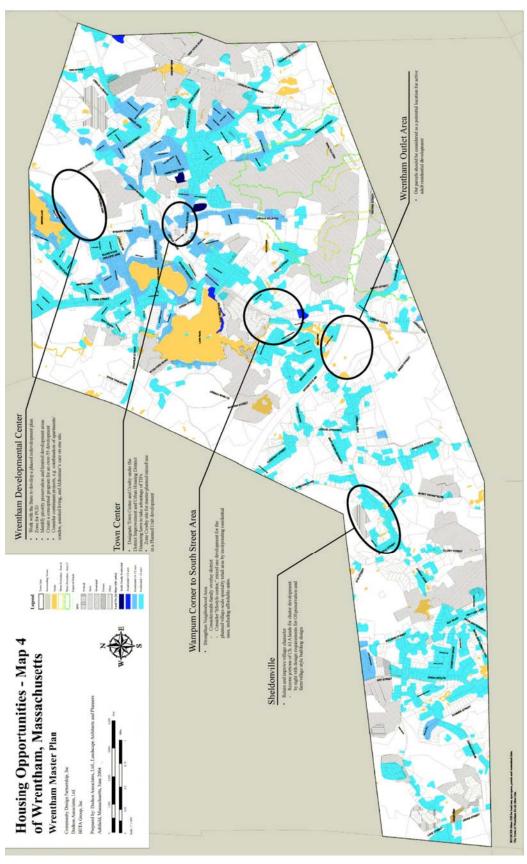


EXHIBIT B

Zoning Article Changes for AFFORDABLE HOUSING Production Plan Submitted by the Planning Board Subcommittee REV 2 3/16/05

ARTICLE 2 Proposed Definitions

ARTICLE 4 Proposed Use Table Changes

ARTICLE 6 Proposed Changes to Development Regulations to require AFFORDABLE
HOUSING UNIT production and allow Estate Lots for
AFFORDABLE HOUSING UNIT (S)

ARTICLE 7 Proposed Changes to SPA Process for AFFORDABLE HOUSING UNIT plan review

ARTICLE 13 Proposed changes to allow AFFORDABLE HOUSING UNIT(S) and to redefine Multiple Attached Housing

ARTICLE 17 Proposed changes to include AFFORDABLE HOUSING UNIT(S) in OSPD

ARTICLE 2 DEFINITIONS

ARTICLE 2 of ZONING BYLAW, page 2-1, insert after ABANDONMENT

"AFFORDABLE HOUSING UNIT"

Shall mean housing which is deemed "affordable" under applicable Massachusetts Statutory Law and Regulatory Provisions, as would otherwise be recognized under MGL Chapter 40B. and CMR 730.0 et seq, and in accordance with DHCD Policy and Guidelines as may be amended from time to time. Thereafter listed and 'managed' by the Wrentham Housing Partnership or similar organization which oversees Massachusetts Statutory Law, Regulatory Provisions, etc.

ARTICLE 2 OF ZONING BYLAW, page 2-8, insert after MANUFACTURING, LIGHT

"MARKET UNIT/LOT"

Shall mean a Lot or Housing Unit that is offered to the general public at prices and terms driven by the free market.

ARTICLE 2 OF ZONING BYLAW, page 2-8, insert after INDUSTRIAL, LIGHT

"IN LAW APARTMENT"

An attached housing unit normally used exclusively by the owner(s) of the SINGLE FAMILY DWELLING, or by their immediate family, limited to in-laws, grandparents, mothers, fathers, sisters, brothers, children, aunts and uncles, step-relatives as summarized above, or by nurses, home health aide, therapists or paramedics providing personal health care assistance to aged or disabled members of the household of the owner(s).

An INLAW APARTMENT may be rented so long as it qualifies as an AFFORDABLE HOUSING UNIT.

ARTICLE 4 USE REGULATION w/AFFORDABLE HOUSING UNIT(S) 4.1 GENERAL

BUILDINGS and other STRUCTURES shall be erected or USED and premises shall be USED only as set forth in the "USE Regulation Schedule" except as exempted by §3.4 or by statute. Symbols employed on the "USE Regulation Schedule" shall mean the following:

Y A permitted USE

SPA A USE permitted only with a valid SITE PLAN approved by the Planning Board in accordance with Article 7.

