Housing Production Plan
Town of Reading

Prepared By:

Town of Reading:
Peter I. Hechenbleikner, Town Manager
Jean Delios, Community Services Director/Town Planner
Jessie Wilson, Staff Planner
George Zambouras, Town Engineer
Kim Honetschlager, GIS Coordinator

Consultant:
Robert P. Mitchell FAICP, Planning Consultant

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Introduction

The Town of Reading's Housing Plan was approved on January 3, 2007 in accordance with the Massachusetts Department of Housing and Community Development ("DHCD") requirements under 760 CMR 31.07, Planned Production. Reading's 2007 Housing Plan expired after a 5-year term and as such, the Town of Reading has developed a new Housing Production Plan ("HPP") in accordance with 760 CMR 56.03(4).

The Town of Reading, Community Services Department, began the process of updating the Housing Plan in early 2012. Local housing plans, including updates, are subject to approval by DHCD. DHCD regulates Housing Production Plans under 760 CMR 56.00, promulgated on February 22, 2008. HPP's must now be designed to create strategies to meet affordable housing needs that are consistent with Chapter 40B requirements. In order for the HPP to qualify for approval from DHCD, the plan must be comprised of three components: (1) Comprehensive Needs Assessment; (2) Affordable Housing Goals; and (3) Implementation Strategies.

(1) Comprehensive Needs Assessment – an evaluation of a community's demographics, housing stock, population trends, and housing needs. The assessment will include a review of the development capacity, as well as constraints, to ensure that current and future needs can be met.

(2) Affordable Housing Goals – defined housing goals consistent with both community character and the local housing market. This section will identify strategies that can be used to produce the required number of annual housing units needed to obtain certification from DHCD. The regulations allow communities to secure a one year or two year certification if stated minimum production requirements can be met. To qualify for an annual certification affordable housing production must meet a minimum of 0.5% of year-round units. For a two year certification, affordable housing production must be equal to at least 1.0% of year-round units.

(3) Implementation Strategies – targeted areas for future development that will enable a community to reach the affordable housing goals. This may include identifying sites for development or redevelopment, investigating re-zoning options to encourage the production of affordable housing units, and establishing other tools such as regional collaborations that can foster the development of affordable housing.

HPP Certification

Upon DHCD approval, a HPP is valid for five years. Even if a community does not reach its 10% under MGL Ch. 40B, it may be eligible to receive certification from DHCD (either one year or two year). A municipality may request that the DHCD certify its compliance with an approved HPP if it has increased its number of SHI Eligible Housing units in an amount equal to or greater than its 0.50% production goal for that calendar year. SHI Eligible Housing units shall be counted for the purpose of certification in accordance with the provisions for counting units under the SHI set forth in 760 CMR 56.03(2). Requests for certification may be submitted at any time, and the Department shall determine whether a municipality is in compliance within 30 days of receipt of the municipality's request. If the DHCD determines the municipality is in compliance with its HPP, the certification shall be deemed effective on the date upon which the municipality achieved its numerical target for the calendar year in question, in accordance with the rules for counting units on the SHI set forth in 760 CMR 56.03(2). A certification shall be in effect for a period of one year from its effective date. If the Department finds that the municipality has increased its number of SHI Eligible Housing units in a calendar year by at least 1.0% of its total housing units, the certification shall be in effect for two years from its effective date.

Once a community has achieved certification, within 15 days of the opening of the local hearing for a Comprehensive Permit application, the Zoning Board of Appeals (ZBA) shall provide written notice to the Applicant, with a copy to DHCD, that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes has been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

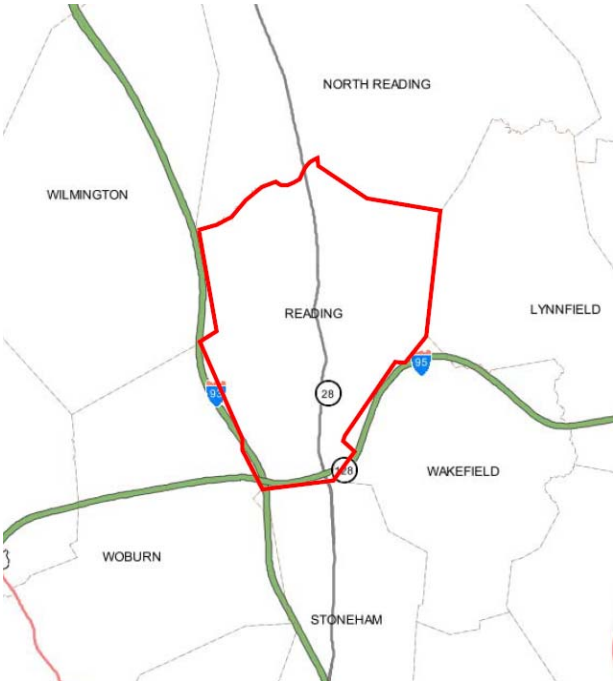
Affordable Housing Highlights Since 2007

- Adoption of the Gateway Smart Growth District (GSGD) under Chapter 40R – Adopted in 2007, the GSGD overlay will create 424 new housing units which includes 43 affordable units.
- Adoption of the Downtown Smart Growth District (DSGD) under Chapter 40R – Adopted in 2009, the DSGD overlay will allow for 203 additional housing units, by right.

The first project, 30 Haven Street, is complete and includes 53 units of housing 11 of which are affordable units.

- The Town also assisted the project developer (30 Haven) through funds from the Affordable Housing Trust in order to ensure the project moved forward.
- Reading's work in proactive planning was recognized by Mass Housing by crediting the Town with advancing affordable housing through the creation of two 40R districts that will foster the development of hundreds of units and then denying an ill-suited 40B application which would have devastated a neighborhood.
- Johnson Woods, Phase II – This project was developed under the Planned Unit Development (PUD) overlay district and was permitted through the Community Planning and Development Commission (CPDC) in 2011. A total of 129 housing units will be developed, 19 of which will be affordable.
- Reading is the lead community in a District Local Technical Assistance (DLTA) grant awarded to evaluate the possibility of establishing a Regional Housing Services Coordinator to administer affordable requirements, including preserving existing affordable units.
- The Affordable Housing Trust fund is being evaluated and an outside consultant is developing recommendations for the Town to consider for use of this valuable resource.

Executive Summary



The Town of Reading continues to be a desirable place to live and work. It is characterized by a traditional New England center, surrounded by family-oriented neighborhoods. It has evolved over time from largely an outlying community with a strong agricultural presence to a modern residential suburb just north of Boston.

Reading's proximity to Boston has added to its attractiveness. The Town has worked to manage housing development and growth through thoughtful and well planned development that complements its historic and rural traditions. The HPP identifies tools for Reading to use that will encourage the development of affordable housing while maintaining the distinct town character.

A. Summary of Demographic and Housing Characteristics and Trends

The following summarizes the notable findings from the needs assessment (U.S. Census, 2010):

Population - Growth has not substantially increased in the past 20 years. Current projections indicate that the population will continue a slow increase through 2030. Projections show more households; but smaller sized households. Reading is primarily comprised of family households.

- Reading's population in 2010 was 24,747, **an increase of 4.4%** from 2000. This is comparable to the 5% increase from 1990 to 2000.
- In 2010 Reading experienced **a 7% increase in total households** from the previous decade. In 2000 there were 8,688 households in Reading, an increase of 10% from 1990. Approximately 72% of households were family households; 34% were family households with children under 18.
- The **largest age group in Reading in 2010 was residents aged 35-59 (39%),** followed by the child-aged cohorts (age 0-9, age 10-19). However, **the group comprising the elderly population (age 60+) increased by 15% in 2010 and is expected to grow by 57% from 2010 to 2030.**
- The majority of Reading Residents are white (93.5%).

Income – Reading has a higher than average median household income, which exceeds that of the region and the country.

- Reading's 2010 **median household and family income was the highest among all of the neighboring communities**, and exceeded the median income for both the Boston Metro Region and for median income in the US. In Reading, over the last decade there was an increase of 135% of households earning $200,000 or more.
- Approximately **22% of households in Reading earned less than $50,000**. Assuming a 3 person-household, this would mean these households earn less than the area median income of $58,000 enabling them to qualify for some form of subsidized housing.

Housing Stock, Sales and Prices – Predominantly single family, owner occupied with strong market values.

- The latest census data show that the total number of housing units increased slightly by 4.5% in the past five years. Likewise, the housing **stock continues to be dominated by single-family homes;** 75% of all housing units were single-family homes.
- Reading experienced **an increase in the percentage of renter-occupied housing and a decrease in the percentage of owner-occupied housing** in 2010. Approximately 22% of all housing units were renter occupied and 78% were owner-occupied (17.5% in 2000 were renter-occupied). This increase in renter-occupied housing could be associated with increase in multi-unit structures as structures containing 20 or more units increased from 6.8% in 2000 to 9.3% 2010. Another reason may be a result of the latest economic recession.

- In 2006, Reading experienced a total of 241 sales for single-family homes. This number has since decreased and in 2010 only 193 sales were documented.
- The median sales price of a single-family home in 2006 was $420,000 and decreased to $400,000 in 2009. However, Reading has seen some recovery **and prices in 2010 were just slightly above prices experienced in 2006 at $422,000.** Condo sales and prices experienced similar trends.
- **In 2010, approximately 38.3% of households with a mortgage and 23.7% of households without a mortgage were paying more than 30% or more of their annual household income on housing related costs.** These households are considered to be moderately burdened by their housing costs.
- Renters experienced similar housing cost burden. **In 2010, approximately 39% of households paid 30% or more of their annual household income on housing related costs** and were considered moderately burdened by these costs.

B: Goals for Affordable Housing Production

The following goals were developed by the Town of Reading, based on the findings from the Needs Assessment:

Reading has identified seven housing goals that are the most appropriate and most realistic for the community. These goals were developed by reviewing previous studies and documents including the Reading Housing Plan of 2007, analyzing the current housing situation in Reading, and through public input from town citizens and officials.

The goals are as follows:

1. **Reach the 10% affordable housing goal** while also focusing on the specific housing needs of Reading residents.

2. **Preserve existing affordable housing** to ensure they remain affordable and qualify for listing on the subsidized housing inventory.

3. **Integrate affordable housing into the community** while preserving the quality and character of existing residential neighborhoods.

4. **Revise and update the existing Affordable Housing Trust Fund** as a means to fund affordable housing development and activities.

5. **Create a mechanism for outreach** to owners of affordable housing to ensure maintenance and upkeep and to seek opportunity to add housing units that are affordable to the subsidized housing inventory.

6. **Educate the public** on affordable housing issues and strengthen relationships with other local entities and regional partners on the topic.

7. **Absorb the number of both market rate and affordable units** in the pipeline with the least amount of impact on the town.

C: Summary of Housing Production Strategies

The Town of Reading has developed strategies for meeting the affordable housing production goals. These goals were developed through the evaluation of the 2007 Housing Plan, the development of the Needs Assessment, examining local housing goals, and studying the responses from the Housing Plan Survey. The following is an outline of strategies. For a full description of the strategies, see Section 3.

Expand Housing Opportunities

Issue: Based on the information contained in the 2007 Reading Housing Plan, other town documents including the Reading Master Plan, a survey of town residents, discussions with town officials and the analysis of housing needs that was conducted as part of this plan, the goal of expanding housing opportunities to ensure a continuing diverse housing stock while also providing additional affordable units was identified as a goal of the town.

Strategies/Actions:

1. Conduct a review of the existing Reading Affordable Housing Trust.
2. Seek contributions to the Affordable Housing Trust.
3. Use the Affordable Housing Trust Fund to create a loans/grant program for housing rehabilitation activities.
4. Amend the existing 40B permit to allow the construction of additional units at Peter Sanborn Place.
5. Identify opportunities to acquire tax title or foreclosed properties.
6. Acquire the rights of first refusal on housing units in order to place an affordability restriction on such units prior to resale.
7. Manage on-going inventory of group homes and identify potential future group home plans in Reading.
8. Assist elder Reading residents in remaining in their own homes.
9. Encourage infill development with mixed housing in appropriate locations.
10. Identify potential unused or underutilized residential, commercial and/or industrial properties for housing development.
11. Identify surplus non-town public properties for affordable housing potential.
12. Identify opportunities for the town to partner with the First Time Homebuyers program
13. Partner with the Reading Housing Authority in seeking potential housing units.

Regulatory & Zoning Changes

Issue: While Reading has made numerous updates and changes to its zoning bylaw over the years, a comprehensive review of that bylaw as well as other regulations is a logical goal after adoption of the Housing Production Plan. Such regulations can inadvertently become an impediment to providing housing opportunities. A thorough review with the objective of discovering and changing any regulations that are seen as impediments can be a significant improvement toward creating opportunities for successful affordable housing creation

Strategies/Actions:

1. Conduct a thorough review of zoning and other land use regulations.
2. Adopt a cluster bylaw, or similar, zoning provisions, to encourage affordable units.
3. Amend and update the Comprehensive Permit (40B and LIP) policies and guidelines of the Board of Selectmen and Zoning Board of Appeals.
4. Ensure the preservation of the character of Reading's existing residential neighborhoods.
5. Create incentives and guidelines for new housing development as part of the State's and Reading's Climate Actions Plans.
6. Identify incentives for new development in appropriate locations.
7. Expand the current 40R district to include additional appropriate locations in town.

Capacity Building & Education

Issue: As part of a comprehensive approach to creating affordable housing in Reading it is necessary that the local community, including public officials and citizens, be informed regarding these issues. Providing regular occasions whereby the town can meet to be informed regarding housing issues, information and recent activities, as well as being able to identify and discuss future strategies and goals can build support for the strategies identified in the others categories.

Strategies:

1. Conduct housing forums every two years.
2. Inform town officials of the goals and objectives of the 2012 Housing Production Plan.
3. Research and access housing resources at the federal, state, regional, local and non-profit level.
4. Create a monitoring mechanism to use in tracking affordable housing.
5. Create a benchmarking system to regularly review housing progress.

Local & Regional Collaborations

Issue: The housing issues that affect Reading are not found solely within the town borders. The potential resources available to assist in addressing housing needs are also not found solely within its borders. Reading, as well as surrounding cities and towns and regional

organizations and non-profits devoted to housing issues, should look to strengthening their coordination and cooperation. Within the community, there may be as yet unidentified potential partners in addressing housing needs, such as the religious community or others.

Strategies:

1. Establish the Reading Planning Division as the point of contact on housing issues.
2. Work with MAPC to identify housing data for use by the town.
3. Use the current District Local Technical Assistance (DLTA) grant to identify the appropriate mechanisms to provide regional housing services.
4. Initiate a dialogue with the religious community to identify housing issues.
5. Establish a dialogue with entities such as EMARC and Habitat for Humanity.

D: Next Steps for the Housing Production Plan

The plan was approved by the CPDC on December 10, 2012. The Board of Selectmen reviewed the plan on December 18, 2012 and it was approved on February 12, 2013. The final plan will be submitted to the Department of Housing and Community Development for review and final approval.

Section 1: Comprehensive Housing Needs Assessment

The Housing Needs Assessment examines demographic and population data and trends from available sources such as the Census, regional planning agencies, media, etc., that illustrates the current demographic and housing characteristics for the Town of Reading. Assessing needs will provide the framework for the development of housing production strategies to meet affordable housing goals.

I. Demographic Analysis

The purpose of analyzing demographics is to look at quantitative and qualitative trends and use the data for future planning. This section provides an overview of Reading's demographics and how they have changed over time. As the demographics change in the future, the housing needs of the community can also change. The size and type of families as well as householder age and economic status all influence the needs of the community. The analysis of the Housing Needs Assessment will provide a guide to identify goals and strategies for this plan.

A. Total and Projected Populations:

In the last ten years, the Town of Reading has only had a 4.4% increase in population. Over the next 10 years, the population is expected to experience a slight decline before having a minor increase by 2030. The total number of households in Reading has increased from 2000 and is expected to only have minor increases through 2030. Similar to the national trend, Reading's average household size has decreased in the past ten years. In 1999 the average household size was 2.84 and decreased to 2.71 in 2010. Smaller household size is consistent with communities experiencing slow but steady growth.

Table 1: Total and Projected Populations: 1990-2030

Year	Population	% Change	Households	% Change
1990	22,539	--	7,932	
2000	23,708	5%	8,688	10%
2010	24,747	4.4%	9,305	7.0%
2020	24,342	-1.6%	9,707	6.0%
2030	25,189	3.4%	10,346	6.5%

Source: 2010 US Census and MAPC MetroFuture 2035 Update, March 2011

B. Household Types:

There were a total of 9,305 households in Reading in 2010, the majority of which were comprised of family households (72%). However, there is a strong prevalence of non-family

households in Reading. Over one-fourth (28%) of households are non-family which includes single person households or persons living in the same household who are not related. Of the non-family households with persons living alone, 10.3% are 65 and older. The presence of a mix of family and non-family households indicates that there is likely a need for a variety of housing types that may not fit the traditional single-family home model. The data reflects 2,620 non-family households. This may suggest a need for affordability options for non-family households who may have special housing needs.

Table 2: Households Types: 2010

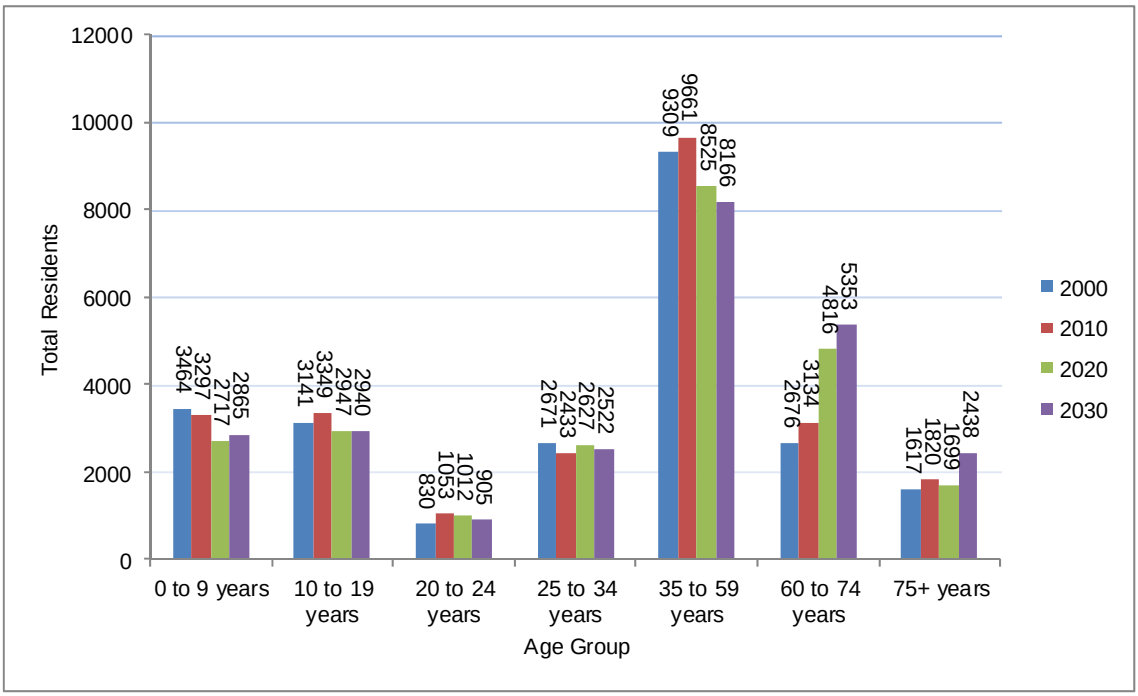
Household Type	2010	Percentage
Family Households:	6,685	71.8%
With own Children under 18 years	3,205	34.4
Married, Husband-wife family:	5,695	61.2
With own children under 18	2,791	30.0
Male householder, no wife present	2,43	2.6
With own children under 18 years	89	1.0
Female householder, no husband present	747	8.0
With own children under 18 years	325	3.5
Nonfamily households:	2,620	28.2
Householder living alone	2,189	23.5
Householder 65 and over living alone	962	10.3
Average household size	2.64	
Average family size	3.18	
Total Households	9,305	

Source: 2010 US Census

Other important factors to consider when assessing housing needs are household size and the age composition of residents. Household size is an important factor as it can help determine the demand for certain types of housing. Similarly, analyzing the age composition of a community over time can help develop trends for housing needs. For example, established families with children living at home have different housing needs than an empty nester and or someone who is over 65.

MetroFuture is a regional plan developed by the Metropolitan Area Planning Council (MAPC) that addresses future growth in the Boston metropolitan region until 2030. Figure 1 summarizes Reading's age composition from 2000 and includes Metrofuture projections until 2030. Table 3 illustrates this in more detail.

Figure 1: Age Composition of Residents, 2000 – 2030



Source: 2010 US Census and MAPC MetroFuture 2035 Update, March 2011

Table 3: Current and Projected Age Distribution of Residents: 2000-2030

Age Cohorts	2000		2010			2020			2030			% Change from 2010-2030
	Number	%	Number	%	% Change	Number	%	% Change	Number	%	% Change	
0 to 9 years	3,464	14.6	3,297	13.3	**-4.8**	2,717	11.2	**-17.5**	2,865	11.4	**5.4%**	**-13.1**
10 to 19 years	3,141	13.2	3,349	13.5	**6.2**	2,947	12.1	**-12.0**	2,940	11.7	**-0.23**	**-12.2**
20 to 24 years	830	3.5	1,053	4.3	**26.9**	1,012	4.2	**-3.9**	905	3.6	**-10.6**	**-14.1**
25 to 34 years	2,671	11.3	2,433	9.8	**-9.0**	2,627	10.8	**8.0**	2,522	10.0	**-4.0**	**3.7**
35 to 59 years	9,309	39.3	9,661	39.0	**3.8**	8,525	35.0	**-11.8**	6,613	32.4	**-22.5**	**-31.6**
60 to 74 years	2,676	11.3	3,134	12.7	**17.1**	4,816	19.8	**53.7**	5,353	21.3	**11.2**	**71**
75+ years	1,617	6.8	1,820	7.4	**12.6**	1,699	6.9	**-6.6**	2,438	9.7	**43.5**	**34**
Total Population	23,708	100	24,747	100		24,343	100		25,189	100		

Source: 2010 US Census and MAPC MetroFuture 2035 Update, March 2011

MAPC's MetroFuture plan suggests that Reading's population will have a minor increase in overall population for the next 20 years. However it is anticipated that a significant change in the composition of the age groups will occur. Based on the MetroFuture projections, the younger age groups are expected to decline by 2030; ages 0-9 (-13.1%), ages 10-19 (-12.2%), ages 20-24 (-14.1%) and ages 35-59 (-31.6%). However, the 35-59 age group is expected to remain the largest age group in Reading and is projected to comprise 32.4% of the population in 2030.

In 2010 the largest age cohort in Reading was those aged 35-59 (39%). People in this age group are likely to be in an established family household with a larger home than the younger age groups. The next concentration of residents was a much younger age group; those aged 10-19 years (13.5%) and aged 0-9 years (13.3%). These age groups, with the exception of 0-9 years, experienced an increase in population between 2000 and 2010. The elderly population also increased from 2000 to 2010. Persons aged 60-74 experienced a population increase of 12.7% and those aged 75+ increased by 7.4%.

The data shows that the second largest age group will be those aged 60-74 with an increase of 71% in 2030 from 2010. Even though the childhood age groups of 0-9 and 10-19 are expected to decrease by 2030, collectively they will make up almost one-fourth of the population (23.1%). The young adult population (age 20-24) is expected to decrease by 2030 and become the smallest age group in Reading. Adults who will be aged 25-34 are expected to grow slowly by 2030, only increasing by 3.6%.

By contrast, the elderly population (ages 75+) which comprises 9.7% of Reading residents is expected to increase by 34% in the next 20 years. The 60-75+ age group will consist of approximately 31% of Reading's population. This is not surprising as the "baby-boomer" population is contained within this age group. It is important to be aware of this trend as this population tends to prefer smaller housing units with less upkeep. Elderly residents could have special housing needs such as nursing homes and assisted living facilities.

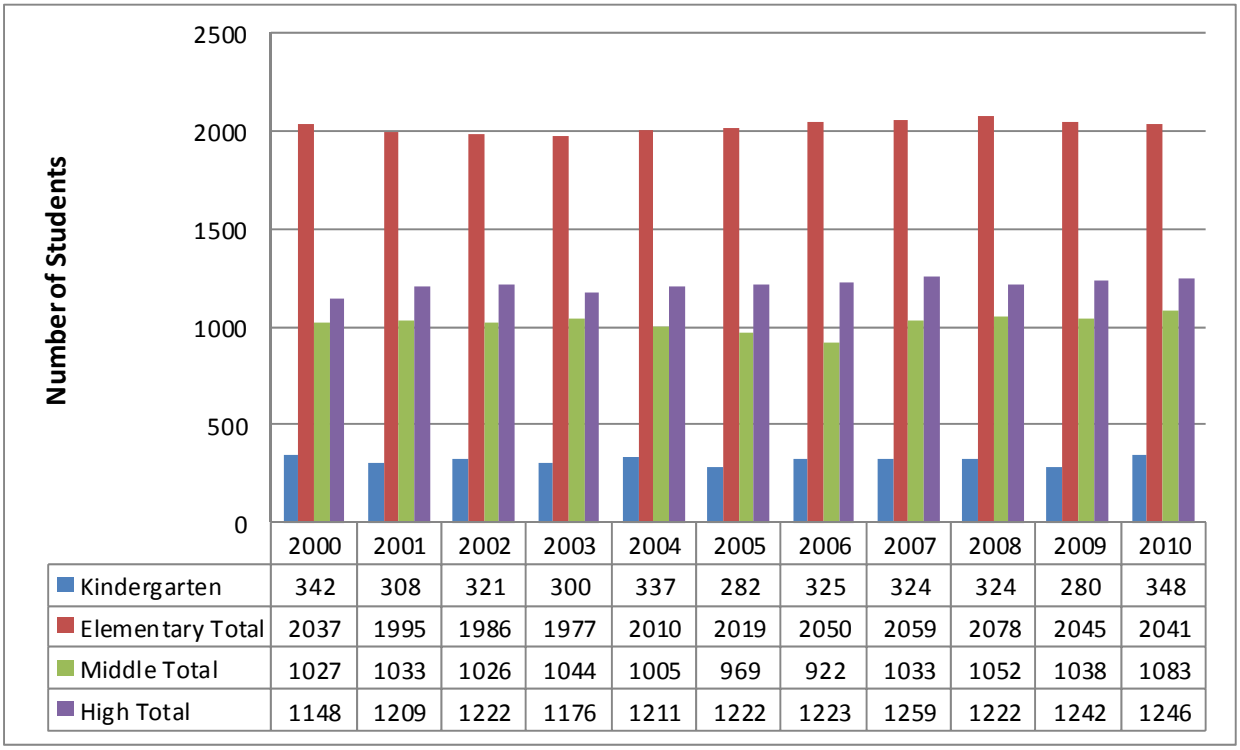
Adults aged 20 to 24 years and age 25 to 34 years are expected to make up approximately 13.6% of the population in 2030. These age groups are more likely to make up younger families who will purchase a starter home that is smaller and more affordable. In the next twenty years, as the 35-59 age group moves into the next age group, the stock of larger traditional family homes (detached, single-family units) may become more available. This may allow the younger population to trade up or take advantage of the larger homes.

The analysis of population projections is vital for planning and determining future housing needs. With the expected increase in the older population, planning efforts should consider the need for smaller housing units with less maintenance, senior housing or assisted living facilities. As the middle-age population shifts into the older age groups the demand for larger, traditional family housing units will be reduced and will increase the opportunity for younger families looking to trade-up to more of those homes now available.

C. School Enrollment and Projections

Figure 2 below illustrates the public school enrollments from 2000 to 2010. Overall, Reading school enrollment has remained fairly stable over the past 10 years with a modest increase of 3.8%. The highest increase in enrollment is with the middle and high school students at 5.4% and 8.5% respectively from 2000 to 2010.

Figure 2: School Enrollment: 2000-2010



	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Kindergarten	342	308	321	300	337	282	325	324	324	280	348
Elementary Total	2037	1995	1986	1977	2010	2019	2050	2059	2078	2045	2041
Middle Total	1027	1033	1026	1044	1005	969	922	1033	1052	1038	1083
High Total	1148	1209	1222	1176	1211	1222	1223	1259	1222	1242	1246

Source: Reading School Committee FY 2013 School Budget

Table 4 identifies the enrollment projections for public schools in Reading out to 2015. The District total for enrollment is anticipated to increase by 3.1% with a majority of the increase within the high school totals. Enrollment rates for middle school students are expected to decrease by 2015. Although enrollment projects and population projections predict a decrease in school aged children by the year 2030, this age group will still comprise 23.1% of the total population.

Table 4: School Enrollment and Projections: 2010-2015

	2010 (Actual)	2011	2012	2013	2014	2015	% Change, 2010-2015
Elementary Total	2,041	2,065	2,049	2,045	2,042	2,073	1.5%
Middle Total	1,083	1,050	1,067	1,024	1,069	1,018	-6.0%
High Total	1,246	1,262	1,314	1,378	1,362	1,416	13.6%
District Total	4,370	4,377	4,430	4,447	4,473	4,507	3.1%

Source: Reading School Committee FY 2013 School Budget

D. Race and Ethnicity:

According to the 2010 U.S. Census, the majority of Reading residents are white (93.5%) and the largest racial minority group in Reading is the Asian population (4.2%) followed by the Hispanic or Latino population at 1.5%. There were no respondents in the 2010 Censures that identified themselves as Native Hawaiian or Pacific Islanders.

E. Residents with Disabilities

According to the 2007 American Community Survey (2005-2007)[1], 2,376 people in Reading reported living with some type of long lasting condition or disability. Of those people, approximately 46.4% were aged 65 and older. As this population continues to increase, it is assumed that the number of disabled individuals within this age group will also rise. Many disabled residents require special housing needs, including certain accommodations for housing design (physical accessibility) and reasonable access to goods and services. Consideration for these types of housing options is necessary as the demand will continue to increase.

Table 5: Residents with Disabilities,

Age	Number	Percent of All Disabled Residents
5-15	243	10.2
16-64	1,031	43.4
65 +	1,102	46.4
Total Population of Disabled Residents	2,376	100

Source: 2007 US Census

[1] 2005-2007 American Community Survey for the Civilian Non-institutionalized Population. Data is not available from the 2006-2010 American Community Survey due to the changes in the questionnaire in 2008.