SP A USE permitted only upon granting of a SPECIAL PERMIT in accordance with Article 9(Must add to motion)

Amend Article 9 to require submission of info based on rules and regs adopted under MGL c.40A §9. N An excluded or prohibited USE.

(PB) Planning Board is SPECIAL PERMIT Granting Authority

(ZBA) ZONING Board of Appeals is SPECIAL PERMIT Granting Authority

4.2 USE REGULATION SCHEDULE (containing anticipated Commercial District Changes, TC, NB, LPD, HC, SSB)

	R-30	R-43	R-87	TC	NB	LPD	HC	SSB ²	C-1	C-2	CRSP
A. RESIDENTIAL USES											
1. SINGLE	Y	Y	Y	N	N	N	N	N	N	N	N

DETACHED DWELLING											
a. FAMILY APARTMENT (IN LAW APARTMENT)	Y	Y	Y	N	N	N	N	N	N	N	N
2. MULTIPLE ATTACHED DWELLING, pursuant to Article 13.3	SPA (PB)	SPA (PB)	SPA (PB)	N	SP(PB)	N	N	N	N	N	N
3. Conversion of a SINGLE DETACHED DWELLING to MULTIPLE ATTACHED DWELLING, pursuant to Article 13.4	SPA (PB)	SPA (PB)	SPA (PB)	N	N	N	N	N	N	N	N
4. SENIOR LIVING COMMUNITY, pursuant to Article 13.6	SP (PB)	SP (PB)	SP (PB)	N	N	N	N	N	N	N	N
5. MULTIPLE ATTACHED DWELLINGS, pursuant to Article 13.5	SPA(P B)	SPA(P B)	SPA(P B)	N	SPA(PB	N	SPA(P B)	N	N	N	N
6. MIXED USE	N	N	N	SPA (PB)	SPA (PB)	N	N	N	N	N	N

ARTICLE 6 – DEVELOPMENT REGULATIONS (ALSO add to SUBDIVIONS RULES AND REGS)

ARTICLE 6, insert after 6.11

6.12 AFFORDABLE HOUSING UNIT REQUIREMENT – SINGLE DETACHED DWELLINGS

For all new residential subdivisions consisting of twenty (20) SINGLE DETACHED DWELLING Lots or more, 10% of the total SINGLE DETACHED DWELLING lots allowed must be developed into AFFORDABLE HOUSING UNIT (S).

For all new residential subdivision consisting of Fifteen (15) Lots or more, the Planning Board may require compliance with the previous paragraph if the Board determines that an applicant has designed the proposed subdivision, whether through phasing, lot configuration, or multiple subdivisions, for the purpose of avoiding the requirements of this section.

6.13 DEVELOPMENT OBLIGATION EXCHANGE

The obligation to develop AFFORDABLE HOUSING UNIT(S) in compliance with SECTION 6.12 may be transferred to a non-contiguous parcel developed simultaneously by the applicant, and not otherwise necessary to meet its own AFFORDABLE HOUSING UNIT(S) requirement.

AFFORDABLE HOUSING UNIT(S) may be developed or converted (ARTICLE 13.4) in areas outside of a new residential subdivision for the purpose of compliance with SECTION 6.12 upon the following conditions:

- a. The design, style, and quality of the AFFORDABLE HOUSING UNIT(S) are consistent with the surrounding residential homes at the location where the new units are constructed;
- b. The AFFORDABLE HOUSING UNIT(S) are completed prior to the completion of Fifty (50%) of the new residential subdivision;
- c. The AFFORDABLE HOUSING UNIT(S) developed are in compliance with the underlying zoning.

Alternatively the developer/applicant may offer to "Buy Out" the development obligation by making a contributed to the Wrentham Housing Partnership of \$25,000 per AFFORDABLE HOUSING UNIT, such sum to be allocated for the sole use of the Wrentham Housing Partnership to secure land or otherwise subsidize AFFORDABLE HOUSING UNIT development.