F. Income Analysis:

1. Median Household Income:

In 2010 Reading's median household income of $99,130 represented an increase of 28% from 1999. Median household income in Reading was the highest median household income among adjacent neighboring communities and exceeded the median for Boston-Cambridge-Quincy Metro area, as well as the median for Commonwealth of Massachusetts and the US. All the adjacent neighboring communities also experienced increases in household income from 1999.

Table 6: Median Household Income: 1999 and 2010

	1999	2010	% Increase 1999-2010
Reading	77,059	99,130	28.6
North Reading	76,962	96,016	24.8
Wilmington	70,652	94,900	34.3
Woburn	54,897	71,060	29.4
Stoneham	56,650	76,574	35.2
Wakefield	66,117	89,246	35.0
Lynnfield	80,626	87,590	8.6
Boston-Cambridge-Quincy, MA Metro Area	55,183	68,020	23.3
Massachusetts	50,502	64,509	27.7
US	41,994	51,914	23.6

Source: 2000 US Census and 2006-2010 American Community Survey

2. Median Family Income:

Reading's median family income in 2010 was $117,870 and was the highest of all the adjacent neighboring communities, the Boston-Cambridge-Quincy, MA Metro area, the state of Massachusetts, and was almost double the median family income of the US. This was an increase of 32.3% from 1999. Median family income also increased for the neighboring communities from 1999 to 2010 with Woburn experiencing the largest increase and Lynnfield with the smallest increase in median family income.

Table 7: Median Family Income: 1999 and 2010

	1999	2010	% Increase 2000-2010
Reading	89, 076	117,870	32.3
North Reading	86,341	103,269	19.6
Wilmington	76,760	102,345	33.3
Woburn	54,897	84,538	54.0
Stoneham	71,334	98,182	37.6
Wakefield	77,834	111,638	43.4
Lynnfield	91,869	95,804	4.3
Boston-Cambridge-Quincy, MA Metro Area	64,341	85,825	33.4
Massachusetts	61,664	81,615	32.4
US	50,046	62,982	25.8

Source: 2000 US Census and 2006-2010 American Community Survey

3. Income Distribution:

Table 8 identifies and compares the distribution of Reading household incomes from 1990 and 2010. In 1999, nearly half of all households (48.2%) earned less than the household median of $77,059. Of the households earning over the median income in 1999, 34% of households earned more than $100,000. Reading households earned much more in 2010. Approximately 49.5% earned more than $100,000 which is just over the median income of $99,130. Of those earning more than $100,000 approximately 13% earned more than $200,000, a 135% increase from 2000. However, there were several households who earned less than $50,000 in 2010. Approximately 1,958 households (22%) earned less than $50,000.

Table 8: Income Distribution: 1999 and 2010

Income Category	1999		2010		% Change
	# Of Households	Percent	# of Households	Percent	
Less than $10,000	286	3.3	231	2.4	-19.2
$10,000 to $14,999	351	4.0	251	2.8	-28.5
$15,000 to $24,999	564	6.5	386	4.3	-31.6
$25,000 to $34,999	590	6.8	470	5.3	-20.3
$35,000 to $49,999	786	9.1	620	7.0	-21.1
$50,000 to $74,999	1,608	18.5	1,214	13.7	-24.5
$75,000 to $99,999	1474	17.0	1,327	15.0	-10.0
$100,00 to $149,999	1,892	22.0	2,158	24.3	14.1
$150,000 to $199,999	626	7.2	1,086	12.2	73.5
$200,000 or more	492	5.7	1,157	13.0	135.0
Total Households	8,669	100.0	8,882	100.0	

Source: 2000 US Census and 2006 -2010 American Community Survey

4. Area Median Income

One way to determine the need for affordable housing is to evaluate the number of households that qualify as low/moderate income by the U.S. Department of Housing and Urban Development (HUD). The Area Median Income (AMI) is a number that is determined by the median family income of a Metropolitan Statistical Area (MSA) and thresholds established by HUD are a percentage of AMIs. Reading is included in the Boston-Cambridge-Quincy Metropolitan Fair Market Rent (FMR) area. FMRs are gross rent estimates that include the rent plus the cost of tenant-paid utilities[2]. Section 8 of the United States Housing Act of 1937 authorizes housing assistance to lower income families and the cost of rental homes are restricted by the FMR thresholds established by HUD.

2

U.S. Department of Housing & Urban Development
Office of Policy Development & Research
July 2007 (rev.)

Typically, thresholds are 80%, 50% and 30% of AMI and vary depending on the household size. HUD defines low/moderate income as follows:

- "low income" - households earning below 80% of AMI;
- "very low income" – households earning below 50% of AMI;
- "extremely low income" - households earning lower than 30% of AMI.

Table 9: Adjusted Income Limits by Household Size, Boston-Cambridge-Quincy FMR: 2010

Income Limit Area	Median Income	FY 2010 Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
Boston-Cambridge-Quincy Metropolitan FMR Area	$91,800	Low (80%) Income Limit	$45,100	$51,550	$58,000	$64,400	$69,600	$74,750
		Very Low (50%) Income Limit	$32,150	$36,750	$41,350	$45,900	$49,600	$53,250
		Extremely Low (30%) Income Limit	$19,300	$22,050	$24,800	$27,550	$29,800	$32,000

Source: U.S. Department of Housing and Urban Development http://www.huduser.org/portal/

As shown in Table 9, the AMI for the Boston-Cambridge-Quincy FMR area in 2010 was $91,800[3]. Using this number, the income thresholds for various household sizes were determined. For a 3-person household, household incomes lower than $24,800 are considered extremely low income, household incomes lower than $41,350 are considered very low income, and household incomes lower than $58,000 are considered low income. The Reading income category data presented in Table 8 is not available by household size, but assuming a 3-person household at least 21% of households would be eligible for subsidized housing according to HUD.

[3] AMI data for 2010 was used in this plan to compare to 2010 US Census and ACS income data. AMI data for 2012 can be found at: www.huduser.org/portaldatasets

II. Housing Stock Analysis

A. Housing Units and Types

The most predominate housing type in Reading continues to be single-family homes. In 2000, there were approximately 8,823 total housing units, 74.3% of which were 1-unit, detached homes (single-family homes). Only 6.8% of housing structures contained 20 or more units; however this type of housing was the second largest in Reading in 2000. Similarly, in 2010 single unit detached homes remained the predominate housing type. Reading did experience an increase in the percentage of 20 or more unit structures from 6.8% to 9.3% in 2010.

Table 10: Total Number of Housing Units by Structure: 2000 and 2010

Housing Units Per Structure	2000		2010	
	Number	Percent	Number	Percent
1-unit, detached	6,553	74.3	6,923	75.0
1-unit, attached	257	2.9	304	3.3
2 units	565	6.4	458	5.0
3 or 4 units	246	2.8	210	2.3
5 to 9 units	214	2.4	185	2.0
10 to 19 units	381	4.3	290	3.1
20 or more units	601	6.8	862	9.3
Mobile Home	6	0.1	0	0
Total	8,823	100	9,232	100.0

Source: 2000 US Census and 2006-2010 American Community Survey

B. Housing Tenure

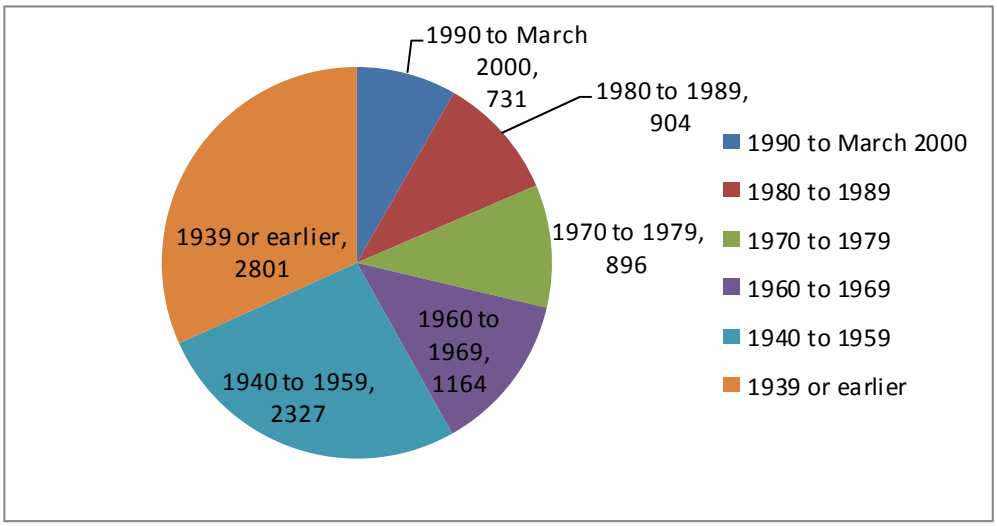
According to the 2000 US Census, there were a total of 8,688 occupied housing units, 82.5% of which were owner-occupied and 17.5% was renter-occupied. In 2010, the percentage of owner-occupied housing units decreased to 77.9% and the percentage of renter-occupied housing units increased to 22.1%. The increase in renter-occupied could be attributed to the increase in ages 20 to 24 in 2010, an age group more likely to rent. The current economic condition could also be another factor. Although this age group will not be as prevalent in next 10 years, rental unit demand may also increase as the population continues aging and there may be more of a demand for those looking to down-size in housing or spend less on housing related costs.

C. Year Housing Units Constructed

Reading has a large stock of older and historic homes. Over half of the housing units were constructed prior to 1960 and of that 33% were constructed prior to 1940. There is roughly an even distribution of units constructed from 1969 to 2000. As these homes contribute to the

town's character, many of them are also in need of repairs and renovations. Many residents in Reading indicated they have difficulty in affording repairs to their homes only adding to the cost burden experience by some residents[4].

Figure 3: Year Housing Constructed



Source: 2010 US Census

Table 11 identifies the number of building permits for residential structures from 2006 to 2010. The number of permits for single-family structures decreased from 2006 to 2007 which is consistent with the market at that time. Reading saw an increase in building permits in 2008, but the numbers declined again in 2009 and have not yet returned to the totals experienced in 2006. Reading does not have a large stock of multi-family structures and not many new multi-family structures have been constructed since 2006. However, as described in the sections to follow, Reading has several projects in the "pipeline" which will involve the construction of several multi-unit structures.

Table 11: Building Permits Issued 2001-2009

	Year				
	2006	**2007**	**2008**	**2009**	**2010**
Single-family	30	12	22	11	13
2 Family	0	0	0	1	3
3 & 4 Family	0	1	0	0	0
5+ Building	1	1	0	0	0
Total	31	14	22	12	16

Source: MassBenchmarks, Building Permit data 2000-2009

[4] Town of Reading Housing Survey 2012

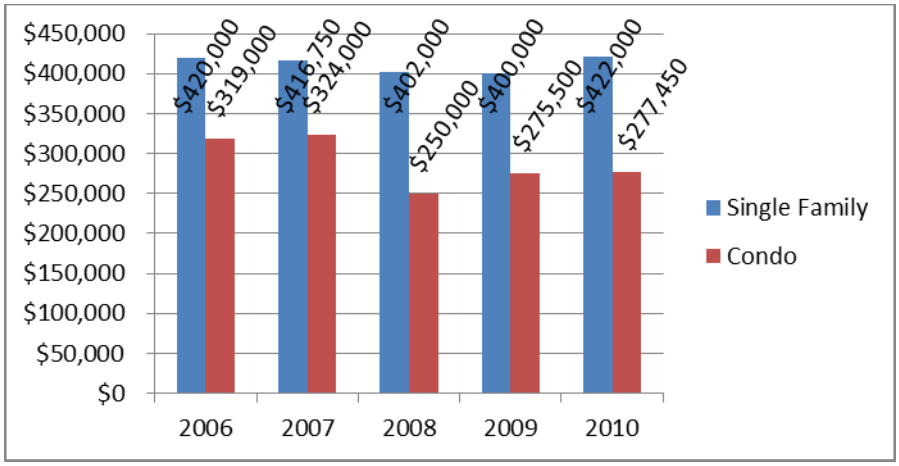
D. Housing Market Conditions:

1. Median Selling Prices

Home sales have been impacted by the latest economic recession, but have recovered. Figure 4 indicates the median single-family home sales price in 2006 was $420,000 and decreased to a low point of $400,000 in 2009 due to the economic recession. Prices began to rise after 2009 and in 2010 the median single-family home sales price was $422,000, slightly more than what was experienced in 2006.

Although condominium sales dipped below the median of $319,000 in 2006, median sales prices have only increased and by 2010 were at $277,450. In 2008 the median sales price of condominiums in Reading reached a low point of $250,000.

Figure 4: Median Sales Price of Single-family Homes and Condos 2006-2010

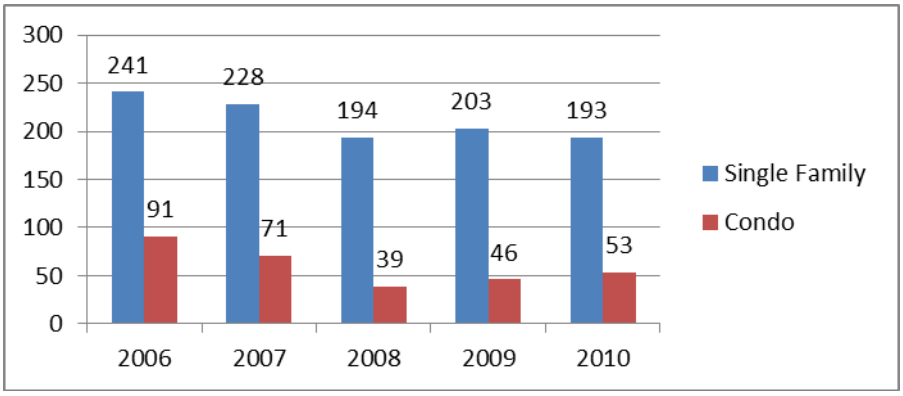


Source: The Warren Group

2. Home Sales

Reading also experienced a decrease in the total number of sales of both single-family homes and condominiums. As shown in Figure 8 below, the number of single-family home sales in 2006 was 241. The number of sales continued to decrease and in 2010 the total number of sales was 193. Condominium sales experienced the same trend, decreasing from 91 sales in 2006 to 53 sales in 2010.

Figure 5: Total Number of Single-family Home and Condo Sales 2006-2010



Source: The Warren Group

3. Rental Prices:

The cost of rental units is an important factor to consider when evaluating the housing market. Back in 2000 the median rent in Reading was $739, the second lowest of all the neighboring communities that abut Reading. In, 2010 median rent increased by 39.6% to $1,032. One possible reason for this increase may be due to the increase in the population group more likely to rent, creating more demand for rental units. The economic climate may also force more households to rent. This trend is also seen with the other neighboring communities.

Table 12: Median Rent 2000 and 2010 for Reading and Neighboring Communities

Median Rent	2000	2010	% Change
Reading	739	1,032	39.6
North Reading	756	1289	70.5
Wilmington	948	1567	65.3
Woburn	881	1187	34.7
Stoneham	827	1161	40.3
Wakefield	795	1042	31.1
Lynnfield	572	623	8.9

Source: 2000 US Census and 2006-2010 American Community Survey

E. Housing Affordability Analysis:

1. Cost Burden

One way to evaluate housing affordability is by evaluating the ability of a household to pay a mortgage or rent as a percentage of annual income. Households which pay 30% or more of their annual income on housing costs (mortgage or rent) are considered to be burdened by their housing costs. This analysis is useful when assessing how many households experience this cost burden and may help determine how "affordable" a community may be.

Table 13 identifies the monthly housing cost for homeowners as a percentage of annual household income in 2010[5]. Approximately 38.3% of households with a mortgage are paying more than 30% or more of their annual household income on housing related costs. This number is a little less at 23.7% for households without a mortgage. Of the 7,814 households in Reading, about 2,687 households or 34.4% may have difficulty paying their housing-related costs and are considered moderately burdened by their housing costs.

Table 13: Monthly Housing Cost as a Percentage of Annual Household Income: 2010

	Households in Reading	Less than 20%		20% to 29%		30% or more	
		Number	Percent	Number	Percent	Number	Percent
Households with a mortgage	5,747	1,872	32.6	1,673	29.1	2,202	38.3
Households without a mortgage	2,067	1,315	64.2	248	12.1	485	23.7

Source: 2006-2010 American Community Survey

Table 14 below identifies rent as a percentage of income for Reading in 2010. Approximately 61.0% of renters in Reading paid less than 30% or more of their annual incomes on rent in 2010. Although this may seem that many renters are not burdened, there were 39% or more households who paid 30% or more of their annual household income on housing related costs and would be considered 'moderately' burdened by their housing costs. However, the rental costs do not include other housing costs such as utilities, real estate taxes or insurance and may not be a true reflection of housing costs for renters in Reading.

[5] Costs for homes with a mortgage include all forms a debt including deeds of trust, land contracts, home equity loans, insurance, utilities, real estate taxes, etc. Source: US. Census

Table 14: Rent as a Percentage of Income 2010

Rent as a Percentage of Income	Occupied Rental Units paying rent	Percentage of Occupied Rental Units
Less than 15%	137	13.3
15% to 19%	280	27.1
20% to 24%	139	13.5
25% to 29%	74	7.2
30% to 34%	58	5.6
35% or more	345	33.4
Not computed	35	NA
Total	1,033	

Source: 2006-2010 American Community Survey

2. Home Ownership Affordability – Gap Analysis

Another way to measure the affordability of a community is to access the affordability of home ownership. To do so, the income of the buyer must be evaluated against the sales price of the home. The gap between the sales price and the purchasing ability of a potential home buyer is called the "gap analysis".

To afford the median sales price of a single-family home in Reading of $422,000 in 2010, a household would have to earn approximately $117,350[6], which is above the median household income of $99,130 in 2010 and higher than the area median income of $91,800 by just over $25,000. This income is based on the ability of the potential buyer to provide $50,000 for a down payment. Conversely, a household would only have to earn approximately $73,500 to afford the median sales price of a condo.

A household earning the median income of Reading in 2010 at $99,130 can afford a single-family home priced at $362,653 resulting in an "affordability gap" of $59,347, nearly $60,000. The gap widens for low income households. A 3-person household earning 80% of AMI or $58,000 could afford a home costing no more than $225,083. A 3-person household earning 50% of AMI at $41,350 could afford a home costing no more than $165,703 and a 3-person household earning 30% of AMI at $24,800 could afford a home costing no more than $80,450. Table 15 shows the affordability gap for low income households.

[6] Figures based on $50,000 down payment, 30-year mortgage at 5.0% interest (PMI of 0.5% for <10% down payment). Other monthly debt of $500; 1.4% property taxes; 0.2% homeowners insurance.

Table 15: Low Income Gap Analysis – Single-Family Home

Income Level	Income (3-person household)	Affordable Purchase Price	Gap +/- from Median Sales Price
Low Income (80%)	$58,000	$225,083	$196,917
Very Low Income (50%)	$41,350	$150,584	$271,542
Extremely Low Income (30%)	$24,800	$76,461	$345,539

Source: *Source: U.S. Department of Housing and Urban Development* *http://www.huduser.org/portal/*

3. Rent

Table 16 below identifies the 2010 Fair Market Rents (FMR) for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area. In order for a 1-bedroom to be considered affordable and qualify on the State Housing Inventory (SHI) the rent would have to be $1,156. The median rent paid by Reading households in 2010 as reported by the 2006-2010 American Community Survey was $1,032, indicating that households are paying less than the FMR for the Boston-Cambridge-Quincy area (assuming a 1-bedroom). However, according to the 2006-2010 American Community Survey, 19.7% of Reading households were paying $1,500 or more in rent, more than the FMR for a 1-bedroom apartment.

Table 16: Fair Market Rents, Boston-Cambridge Quincy, MA-NH HUD Metro Area

	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Fair Market Rent 2010	$1,090	$1,156	$1,357	$1,623	$1,783

Source: *Source: U.S. Department of Housing and Urban Development* *http://www.huduser.org/portal/*

Table 17 identifies the median rent for Reading and the neighboring communities that abut Reading. The median rent in Reading was the second lowest of all the communities at $1,032. Although this average does not account for apartment size (number of bedrooms) it does indicate that the median rent in 2010 is lower than the FMR for 1-bedroom and efficiencies rental units. The Fair Market rent for a 2-bedroom unit is $1,357. Approximately 40% of those respondents to the Housing Plan Survey indicated that a 2-bedroom priced between $1,000 and $1399 per month is considered affordable.

Table 17: Median Rent in 2010 for Reading and Neighboring Communities

Median Rent	2010
Reading	$1,032
North Reading	$1,289
Wilmington	$1,567
Woburn	$1,187
Stoneham	$1,161
Wakefield	$1,042
Lynnfield	$623

Source: 2010 US Census

Using the median rent in 2010, ($1,032) Reading households would have to earn at least $41,280 to afford the rent in Reading. Although median income in 2010 was much higher than $41,280 there were at least 1,320 households (14.8%) that earned less and would be considered 'moderately' burdened by costs associated with renting a home in Reading.

4. Affordable Housing Stock

Within the past 10 years, Reading has made great progress with increasing the number of affordable units within the Town. According to the state's Subsidized Housing Inventory (SHI), approximately 7.1% of year around housing units in Reading are considered affordable as of June 2011. As such, "comprehensive permits" under Chapter 40B through the Zoning Board of Appeals are still available until Reading reaches the 10% low-to-moderate income housing requirement. It should be noted that in March 2011, MassHousing denied an application for a 40B project within Reading based on the Town's effort in reaching the affordable housing requirements through the adoption of two Smart Growth Districts under MGL Chapter 40R.

Table 18 below illustrates the status of subsidized housing in Reading from March 2004 to June 2011. In September of 2009, 63 units from Longwood Estates were removed from the SHI as the project never moved forward. In that same year, the Longwood Estates project was re-designed and permitted without a Comprehensive Permit under the project name Johnson Woods and seven units were included on the SHI and two additional group home units were added for a net decrease of 54 units.

Table 18: Total Housing Units on the Subsidized Housing Inventory 2004- June 2011

Time Period	Total SHI Units	Difference in Units from Previous Period	Percent Affordable
March 2004	682	NA	7.74
March 2005	687	+5	7.8
February 2006	719	+32	8.2
February 2007	738	+19	8.4
February 2008	738	0	8.4
September 2009	684	-54	7.8
April 2010	683	-1	7.8
December 2010	684	0	7.8
June 2011*	684	0	7.1

Source: Massachusetts Department of Housing and Community Development
** Totals may change pending the completion of the biennial update*

Table 19 compares the number of SHI units with neighboring communities that abut Reading. As identified in the table, Reading has a higher percentage of affordable housing units than three of the neighboring communities. North Reading and Lynnfield both experienced a significant increase in their subsidized housing stock from 2004 while Woburn and Wakefield experienced decreases in subsidized housing stock from 2004.

Table 19: Total Subsidized Housing Units for Reading and Neighboring Communities

Community	Year Around Housing Units 2010	Total Subsidized Housing Units			Percent SHI Units	
		March 2004	June 2011	Percent Change	March 2004	June 2011
Reading	9,584	682	684	0.3	7.74	7.15
North Reading	5,597	83	536	553.7	1.72	9.16
Wilmington	7,788	615	711	15.6	8.61	9.1
Woburn	16,237	1489	1137	-23.6	9.72	7.0
Stoneham	9,399	494	502	1.6	5.35	5.3
Wakefield	10,459	729	602	-17.4	7.35	5.8
Lynnfield	4,319	78	313	301.3	1.84	7.2

Source: Department of Housing and Community Development, Chapter 40B Subsidized Housing Inventory (SHI)

5. Existing Subsidized Housing Stock

Table 20 below identifies the existing subsidized housing units currently included on the SHI list (through April 24, 2012). This information is regularly gathered and reported by the Department of Housing and Community Development (DHCD).

Table 20: Existing Subsidized Housing Stock

Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
n/a	Frank Tanner Drive	Rental	40	Perp	No	DHCD
n/a	Frank Tanner Drive	Rental	40	Perp	No	DHCD
n/a	74 Bancroft Avenue	Rental	8	Perp	No	DHCD
n/a	Oakland & Waverly	Rental	6	Perp	Yes	DHCD
n/a	Pleasant & Parker	Rental	4	Perp	No	DHCD
Cedar Glen	2 Elderberry Lane	Rental	114	Perp	Yes	MassHousing
EMARC	6 Pitman Drive	Rental	12	2036	No	HUD
Longwood Place at Reading	75 Pearl Street	Rental	86	2046	No	MassHousing
Peter Sanborn Place	50 Baystate Road	Rental	74	Perp	Yes	HUD
Reading Community Residence	40 Sanborn Street	Rental	3	2037	No	HUD EOHHS
Summer/Main	173 Main Street/505 Summer Avenue	Rental	6	2014	No	FHLBB
Schoolhouse	52 Sanborn Street	Rental	4	2013	No	FHLBB
Gazebo Circle	401,501,901 Gazebo Circle	Rental	3	2016	No	FHLBB
Pleasant Street	Pleasant Street	Rental	2	2020	No	FHLBB

Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
Wilson Street	Wilson Street	Rental	2	2021	No	FHLBB
Archstone	40-42, 70 West Street	Rental	204	Perp	Yes	FHLBB
Hopkins Street Residence	159 Hopkins Street	Rental	4	2042	No	HUD
DDS Group Homes	Confidential	Rental	42	N/A	No	DDS
DMH Group Homes	Confidential	Rental	4	N?A	No	DMH
Summer Cheney	1357 Main Street	Ownership	1	Perp	Yes	FHLBB
George Street	23 George Street	Ownership	3	Perp	Yes	FHLBB
Maplewood Village	201-275 Salem Street	Ownership	9	2054	Yes	DHCD
Governor's Drive	Governor's Drive	Ownership	2	2103	Yes	DHCD
Johnson Woods	468 West Street	Ownership	11	Perp	No	DHCD
Total			**684**			

Source: Department of Housing and Community Development, Chapter 40B Subsidized Housing Inventory (SHI)

Reading also has several projects in the permitting phases or "pipeline" which will generate additional affordable housing to the Subsidized Housing Inventory (SHI). The first phase of the Johnson Woods development is still under construction and will generate an additional 6 units to the SHI when completed. The second phase of the project will add an additional 19 units to the SHI. Both the 30 Haven Street project and the Reading Woods project were developed under the Smart Growth District (40R) regulations which will generate 54 SHI units. The Peter Sanborn Place project was developed in 1982 and is expected to expand the facilities adding 47 units to the SHI. The MF Charles Building and the 45 Beacon Street project will each generate 3 units. With completion of these projects, Reading will have 132 additional units on the inventory to bring the percentage of affordable units in Reading to 8.52%.

Table 21: Upcoming Projects for SHI Inclusion

Project Name	Address	Type	Built with a Comp Permit?	Total SHI Units
30 Haven Street-Oaktree	30 Haven Street	Rental	No	11
Reading Woods	1 Jacob Way	Ownership	No	43
Johnson Woods	468 West Street	Ownership	No	6
Johnson Woods Phase II	468 West Street	Ownership	No	19
MF Charles	600-622 Main Street	Unknown	No	3
45 Beacon Street	45 Beacon Street	Ownership	Yes	3
Peter Sanborn Place	50 Baystate Road	Rental	Yes	47
Total				**132**

Source: Town of Reading Community Services Department

In order to maintain compliance with the approved Housing Production Plan, a certain number of affordable units must be produced. A community will be certified in compliance if the number of affordable units produced is to 0.5% of the total year round housing units in each calendar year and will be certified in compliance for two years if that number is increased to 1.0% of the total year round housing units. In other words, Reading will have to produce at least 48 units each calendar year for the next five years to maintain compliance with the Housing Production Plan.

F. Housing Needs based on Current Housing Supply

The housing need assessment above illustrates the gaps between what Reading households can afford for housing and what housing is available to them. Although Reading can be considered an affluent community, there are still residents and households struggling to afford their monthly and annual housing (ownership and rental) costs.

1. Households with lower than median income

In 2010, the median household income for Reading was $99,130, the second highest of all neighboring communities. This amount was also higher than the Area Median Income (AMI) for the Boston-Cambridge-Quincy, MA Metro Area ($91,800). However, about 50%

of Reading households earned less than $99,130 and at least 35% of households earned less than the AMI.

2. Housing Costs that Exceed the Affordability Thresholds

Many households in Reading are considered burdened to some degree by their housing costs. Approximately 38.3% of households with a mortgage and 23.7% without a mortgage are paying more than 30% of their annual income on housing related costs. Those households who rent in Reading experience the least amount of burden; however, approximately 14.8% of renters do not make the minimum income to comfortably afford the median rental price of $1,032. Those households wishing to purchase a single-family home would have to have an annual income of $117,350 in order to afford the median sales price of $422,000 in 2010. This is just over the median income of $99,130 in 2010, but it does not take into account securing the amount of down payment and upfront costs associated with purchasing a home.

3. The Aging Population

It is anticipated that Reading will experience a significant shift in population demographics. The elderly population (ages 60-74) is expected to increase by 71% in 2030 and will be the largest age group in Reading. The 75+ age group is also expected to increase to make up approximately 9.7% of the entire population. This trend is reflective of the aging "baby-boomer" population. It is also important to note that in 2010, 10.3% of residents aged 65 and over who are in non-family households were identified as having some form of disability. The percentage of disabled residents is likely to increase, as this population continues to grow.

An aging population will probably require special housing needs such as smaller and more accessible housing units. Likewise, more demand for senior housing, assisted living facilities and nursing homes are probable.

III. Affordable Housing Efforts

The previous housing plan for Reading was developed and adopted in December of 2002 and subsequently updated and approved January 2007. In 2002, Reading housing stock consisted of 404 affordable units which accounted for 4.6% of all housing units. The update of that Housing Plan identified several goals and strategies to achieve the 10% affordable housing goal. Since that time, Reading has made great strides reaching that 10% goal and currently has 684 units on the inventory increasing the percentage of affordable units to 7.15%.