6.14 ESTATE LOTS

A parcel which otherwise complies with the provisions of ARTICLE 6, with the exception of FRONTAGE, shall be buildable as an Estate Lot, as long as it meets the following requirements:

- a. Lot size shall consist of acreage 3 TIMES THE UNDERLYING ZONING.
- b. Lot FRONTAGE shall be no less than 30 feet for a single home 40 feet for all other.
- c. Driveway shall be a minimum of 20 feet in width with 5 feet of green space on each side.
- d. Driveways of more than 100 feet in length shall end in a turnaround sufficient for safety vehicles.
- e. Street numbers shall be posted at the PUBLIC WAY intersection and on the DWELLING in accordance with fire department regulations.
- f. DWELLING shall be limited to a SINGLE DETACHED DWELLING or a MULTIPLE ATTACHED DWELLING under ARTICLE 13.3.

ARTICLE 7 – SITE PLAN APPROVAL PROCESS FOR AFFORDABLE HOUSING UNIT PLANS

ARTICLE 7, insert after paragraph 7.7

7.8 AFFORDABLE HOUSING UNIT(S)

An Applicant for SITE PLAN APPROVAL of a one to four family dwelling containing at least one AFFORDABLE HOUSING UNIT shall be subject the following modifications to Article 7:

- A. The Site Plan Submission shall be exempt from the following requirements of Section 7.2 (b), (d), (e), (f), (h) and Section 7.4(g), (i).
- B. The locus plan under Section 7.4(f) shall be limited to 500 feet;
- C. Unless the Board makes a specific determination at the time of application that unique site conditions exist requiring significant engineering analysis, the Board shall rely upon the determinations, conditions and requirements of the Board of Health for matters arising out of or related to drainage.
- D. If no additional engineering analysis is required by the Board under the previous paragraph, the Board shall hold a PUBLIC hearing under Section 7.6 within 45 days from the date of submission.
- E. Legal notice of the PUBLIC hearing under Section 7.6 shall be given by the Board to the Applicant, abutters, the Zoning Board of Appeals, the Wrentham Housing

Authority, and any other Board which may be established by the Town of Wrentham that is specifically charged with duties or oversight related to AFFORDABLE HOUSING UNIT (S). Notice to Planning Boards of other cities and towns shall not be required. The Board shall limit the PUBLIC hearing to an initial hearing and a single continued hearing unless requested by the Applicant. The Board may, at its discretion, accept additional written testimony for a period of 7 calendars days from the closing of the PUBLIC hearing.

To the extent not modified by this paragraph, the remaining requirements of Article 7 shall be applicable.

ARTICLE 13 – MULTIPLE ATTACHED HOUSING WITH AFFORDABLE HOUSING UNIT(S)

REPLACE ARTICLE 13 in its entirety with the following.

13.1 MULTIPLE ATTACHED DWELLING UNITS

This Article sets forth requirements for MULTIPLE ATTACHED DWELLING UNITS, which may be constructed in the Town of Wrentham.

13.2 Wrentham Housing Authority

The Wrentham Housing Authority shall be exempt from the minimum LOT size requirements of Article 3 and the area, width, FRONT, SIDE, REAR YARD SETBACK requirements and the OPEN SPACE provisions of Article 6. The Housing Authority shall comply with all other ZONING requirements and is limited to DEVELOPMENT in ZONING DISTRICTS R-30, R 43, R-87. Any DEVELOPMENT proposal by the Housing Authority shall be subject to SITE PLAN APPROVAL by the Planning Board under Article 7.

13.3 MULTIPLE ATTACHED DWELLING 2-4 UNITS

Subject to SITE PLAN APPROVAL (SPA) by the Planning Board under Article 7, a MULTIPLE ATTACHED DWELLING OF 2-4 UNITS shall be permitted subject to and the following additional provisions:

a. For up to 3 dwelling units the SIDE and REAR YARD SETBACK and LOT area requirements shall be increased to two (2) times those of a SINGLE DETACHED DWELLING within the ZONING DISTRICT. The FRONT SETBACK and FRONTAGE requirement shall be that of a SINGLE DETACHED DWELLING.

b. AFFORDABLE HOUSING UNIT(S)

If three units are proposed and one unit is provided as an AFFORDABLE HOUSING UNIT, then a FOURTH Unit may be allowed so long as the resultant

dwelling meets the FRONT, SIDE and REAR YARD SETBACK requirements of a SINGLE DETACHED DWELLING. The LOT area shall remain two (2) times those of a SINGLE DETACHED DWELLING.