A. Adoption of Smart Growth Districts (40R)

Gateway Smart Growth District (GSGD)

In December of 2007, Reading adopted the Gateway Smart Growth District under MGL, Chapter 40R and 760 CMR 59.05(4). The overlay district is located at the southern town line, near Interstate 95/Route 128 and Route 28 (Reading's Main Street). The Reading Woods project is currently under construction and will create 424 housing units, 200 of which are within the GSGD. Of those 200 units, 43 will be affordable and eligible for inclusion on the SHI. This site, formerly known as the Addison Wesley site, was identified in the previous Housing Plan for future housing opportunities.

Downtown Smart Growth District (DSGD)

In November of 2009, Reading adopted the Downtown Smart Growth District (DSGD) under MGL Chapter 40R and CMR 59.05(4). This zoning change was also a response to the 2007 Housing Plan which identified downtown as an area for future housing opportunities. The DSGD overlay district is located in the downtown area but does not encompass the downtown in its entirety. The DSGD will allow for 203 additional housing units by right. The first project to be permitted within the DSGD is the Oaktree Development located at the former Atlantic Market site. This project is a mixed use development with retail uses on the ground floor and 53 residential units above. At 53 units, this project exceeded the maximum density requirements and was granted a waiver from the CPDC to allow 73 units per acre. A total of 11 units will be affordable and eligible for listing on the SHI.

The 2007 Housing Plan identified a few additional sites in the downtown area for future housing opportunities including properties just west of the train station and properties along Haven Street. As mentioned in the Table 21 above, the MF Charles Building project is located in the downtown area and is in the pipeline to be developed under the DSGD zoning requirements.

B. Challenges and Constraints to the Development of Affordable Housing

1. Existing Housing Allowances

Reading is predominately zoned for residential uses as shown in Table 22 below which is taken from the Reading Zoning By-Laws. The table identifies which types of residential uses are allowed in each zoning district. Uses allowed by right are denoted as "yes" and those denoted as "SPP" require a Special Permit from the Community Planning and Development Commission. "No" denotes a use that is not allowed in that particular district.

Table 22: Table of Uses

PRINCIPAL USES	RES S-15 S-20 S-40	RES A-40	RES A-80	BUS A	BUS B	BUS C	IND
Residential Uses							
One Family Dwelling	Yes	Yes	No	Yes	No	No	No
Two Family Dwelling	No	Yes	No	Yes	No	No	No
Apartment	No	Yes	Yes	Yes	No	No[A]	No
Boarding House	No	Yes	No	Yes	No	No	No
Planned Residential Development	SPP**	No	SPP**	No	No	No	No
PUD-R	SPP*	No	No	No	No	No	No

Source: Town of Reading Zoning By-Law, Table 4.2.2 Table of Uses, March 2012

Although Reading is primarily zoned for sing-family homes, other zoning districts including A-40, A-80 and Business A allow for other forms of residential development such as apartments or multi-unit homes. Table 23 below identifies the base zoning districts in Reading.

Table 23: Reading Base Zoning Districts

Zoning District	Short Name	Area (sq miles)	Acreage	Percent
Single Family 15 District	S-15	3.3	2,120.1	33.2%
Single Family 20 District	S-20	4.1	2,643.2	41.3%
Single Family 40 District	S-40	1.9	1,235.1	19.3%
Apartment 40 District	A-40	0.0	30.8	0.5%
Apartment 80 District	A-80	0.0	12.8	0.2%
Business A	BUS A	0.1	48.4	0.8%
Business B	BUS B	0.1	55.2	0.9%
Business C	BUS C	0.1	38.8	0.6%
Industrial	Ind	0.3	209.1	3.3%
	Totals	10.0	6393.4	100.0%

Source: Town of Reading Zoning By-Law, last updated March 2012

In addition to the base zoning districts, Reading has several overlay districts. Table 24 below is a comprehensive list of all the zoning districts, including overlays within the Town of Reading.

Table 24: Town of Reading Zoning and Overlay Districts

Type	Full Name	Short Name
Residence	Single Family 15 District	S-15
Residence	Single Family 30 District	S-20
Residence	Single Family 40 District	S-40
Residence	Apartment 40 District	A-40
Residence	Apartment 80 District	A-80
Business	Business A District	Bus A
Business	Business B District	Bus B
Business	Business C District	Bus C
Overlay	Flood Plain District	F
Overlay	Wetlands Protection District	W
Overlay	Municipal Building Reuse District	NR
Overlay	National Flood Insurance Management District	NF
Overlay	Aquifer Protection District	AQ
Overlay	Planned Unit Development	PUD
Overlay	Planned Residential Development	PRD

Source: Town of Reading Zoning By-Law, last updated March 2012

2. Development Capacity and Constraints:

Residential development is constrained by many factors including availability of land, land use regulations, natural resources such as wetlands & threatened and endangered species, and limitations on infrastructure capacity. In order to evaluate the potential development capacity, the availability of land must be evaluated against potential development constraints.

Available Land: The Town of Reading is approximately 10 square miles in size and contains 6,394 acres of land. Using a GIS analysis it was estimated that 1,756 acres (27.5%) of land in Reading is undeveloped or Chapter 61 Land. Of that, 372 acres are potentially developable, and, only 139 acres of developable land remain after regulatory constraints[7] are applied. This results in approximately 262 buildable lots based on the minimum lot size of 15,000 square feet required in the S-15 residential zoning district. However, this build-

[7] Only residential-zoned parcels were included in the analysis. Constraints include FEMA 100 year flood zones, 100' buffers around wetlands, streams, and vernal pools, and 200' buffers around perennial streams. Aquifer protection district and slope were not included as constraints. Infrastructure needs were not considered in calculating potential lots.

out is for undeveloped land and does not take into account previously developed land that could be subdivided to yield more homes. Using the same GIS analysis and regulatory constraints, it is estimated that a potential of 513 new homes could be built on currently developed land. This estimate does not take into account infrastructure costs, lot shape, or other geological conditions, so the actual number is likely to be significantly less.

As identified in Table 24 above, Reading has several overlay districts. Overlay districts are zoning districts which may be placed over the underlying districts. The provisions for the overlay district may be more stringent or flexible based on the purpose of the particular overlay. The following are overlay districts which relate to housing development and the provision of affordable housing in Reading. Some of the overlays allow for other forms of development, increased density in development and may have requirements for affordable housing.

Planned Unit Development – Residential
Denoted as PUD-R this overlay district allows, by a Special Permit from the CPDC, single family, two family, apartments, elderly housing, among other uses. At least ten percent of all residential units in the PUD-R must be affordable. The affordable percentage requirement increases to 15% for property within 300-feet of a municipal boundary. It should also be noted that the Planned Unit Development – Industrial (PUD-I) overlay district also allows residential development when the proposed development is within 200-feet of another residential district.

Planned Residential Development (PRD)
A PRD district is an overlay zoning district which may be applied to parcels within the S-15, S-20, S-40 and A-80 residential zoning districts and must be approved through Town Meeting. Upon approval of the overlay, the CPDC may issue a Special Permit for residential development. In Reading, there are two types of PRD districts; General (PRD-G) and Municipal (PRD-M). The PRD-G requires a minimum lot size of 60,000 square feet and encourages affordable unit development. PRD-M development is allowed on current or former municipally owned land of at least eight acres and requires a certain percentage of affordable units.

Municipal Building Reuse District
The Municipal Building Reuse District is an overlay district that allows for the redevelopment or reuse of surplus municipal buildings. At least ten percent of the residential units must be affordable.

Smart Growth Districts (40R)
Reading has adopted two Smart Growth 40R Districts. The Downtown Smart Growth (DSGD) District which is an overlay district that allows for mix-use residential by right within the downtown area. This overlay district requires a minimum of 20% affordable units and a minimum of 25% affordable units if the development is limited to occupancy of elderly residents. The Gateway Smart Growth District (GSGD) is also an overlay district

located at the intersection of Route 28 (Main Street) and Interstate 128/95. This district is currently being fully developed and will provide for 43 affordable units (20%).

Reading's Business A zoning district also allows for residential development that is not mixed-use.

Natural Resource Limitation: Wetlands and other natural resources such as endangered species habitats can place constraints on development. As mentioned above, many lots are considered unbuildable due to the presence of some of these resources. Almost one-fourth of the land in Reading is considered wetland or within the jurisdictional buffer zones of resource areas. Another 6% of land is within the 100-year flood zone. Reading is located within the Aberjona, Ipswich and Saugus river watersheds and many of Reading's wetland areas are located in associated floodplains.

Rare and Endangered Species: There are three areas in Reading which contain rare or endangered species. These areas are protected under the Massachusetts Endangered Species Act and the Massachusetts Wetlands Protection Act. Any development within these areas is subject to review by the Massachusetts Natural Heritage and Endangered Species Program (NHESP). The three areas of designation include a large tract of land within the western side of the Town Forest and two separate tracts of land within the Cedar Swap near the Burbank Ice Arena located on the eastern side of the town.

3. Infrastructure

Public Water: The Town of Reading's water distribution system is comprised of 110 miles of distribution main and 2 storage facilities; one 0.75 M gallon elevated tank located at Auburn Street and one 1.0 M gallon standpipe located at Bear Hill. Presently Reading purchases all drinking water from the MWRA which is supplied into the Town's distribution system via a 20" water main located on Border Road. A second 36" redundant supply pipe line is under design by MWRA which will provide a second supply source to the Town's distribution system at Leech Park on Hopkins Street. The construction for the redundant supply main is expected to be completed in 2016. The Town also has 5 emergency water connections with 3 of the bordering communities.

Prior to purchasing water from MWRA, Reading operated a water treatment plant adjacent to the Town Forest which drew water from nine wells within the Town Forest and Revay Swamp, all contained within the Ipswich River Watershed. Following the temporary closure of wells as a precautionary measure to avoid contamination from an overturned petroleum vehicle on Rte. 93 and to aid in relieving stress to the Ipswich River aquifer, the Town decommissioned the treatment plant in 2006 and began purchasing 100% of the Town's drinking water from MWRA. Reading continues to maintain the wells as a backup water supply until the redundant MWRA water supply main is completed.

In 2003 Reading established a strong water conservation program offering residents rebates for the installation of low flow devices fixtures and appliances, irrigation sensors and rain barrels. The program has been extremely successful and has lowered water consumption by 10% over a 10 year period. In 2011 the average daily water consumption equaled 1.7 MGD with a maximum daily demand of 2.2MGD.

All water purchase from the MWRA is metered at the supply mains through meters owned by the MWRA and the Town of Reading. Residential and Commercial meter reading is modern and efficient, with an automatic system that uses radio transmitters for optimal accuracy and efficiency. Water rate changes are established by the Board of Selectmen based on recommendations from staff.

Reading's water distribution system is maintained on a GIS mapping and database system. The operation of the water system, is overseen by the Department of Public Works, and is on an enterprise basis, by which the full costs of operations is borne by the water users, and not through local property taxes.

Public Sewer: The sewer system is owned and operated by the Town and serves approximately 98% of all properties within the Town. While approximately 200 individual properties throughout the Town are not yet connected to available public sewer, the only major unsewered areas are portions of Main Street north of Mill Street, and the westerly portion of Longwood Road. The system consists of 116 miles of sewer main, 11 wastewater pump or lift stations, and approximately 7,800 local service connections.

All sewage from the Town's system discharges into the MWRA's regional collection system through 2 major outfalls; one along the Rte. 93 in the west adjacent to Arnold Avenue, and one at the end of Summer Avenue in the south. An isolated collection system servicing Border Road and a small portion of West Street area, discharges into the regional sewerage system via the City of Woburn. The regional sewerage system is operated by the MWRA, with principal treatment at Deer Island facility.

Each of the outfalls flows are metered and discharges from the isolated Border Road system based off of water usage meters. Sewer rate changes are established by the Board of Selectmen based on recommendations from staff. Town connection policy requires all new development to tie into the public sewer system and to require conversion to public sewer when residential septic systems fail. In addition the Town sewer connection policy requires all new development perform system Inflow/Infiltration improvements or provide equivalent contributions to twice the new flow to be added to the system.

Reading's sewer system is maintained on a GIS mapping and database system. The operation of the sewer system, is overseen by the Department of Public Works, and is on an enterprise basis, by which the full costs of operations is borne by the sewer users, and not through local property taxes.

Stormwater System: Reading is located in the upper reaches of three (3) separate drainage basins; the Ipswich River basin to the north, Saugus River basin to the southeast and Aberjona River basin to the southwest. All stormwater is collected through a series of approximately 3,500 catch basins, 100 miles of piped system, numerous open water bodies and 450 outfalls. The GIS mapping of the stormwater system is under development and is expected to be completed in the spring of 2013.

The town is currently evaluating problematic areas of the Abejona and Saugus River basins. A draft report has been prepared and the final report containing recommended improvements is expected by the end of 2012. Once finalized, a capital plan for the improvements will be developed.

The system is operated and maintained by the Department of Public Works and is funded partially through local property taxes and the balance through enterprise funds. Following the authorization of the MS4 permit program by the EPA in 2003, the Town established a stormwater enterprise in 2006 to fund the additional operation and maintenance of the stormwater system mandated by the MS4 permit. The enterprise funding is apportioned based on the extent of impervious area within the parcel.

Through the policies established under the Town's MS4 permit program, all new developments are required to install and maintain stormwater management systems. Each system must include a long term operation and maintenance plan which includes annual reporting to the Town.

Roadway Network: Reading contains approximately 102 miles of streets and roads, however, the Town only maintains approximately 92.5 miles. The remainder of roadways not maintained by the Town consists of state owned and privately owned roadways. The Town is bordered by interstate Highway 95 (also known as state Route 128) on the south and southeast, and Interstate Highway 93 on the west.

Reading's roadway system consists of several arterial, collector and local roadways. Arterial streets, carrying large traffic volumes and serving as principal local routes as well as regional routes, include: Main Street (Route 28), Salem Street and Lowell Street (Route 129). These three main arterials intersect at the Common in the middle of Town, and are lined almost uninterruptedly with commercial and densely developed residential uses.

Minor arterial streets include: Haverhill Street (residential), Walkers Brook Drive (commercial and industrial), Washington Street (residential), Woburn Street (commercial through Downtown and otherwise residential) and West Street (almost entirely residential).

Collector streets, serving traffic from neighborhood streets and feeding into the arterial streets in Town, include: Franklin Street, Grove Street, Forest Street, Charles Street,

Washington Street, High Street, Summer Avenue, South Street, Hopkins Street, and Willow Street.

Since 2000, Reading has utilized a computerized pavement management system to assist in developing a roadway capital improvement plan. In 2011 the system was converted to a GIS based management system. The system enables the Town to reliably develop cost effective roadway maintenance plans. Based on roadway inspections, each roadway is given a pavement condition index (PCI) which is used to identify the overall condition of the roadways. PCI values range from 0 to 100 and the 2011 average PCI of all roadways is 74. Every 3-4 years, each roadway is physically inspected to update the database for pavement distresses factors which are used to determine pavement longevity in the program. Through the use of the computerized program, state Chapter 90 roadway funds and the general operating funds (which is a result of a proposition 2 ½ override), the Town's planned annual expenditure of roadway maintenance will insure an overall increase in the roadways PCI value for the next 10 to 15 years.

Commuter Rail: Reading is served by the Massachusetts Bay Transportation Authority (MBTA) Commuter Rail system. The current MBTA schedule has 19 commuter rail trains each weekday inbound to North Station in downtown Boston. A total of 23 commuter trains travel outbound to Reading each weekday from North Station and of those 13 continue on to the final destination of Haverhill. The Reading train station is located in the heart of downtown at the "Depot". There is a mix of MBTA/Town parking available at the Depot. The 113 MBTA-owned spaces are available for a rate of $4.00/day and there are also several Town-Owned parking spaces available to residents only for a one-time fee of $25. The typical weekday boarding counts for the Reading station in February of 2009 was 927 commuters, a 20% (184 commuters) increase from February of 2004. The 2009 ridership in Reading was higher than any other station on the Haverhill/Reading MBTA line. Wakefield had the second highest ridership at 773.

Bus Service: The MBTA operates two bus routes from Reading to Malden Center train station. Bus 136 service begins at the Depot to and travels east on Salem Street onto Lowell Street, through Wakefield then continues south on Main Street with service in Melrose and eventually terminates at the Malden Center train station. Bus 137 also departs from the Depot. This route travels south on North Avenue through Wakefield and continues south through Melrose on Main Street and terminates at the Malden Center train Station. The entire route from Reading to Malden takes approximately 40 minutes.

Electrical – Reading Municipal Light Department (RMLD): In 1891, the Massachusetts Legislature passed a law enabling cities and towns to operate their own gas and electric plants. Following several years of study and Special Town Meetings, Reading began producing electricity for 47 streetlights and 1,000 incandescent lamps on September 26, 1895. Special legislation was enacted on April 8, 1908, authorizing the Town of Reading to sell and distribute electricity to Lynnfield, North Reading and Wilmington. As a result, RMLD began delivering power to Lynnfield Center on December 10, 1909; to North

Reading in 1910 and to Wilmington in 1912.

There have been decades of advancement and achievement since those early days of electricity, but some things have remained constant. After more than 110 years, RMLD is still committed to reliable service at competitive rates, maintaining that commitment requires astute planning, innovative ideas and close attention to detail.

The Gaw substation on Causeway Road in Reading, constructed in 1969-1970 allowing RMLD to connect to the grid and purchase power from almost anywhere on the northeast power pool. In June 2000, construction was completed on a distribution substation connected to 115,000-volt transmission lines in North Reading, designed to accommodate growth and enhance the entire system's efficiency and reliability. To ensure reliability, RMLD has an ongoing preventive maintenance program aimed at solving problems before they occur.

Today, RMLD serves more than 27,000 customers in its four-town service area. A professional staff of 80+ employees brings a broad scope of utility experience to RMLD's daily operation, including an up-to-date understanding of the evolving energy market. With its peak demand for electricity at more than 155 megawatts, RMLD purchases electricity from a number of different sources through long-and-short-term contracts.

Recent technological advances at RMLD include a fiber optic cable network that links all substations for state-of-the-art system monitoring and control. Computer systems are also state-of-the-art, and now include a sophisticated website. Meter reading is modern and efficient, with an automatic system that uses radio transmitters for optimal accuracy and efficiency.

RMLD supports in-lieu-of-tax payments, community development and energy education programs. This includes energy conservation programs, school safety projects, school-to-work partnerships, out-reach to senior groups, community support, and active memberships in local civic groups.

Infrastructure Capacity for Planned Production: Reading's overall infrastructure contains adequate capacity and capital facilities for existing build out and anticipated future development. The Town also periodically reviews and assesses its 10 Year Capital Plan to insure that infrastructure will be maintained and sustained for projected growth. The Town expects to continue the policy and practice of requiring mitigation from developers, financial or otherwise, for the impacts of their proposed projects, including infrastructure improvements. Therefore, as needs are identified through staff level and consultant review of individual permitting applications, the Town expects to require, as conditions for approval, adequate improvements and upgrades to systems, resources and capacity to allow for development under this Housing Production Plan, while protecting and enhancing natural, cultural and historical assets consistent with the 2005 Master Plan.

Section 2: Affordable Housing Goals

In reviewing the previous Reading Housing Plan of 2007, other Reading related documents, analyzing the current housing situation in Reading, and in discussing housing issues with town citizens and officials, the Town has identified seven housing goals that are the most appropriate and most realistic for the community. They are identified below.

1. **Reach the 10% affordable housing goal** while also focusing on the specific housing needs of Reading residents.

2. **Preserve existing affordable housing** to ensure they remain affordable and qualify for listing on the subsidized housing inventory.

3. **Integrate affordable housing into the community** while preserving the quality and character of existing residential neighborhoods.

4. **Revise and update the existing Affordable Housing** Trust Fund as a means to fund affordable housing development and activities.
5. **Create a mechanism for outreach** to owners of affordable housing to ensure maintenance and upkeep

6. **Educate the public** on affordable housing issues and strengthen relationships with other local entities and regional partners on the topic.

7. **Absorb the number of both market rate and affordable units** in the pipeline with the least amount of impact on the town.

Table 25 below lists upcoming projects or projects in the "pipeline" as well as other feasible projects that will result in additional affordable units on the SHI. Based on this list, it is anticipated the Town will reach eligibility for certification by the end of 2013. Projections also assume the Town will receive certification through 2016 when it is anticipated Reading may have reached the 10% affordable housing goal.

Table 25: Certification Timeline

Certification 0.5% = Addition of 48 units/year 1.0% = Addition of 96 units/year (total year around housing units = 9584)		
Project	**Timeline**	**Number of Affordable Units**
Oaktree	Spring 2013	11
Reading Woods – Building 9	Spring 2013	10
Reading Woods – Building 8	Spring 2013	11
Reading Woods – Building 7	Spring 2013	11
Johnson Woods, Phase II – Building 1	Summer 2013	6
Subtotal		**49**
Total Affordable Units		**733**
		Percent Affordable = 7.6%
Certified for 2014		
Reading Woods – Building 6	Summer 2014	11
Bare Meadow Residences – Building 1	Summer 2014	30
Johnson Woods, Phase II – Building 2	Fall 2014	7
Subtotal		**48**
Total Affordable Units		**781**
		Percent Affordable = 8.1%
Certified for 2015		
45 Beacon Street	Spring 2015	3
Bare Meadow Residences – Building 2	Spring 2015	30
Peter Sanborn Expansion	Spring 2015	47
MF Charles Building	Summer 2015	3
Johnson Woods, Phase I	Summer 2015	6
Johnson Woods, Phase II – Building 3	Summer 2015	6
Subtotal		**95**
Total Affordable Units		**876**
		Percent Affordable = 9.1%
Certified for 2016		
Downtown Redevelopment – Other 40R projects	Summer 2016	10
"Friendly 40B"/Private Development	Summer 2016	100
Subtotal		**110**
Total Affordable Units		**986**
		Percent Affordable = 10.2%
Certified for 2017		
New Crossing Road Redevelopment District	Fall 2016	100
Subtotal		**100**
Total Affordable Units		**1086**
		Percent Affordable = 11.3%

Section 3: Housing Plan & Implementation Strategies

I. Housing Production Plan Implementation Requirements

Introduction: This section responds to DHCD requirements regarding five elements of the housing production plan. These are: A) Characteristics of residential and/or mixed-use developments preferred by the Town of Reading; B) Zoning districts or geographic areas in which Reading proposes to modify regulations to encourage SHI eligible housing developments; C) Identification of potential sites and areas for affordable housing; D) Municipally owned land with potential for affordable housing; and E) Participation in regional collaborations addressing affordable housing.

A. Characteristics of Residential and/or Mixed-Use Developments Preferred by Reading

Reading has taken a number of actions over the past decade to encourage the provision of affordable housing in the community. It has seen numerous housing developments proposed and completed many of which have included affordable units as part of the project. Based in part on this history, it becomes clear the characteristics that are most important to the town. A summary of these characteristics include the following:

- The Board of Selectmen has adopted a policy on the Local Initiatives Program. Within that policy there is language related to design and siting issues, including the design and siting of the affordable units within a development for any proposed LIP development. The Town has identified amending and updating this policy to add further design guidelines as a strategy under the Regulatory & Zoning Changes category.

- Mixed-use development. Reading adopted a 40R district to include part of its downtown near the train station. This was done to encourage mixed-use, transit-oriented development, either as in-fill or as redevelopment. As a result, a new mixed-use development, Oaktree has just opened less than a block from the train station. This includes retail, and market rate and affordable housing units.

The Town intends to examine the feasibility of expanding the 40R district to encourage additional mixed-use developments in the downtown.

An existing historic commercial building – the MF Charles Building - in the heart of the downtown has recently filed plans to renovate the entire building. The first phase will

renovate the first floor for retail space while the second floor will renovate the upper stories for residential units under the Downtown Smart Growth Regulations. Phase 2 will include a number of affordable units that will qualify for the SHI.

Within these districts the Town's design preferences include the following:

- Design – Design of new and or developed buildings for mixed uses should reflect existing design elements of buildings in the neighborhood rather showing substantial differences from those elements. Architectural features should provide visual interest and form.
- Reuse – Since most of the land within the Town is either developed or protected, the Town encourages reuse and adaptation of existing buildings for mixed-use that includes affordable units.
- Local Initiatives Program – The Board of Selectmen already have regulations encouraging the use of the LIP program and thus the Town prefers that comprehensive permits be submitted under the LIP program and guidelines.
- Type of housing – The Town seeks to encourage a mix of housing types. This includes ownership and rental as well as units to accommodate individuals, families, and seniors. In addition, a mix of single-family, townhouses, condos and apartments would provide diverse options for meeting multiple housing needs.
- Phasing – The Town encourages phasing of moderate or large sized developments so as not to place undue burdens on town resources in a short amount of time.
- Public benefits – The Town prefers developments that provide public benefits in addition to affordable units. Such benefits could include infrastructure such as off-site sidewalks, improvements to adjacent intersections, traffic lanes and/or signals; enhanced landscaping; preservation of a historic building or features; community facilities or contributions thereto; contributions to the Affordable Housing Trust Fund or similar offer deemed by the Town to be a public benefit.

B. Zoning districts or geographic areas in which Reading proposes to modify regulations to encourage SHI eligible housing

The Town intends to examine both its zoning bylaw and zoning map for potential changes that would allow for affordable housing opportunities.

The Town has identified as a strategy the development of a cluster/open space residential development bylaw or similar to provide flexibility for parcels that in the future might be the subject of a subdivision proposal. The Town will study how best to provide incentives and/or inclusionary provisions in such zoning that would encourage SHI eligible housing. As part of examining this technique the Town will also identify the most appropriate areas and zoning districts in the community where this would be suitable.

Reading has also identified three areas within the community that will be examined for zoning changes to encourage the development of affordable housing. Those areas are: 1) An expansion of the existing downtown 40R district to additional downtown parcels; 2) The New

Crossing Road Redevelopment District near the Rt. 128/Walkers Brook Drive interchange; 3) an area along Rt. 28/Main Street from Washington Street south to Summer Street.

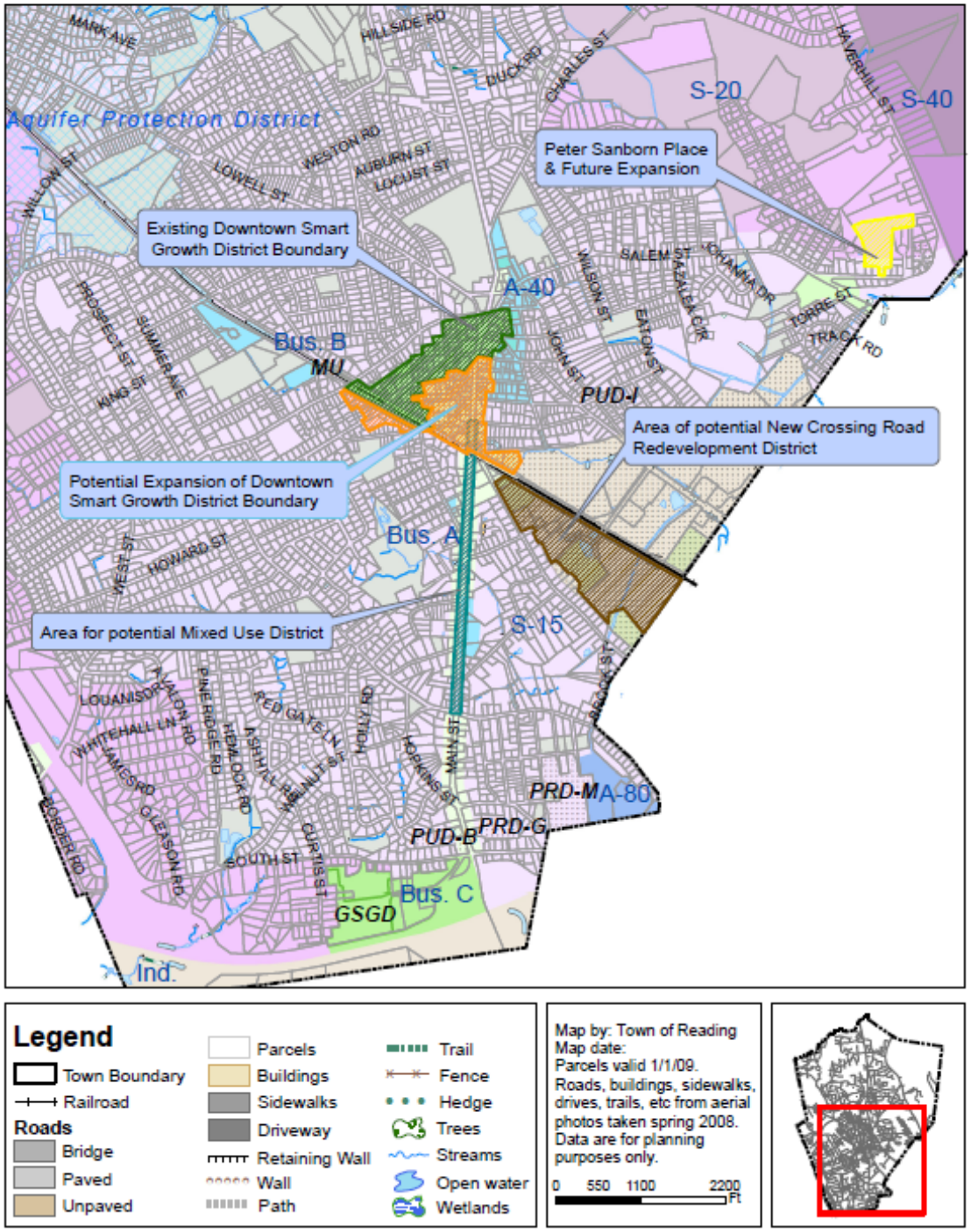
These areas include the following zoning categories:

a) Business A – Along Rt. 28
b) Business B – Downtown
c) PUD-I – Planned Unit development in the New Crossing Road Redevelopment District
d) A-40 – apartment zoning on Rt. 28
e) S-15 Single Family – on both Rt. 28 and west of the Train station

The Town will analyze whether these existing zoning categories can be straightforwardly amended to allow for additional housing while protecting these neighborhoods or whether a new type of zoning category, such as an overlay zone, would be more appropriate.

Within these districts, the Town will review the existing zoning district categories for appropriate amendments to provide incentives for in-fill and redevelopment opportunities.