13.4 Conversion of SINGLE DETACHED DWELLING UNIT

Subject to SITE PLAN APPROVAL (SPA) by the Planning Board under Article 7, a SINGLE DETACHED DWELLING UNIT may be converted to a MULTIPLE ATTACHED DWELLING UNIT subject to the following additional provisions:

a. The number of units shall not exceed three (3), except as provided in 13.4 b. so long as the exterior of the BUILDING, exclusive of creation of a second means of egress, is not altered in any significant manner, and 1 off-street parking space per bedroom is provided.

b. AFFORDABLE HOUSING UNIT(S)

If three units are proposed and one unit is provided as an AFFORDABLE HOUSING UNIT, then a FOURTH Unit may be allowed, so long as the exterior of the BUILDING, exclusive of creation of a second means of egress, is not altered in any significant manner, and 1 off-street parking space per bedroom is provided.

13.5 MULTIPLE ATTACHED DWELLING UNITS - GREATER THAN 4 UNITS

Subject to SITE PLAN APPROVAL (SPA) by the Planning Board under Article 7, MULTIPLE ATTACHED DWELLING more than four (4) units shall be permitted subject to and the following additional provisions:

- a. Lot shall meet the following criteria:
 - 1. Minimum lot size shall be four (4) acres with a minimum of 40 feet of FRONTAGE.
 - 2. Frontage would accommodate a DRIVEWAY, to be maintained by the owner(s) of the developed property, and in accordance with the following:
 - i. DRIVEWAY would be a no less than 20 feet in width paved
 - ii. Sidewalks not required, and shoulders no less than 5 feet wide green strips
 - iii. Berms are bituminous
 - iv. Street numbers posted at the Public Way intersection and internally in accordance with applicable town bylaws.
 - v. Turnarounds sufficient for Public Vehicles
 - vi. Easements and Covenants for Use and Maintenance will be submitted for review at the time of Application
- b. BUILDINGS and STRUCTURES shall not occupy greater than fifty (50%), of the LOT and at least twenty five percent of the LOT shall be maintained as vegetated or landscaped space.
- c. Unit Density shall be no greater than 12 units or 20,000 GFA per acre.
- d. Each unit shall have no more than 2 bedrooms.

e. One (1) parking space (open or enclosed) shall be provided for each bedroom. In addition, one open parking space per unit shall be provided.

f. Twenty five (25%) of the dwellings shall be AFFORDABLE HOUSING UNIT(S).

ARTICLE 17 – OPEN SPACE PLANNED DEVELOPMENT AFFORDABLE HOUSING UNIT (S)

Article 17, insert after paragraph 17.2

SECTION 17.3

- f. In addition to the general requirements of ARTICLE 6.12, the following shall also apply to an OPEN SPACE PLANNED DEVELOPMENT:
 - 2. A bonus of one (1) additional SINGLE DETACHED DWELLING Market Lot ("Bonus Lot") will be allowed for each two (2) SINGLE DETACHED DWELLING AFFORDABLE HOUSING UNIT(S) created in excess of that which would otherwise be allowed under a conventional subdivision approval.
 - 3. The total number of lots for the entire OPEN SPACE PLANNED DEVELOPMENT shall not be increased by more than 25% of that which would be allowed under a conventional subdivision approval as a result of Bonus Lots.
 - 4. The applicant may utilize the provisions of ARTICLE 6.13 for any AFFORDABLE HOUSING UNIT(S) required under SECTION 17.3.
 - 5. AFFORDABLE HOUSING UNIT(S) will be sited on land otherwise set aside as Open Space, if required. Other waivers such as road length may also be considered by the Planning Board.

 $G: \label{locality} Gen\Affordable\ Housing\ Plan_006\ (revisions\ per\ DHCD). doc$