Area for Potential Affordable Housing and Potential Zoning Changes (Map 1)



Legend

- Town Boundary
- Railroad

Roads

- Bridge
- Paved
- Unpaved

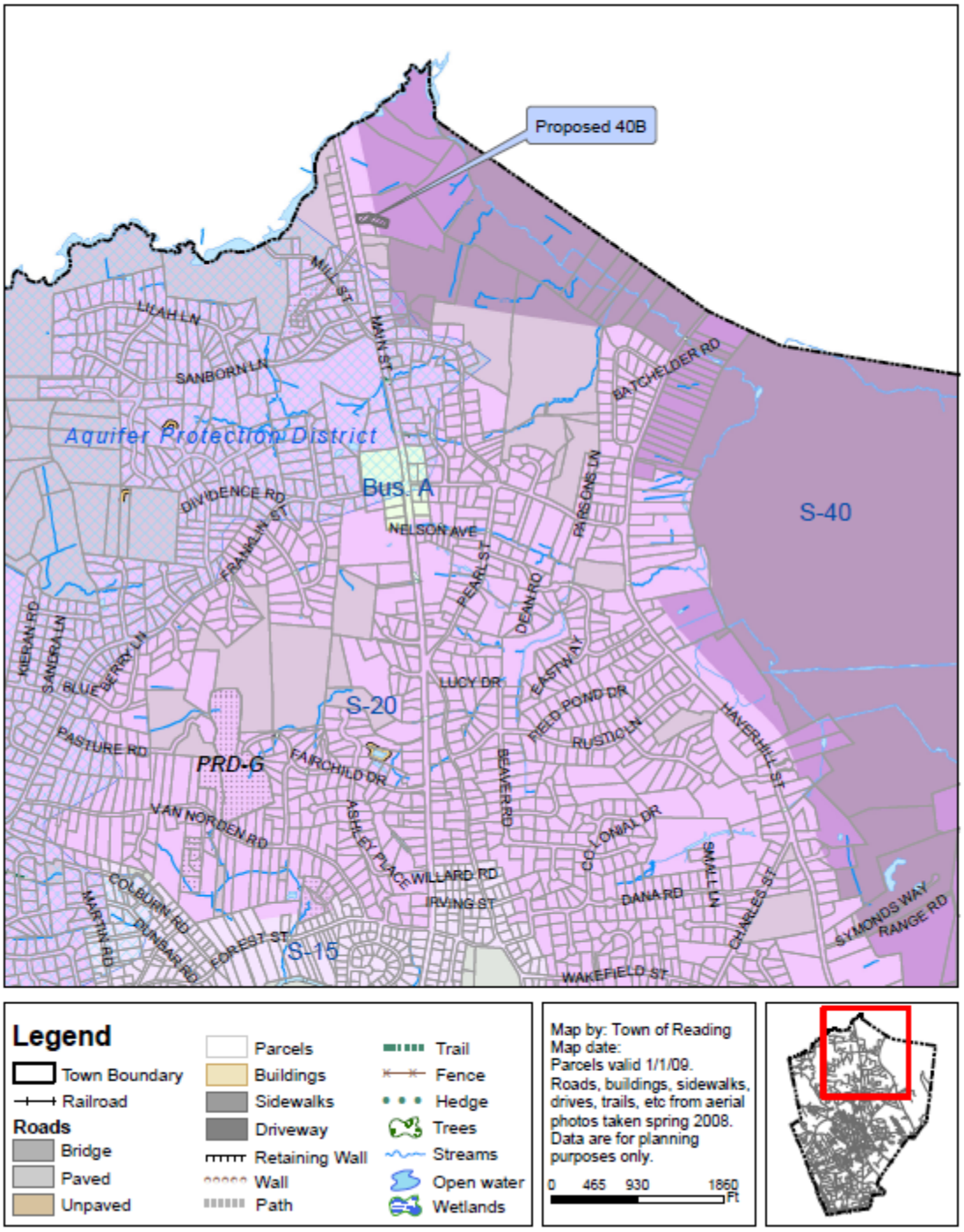
- Parcels
- Buildings
- Sidewalks
- Driveway
- Retaining Wall
- Wall
- Path

- Trail
- Fence
- Hedge
- Trees
- Streams
- Open water
- Wetlands

Map by: Town of Reading
Map date:
Parcels valid 1/1/09.
Roads, buildings, sidewalks, drives, trails, etc from aerial photos taken spring 2008.
Data are for planning purposes only.

0 550 1100 2200 Ft

Area for Potential Affordable Housing and Potential Zoning Changes (Map 2)



C. Identification of potential sites and areas for affordable housing

Reading has already adopted two 40R zoning districts as indicated in previous sections of the plan. The Gateway Smart Growth District (GSGD), located on the southern side of town, will provide for 424 housing units, 43 of which will be affordable. The project currently under construction will result in the full build-out of the GSGD. The other 40R district is the Downtown Smart Growth District (DSGD) and is located within parts of the downtown area, adjacent to the MBTA train station. The adopted Downtown Smart Growth zoning regulations encourage mixed-use development, transit-oriented development and in-fill development. The inclusion of affordable housing within this district is an important element of those regulations.

The first project within the DSGD was the 30 Haven Street/Oaktree mixed-use development. This project includes just less than 20,000 square feet of retail on the first floor and three floors of residential above containing a total of 53 units. A total of 11 units will be designated affordable.

As noted in the previous section, the Town has identified three additional areas within its boundaries for targeted activities to allow for affordable housing development. These are the expansion of the downtown 40R district, the New Crossing Road Redevelopment District, and a portion of the Route 28 corridor, from Summer Street to Washington Street.

In addition, as part of a mapping project led by MAPC, Reading is in the process of identifying priority development and priority preservation areas. Preliminary discussions for that project have identified Camp Curtiss Guild, a 275-acre site use for training by the Army National Guard, as a priority development *and* preservation area. Although no specific plans were identified for this site, it is worth noting the Town suggested that this site would be used for a regional mixed-use development that would also be considered for recreation uses. Also as part of the mapping project a privately owned piece of land along Haverhill Street was identified as a potential site for senior housing. However, both Camp Curtiss Guild and areas along Haverhill Street contain many wetlands which may present additional challenges for housing development.

D. Municipally owned land with potential for affordable housing

The Town of Reading has conducted a survey of publically owned properties within the community with the goal of identifying potential sites for affordable housing production. All the available municipally owned sites have been precluded from being used for affordable housing because they fall into one or more of the following categories:

- Land restricted for conservation and/or park purposes
- Land already developed with town facilities (schools, fire station, library etc.)
- Land already identified for use for a public facility (possible Early Childhood Development Center)
- Parcels that are simply too small or oddly shaped to be built upon
- Parcels that are unbuildable due to wetlands

In addition, there are no town buildings available for adaptive reuse for housing purposes. Also, the Reading Housing Authority has stated that there is no additional land within their ownership available for additional units.

Nevertheless, the Town will continue to consider opportunities for housing development on municipally owned sites that become available as well as future tax-title properties. As these sites do become available, the Town will identify any constraints on these properties that would preclude their use as well as potential opportunities for housing development.

E. Participation in Regional Collaborations Addressing Affordable Housing

Reading is currently participating in a regional study to investigate the creation of a Regional Housing Services office. The study is being conducted by the Metropolitan Area Planning Council (MAPC) and is funded through a District Local Technical Assistance (DLTA) grant. In addition to the Town of Reading, other communities in this study include the towns of Danvers, Lynnfield, North Reading, Saugus and Wakefield and the city of Peabody.

This study is similar in scope to the successful study that MAPC conducted in its MAGIC subregion.

Among the tasks envisioned by this resources office would be administering, monitoring and preserving affordable housing in this subregion. It will work with the individual consortium members to assist them in understanding their housing needs, provide information and reports as needed as well as seek opportunities to create additional affordable housing within this area. It may also administer local housing funding programs, provide ready rental/buyer lists for developments, and help to update SHI inventory activity.

The study is intended to identify specific tasks that this office could provide for the towns and city and how the office could best be administered.

The Town of Reading also cooperates regionally regarding housing for Veterans. The Reading Veterans Agent works with other communities in cases where a Reading Veteran is in need of housing as the Town does not have any housing specifically dedicated for veterans.

The Town will also continue to coordinate with the Reading Housing Authority in preserving its existing stock of housing as well as taking advantage of any future opportunities to increase that housing stock.

Reading also collaborates with regional non-profit housing organizations, such as EMARC and Habitat for Humanity in examining opportunities for actions that respond to a variety of housing needs within the Town.

II. Housing Production Plan Strategies

Introduction: Based on the review of the 2007 Reading Housing Plan, the information developed for this 2012 Housing Production Plan and discussions with various town officials and citizens, Reading has identified four broad categories of housing plan and implementation strategies. These categories are intended to address, in a comprehensive manner, the expansion of the affordable housing stock as it relates to its quality, quantity and location. The categories are: 1) Expand Housing Opportunities; 2) Examine Regulatory and Zoning Changes;

3) Expand Local Capacity and Educational Efforts; and 4) Collaborative Local & Regional Housing Efforts

A. Expand Housing Opportunities

Issue: Based on the information contained in the 2007 Reading Housing Plan, other town documents including the Reading Master Plan, a survey of town residents, discussions with town officials and the analysis of housing needs that was conducted as part of this plan, the goal of expanding housing opportunities to ensure a continuing diverse housing stock while also providing additional affordable units was identified as a goal of the Town.

Strategies/Actions:

1. Conduct a review of the existing Reading Affordable Housing Trust to examine possible restructuring of the Trust to allow greater flexibility in addressing housing needs.

2. Negotiate with developers of future projects for possible contributions to the Affordable Housing Trust.

3. Study the feasibility of using the Affordable Housing Trust Fund to create a loans/grant program for housing rehabilitation activities.

4. Work with the current owner to amend the existing 40B permit to allow the construction of additional units at Peter Sanborn Place.

4. Identify opportunities for either the Town and/or a housing organization to acquire tax title or foreclosed properties for potential use as affordable units.

5. Study the feasibility of the Town acquiring the rights of first refusal on housing units in order to place an affordability restriction on such units prior to resale.

These strategies/actions help to achieve **Goals 1, 2, 3, and 4** by addressing town-wide housing needs, identifying alternatives to create additional affordable housing, and evaluating ways to utilize the AHTF.

6. Establish a dialogue with the appropriate housing organizations to identify current and potential future group homes in Reading.

7. Seek funding mechanisms to assist elder Reading residents to remain in their own homes.

8. Encourage infill development with mixed housing in appropriate locations, particularly within the 40R districts near the train station.

9. Work with private sector to identify potential unused or underutilized residential, commercial and/or industrial properties that may be appropriate for housing development.

10. Identify surplus non-town public properties for potential sites for affordable housing.

11. Work with organizations involved with the First Time Homebuyers program to identify opportunities for the Town to partner with and support that effort.

12. Partner with the Reading Housing Authority in seeking potential housing units that can be purchased and then restricted for affordable housing.

13. Fund regional housing services from the Affordable Housing Trust Fund.

B. Regulatory & Zoning Changes

Issue: While Reading has made numerous updates and changes to its zoning bylaw over the years, a comprehensive review of that bylaw as well as other regulations is a logical goal after adoption of the Housing Production Plan. Such regulations can inadvertently become an impediment to providing housing opportunities. A thorough review with the objective of discovering and changing any regulations that are seen as impediments can be a significant improvement toward creating opportunities for successful affordable housing creation

Strategies/Actions:

1. Conduct a thorough review of zoning and other land use regulations with the objective of identifying impediments to the production of affordable housing.

2. Look into adopting a cluster bylaw, or similar, zoning provisions, that would encourage the provision of affordable units and/or contributions to the affordable housing trust.

These strategies/actions help to achieve **Goals 1, 2 and 3** by maximizing housing opportunities through the evaluation of current regulations and zoning for changes that are sensitive to the character of existing neighborhoods.

3. Amend and update the Comprehensive Permit (40B and LIP) policies and guidelines of the Board of Selectmen and Zoning Board of Appeals to guide the review process for future 40B and LIP developments. Such guidelines should include the identification of the types, locations, siting criteria and character of housing desired by the Town. This strategy would allow the Town to be proactive in the creation of projects that would be more compatible with the Town's objectives for affordable housing.

4. Examine methods to ensure that the character of Reading's existing residential neighborhoods is preserved while promoting diversity in new housing development.

5. Study the potential of creating incentives and guidelines for new housing development as part of the State's and Reading's Climate Actions Plans.

6. Identify potential additional incentives for new development in appropriate locations such as the 40R districts in town.

7. Expand the current 40R district to include additional areas in the downtown and identify other potential suitable 40R districts.

C. Capacity Building & Education

Issue: As part of a comprehensive approach to creating affordable housing in Reading it is necessary that the local community, including public officials and citizens, be informed regarding these issues. Providing regular occasions whereby the Town can meet to be informed regarding housing issues, information and recent activities, as well as being able to identify and discuss future strategies and goals can build support for the strategies identified in the others categories.

Strategies:

1. Conduct housing forums every two years with local organizations, public officials and citizens to reviews housing issues, actions taken to date and to identify strategies for moving forward.

2. Work with town boards and commissions to inform them of the goals and objectives of the 2012 Housing Production Plan and to consider aligning their policies and plans with the goals of the Housing Plan.

3. Actively research and access housing resources at the federal, state, regional, local and non-profit level to identify opportunities to use such resources for actions related to housing in Reading.

These strategies/actions help to achieve **Goals 2, 5 and 6** by educating public officials and the community, soliciting feedback on ways to best increase affordable housing in Reading and develop a way to track progress on the steps taken to achieve the goals of the HPP.

4. Create a monitoring mechanism for the Town to use in tracking affordable housing strategies and production. This could include expiring uses, production goals and achievements, identification of potential sites and properties, identification of tax title and foreclosed properties, and similar.

5. Create a benchmarking system that would allow the Town to regularly review its progress in accomplishing the goals, strategies and actions of the Housing Production Plan.

D. Local & Regional Collaborations

Issue: The housing issues that affect Reading are not found solely within the town borders. The potential resources available to assist in addressing housing needs are also not found solely within its borders. Reading, as well as surrounding cities and towns and regional organizations and non-profits devoted to housing issues, should look to strengthening their coordination and cooperation. Within the community, there may be as yet unidentified potential partners in addressing housing needs, such as the religious community or others.

Strategies:

1. Establish the Community Services Department (Planning Division) as the point of contact and liaison with regional housing entities as well as developers interested in building housing in the Town.

2. Work with the Metropolitan Area Planning Council (MAPC) in identifying housing and demographic data as it is made available for implications related to housing in the Town of Reading.

3. Work with the other town partners and MAPC through the current DLTA grant to identify the appropriate mechanisms to provide regional housing services. Support the creation of a proposed regional services office and/or a regional housing consortium.

These strategies/actions help to achieve **Goals 1, 3 and 6** by establishing a direct contact to the town for potential housing developments and tapping local and regional resources that can identify opportunities to expand affordable housing within Reading.

4. Initiate a dialogue with the religious community to identify housing issues from their perspective and the potential for that community to be involved in addressing Reading's housing issues.

5. Establish a dialogue with entities such as EMARC and Habitat for Humanity regarding opportunities to partner on the provision of affordable housing in town.

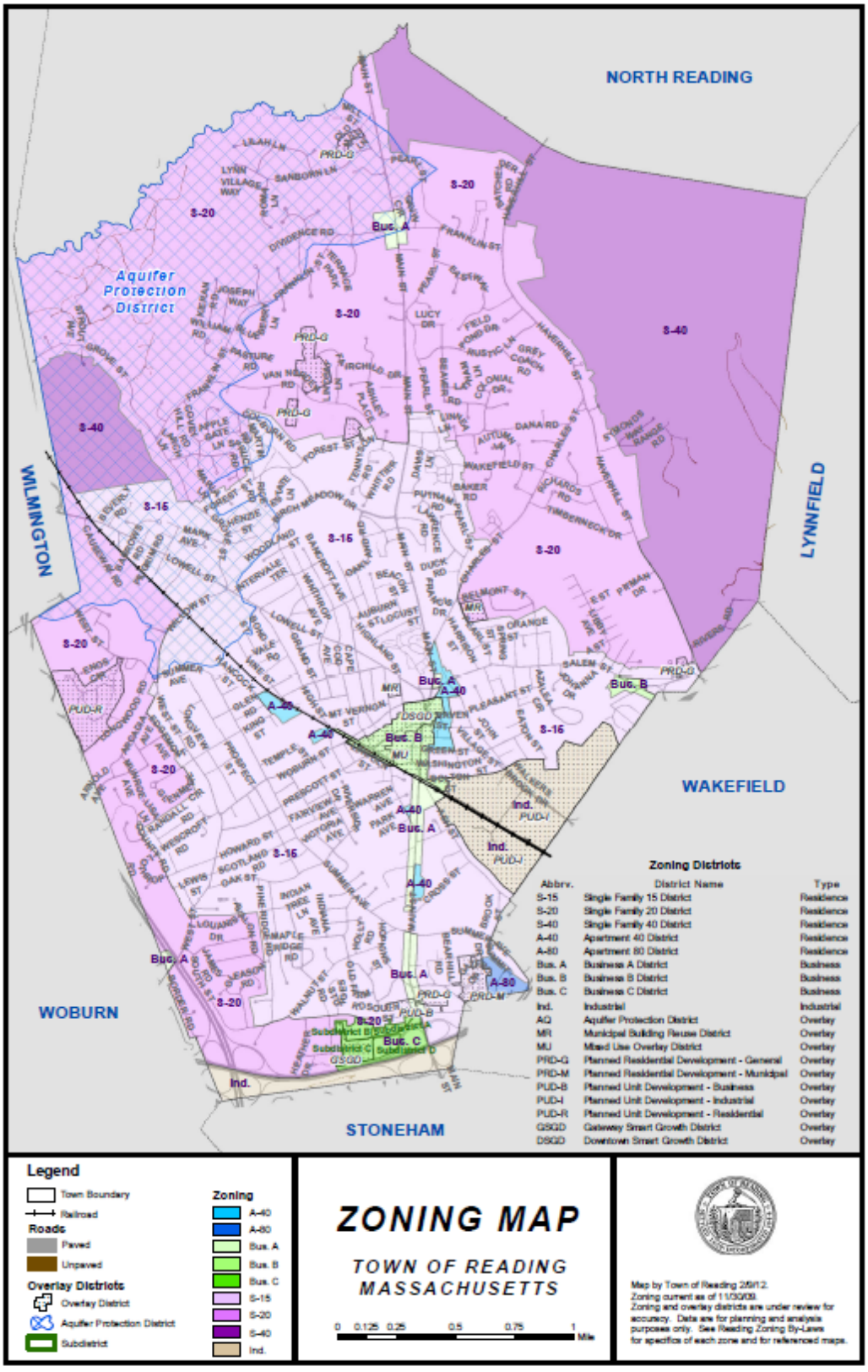
Table 26: Implementation Responsibilities & Timeframes

Strategy/Action	Responsibility	Timeframe
Expand Housing Opportunities		
Review & modify Affordable Housing Trust	Board of Selectmen	Short term
Developer negotiations	Town Manager, Community Services Department - Planning Division	Ongoing
Sanborn Place 40B expansion	Town Manager, Community Services Department - Planning Division	Short term
Opportunities for tax title/foreclosed property acquisition	Town Manager, Community Services Department- Planning Division	Ongoing
Examine potential for town right of first refusal actions	Town Manager, Community Services Department- Planning Department	Mid-term
Examine group home possibilities	Planning Division	Mid-term
Examine funding opportunities for senior Reading residents to remain in their homes	Community Services Department – Elder and Human Services Division and Planning Division	Mid-term
Encourage in-fill development in 40R districts	Community Services Department- Planning Division	Ongoing
Identify under/unused properties for housing development	Community Services Department- Planning Division	Ongoing
Identify future surplus town properties for housing opportunities	Town Manager	Long-term
Examine opportunities for town to partner with First Time Home Buyer programs	Community Services Department- Planning Division	Mid-term
Partner with Reading Housing Authority to obtain units that can be restricted for affordable housing.	Town Manager, Community Services Department- Planning Division	Ongoing
Fund regional housing services through the Affordable Housing Trust	Town Manager, Board of Selectmen	Mid-term
Regulatory & Zoning Changes		
Review zoning & other land use regs. for impediments to housing production	Community Services Department- Planning Division	Mid-term
Adopt a cluster bylaw or similar with inclusionary housing provisions	CPDC , Board of Selectmen & Town Meeting	Long term
Update local 40B/LIP guidelines	Community Services	Mid-term

	Department- Planning Division, Board of Selectmen, Zoning Board of Appeals	
Examine methods to preserve neighborhood characteristics	Community Services Department- Planning Division	Ongoing
Use Climate Action Plan to create housing incentives	Community Services Department- Planning Division, Board of Selectmen, Climate Action Committee	Long term
Identify additional incentives for housing development in 40R districts	Community Services Department- Planning Division	Mid-term
Expand 40R districts	Board of Selectmen, CPDC	Long term
Capacity Building & Education		
Conduct housing forums every 2 years	Town Manager, Board of Selectmen	Long term/ongoing
Inform boards & committees on the plan, goals and strategies of the 2012 Housing Production Plan	Board of Selectmen, Town Manager, Planning Division	Short term
Research housing resources at federal, state and other levels to assist Reading	Community Services Department- Planning Division	Ongoing
Create monitoring mechanism for tracking housing activities	Community Services Department- Planning Division	Mid-term
Create a benchmarking system to regularly review progress in implementing HPP	Community Services Department- Planning Division	Short term
Local & Regional Collaborations		
Establish Planning Division as the central point of information, contact resource on housing issues	Town Manager, Planning Division	Short term
Work with MAPC in identifying new housing data that can be used for housing related purposes and studies in Reading	Community Services Department- Planning Division	Ongoing
Complete the DLTA grant study of regional housing opportunities and follow-up by implementing recommendations from that study	Community Services Department- Planning Division, Board of Selectmen, Town Manager	Short term/ongoing
Initiate dialogue with the religious community regarding housing issues, needs and potential partnerships in Reading	Town Manager, Community Services Department- Planning Division	Short term
Establish a dialogue with non-profit housing providers regarding opportunities in Reading	Town Manager, Community Services Department- Planning Division	Mid-term
Review HPP Annually	Board of Selectmen, CPDC	Short

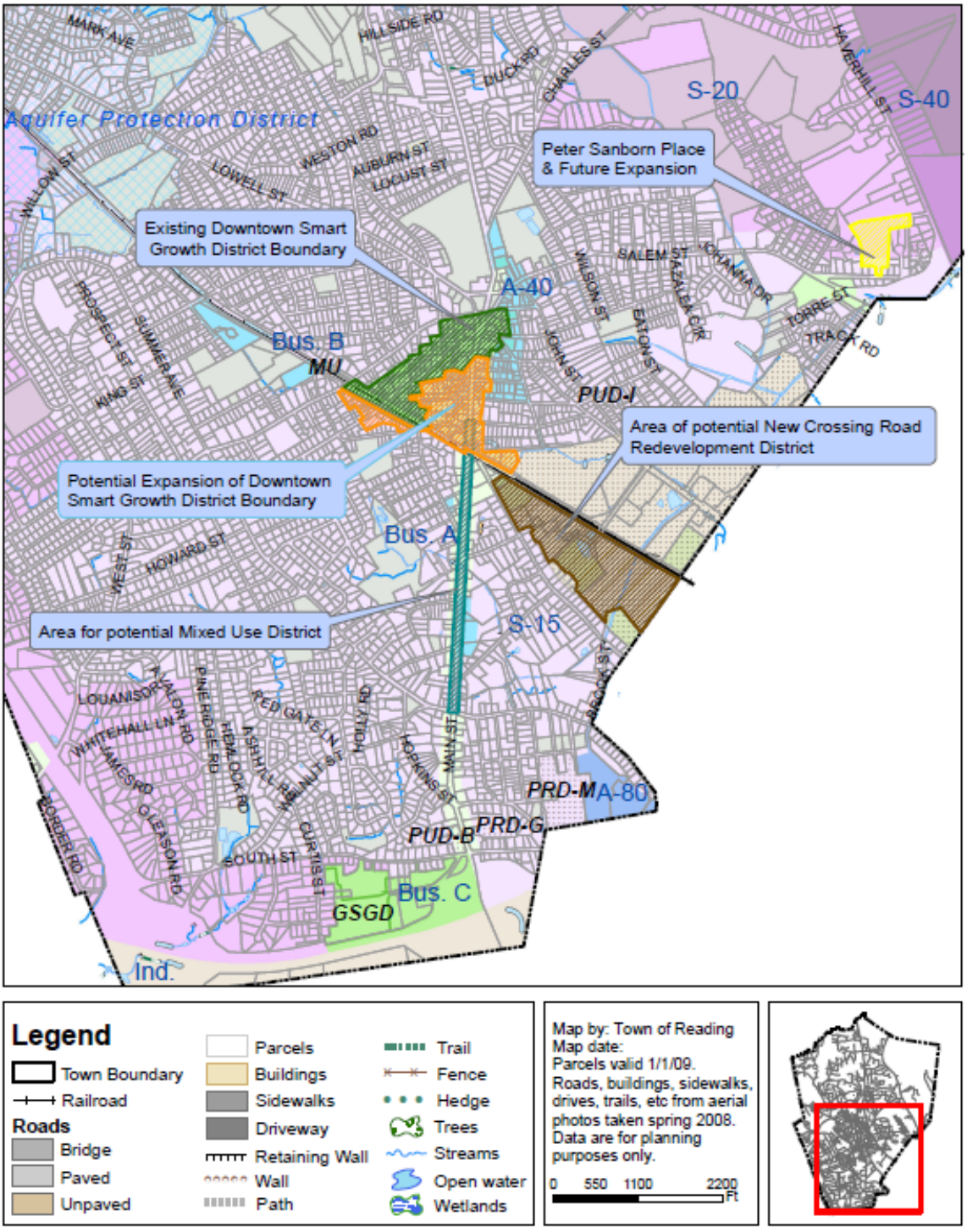
		term/ongoing
NOTE: Short term = within 6-8 months; Mid-term = 6-15 months; Long term = 15 + months		

Appendix I: Maps

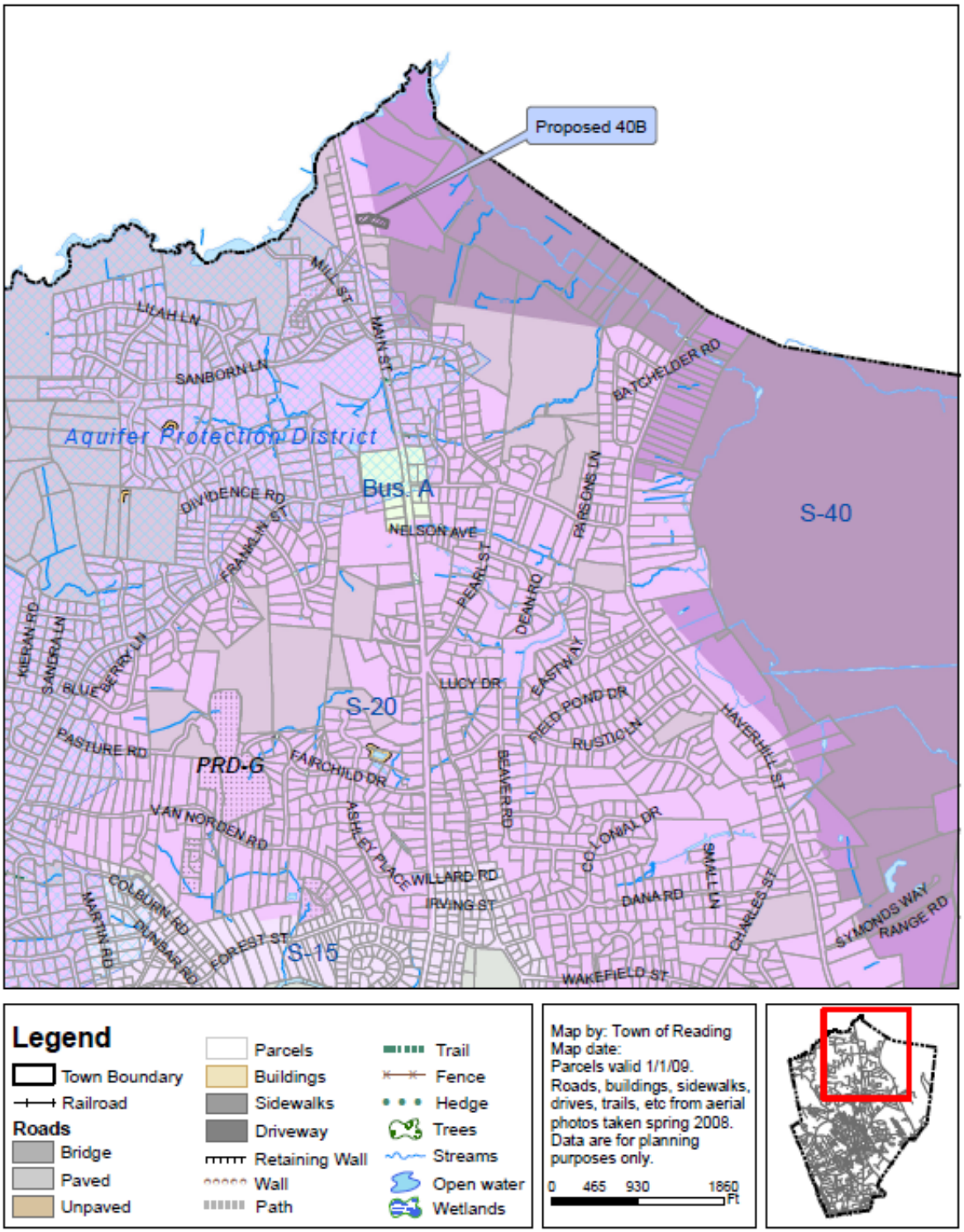

NORTH READING
WILMINGTON
LYNNFIELD
WAKEFIELD
WOBURN
STONEHAM
Aquifer Protection District
Zoning Districts
Abbr. District Name Type
S-15 Single Family 15 District Residence
S-20 Single Family 20 District Residence
S-40 Single Family 40 District Residence
A-40 Apartment 40 District Residence
A-80 Apartment 80 District Residence
Bus. A Business A District Business
Bus. B Business B District Business
Bus. C Business C District Business
Ind. Industrial Industrial
AQ Aquifer Protection District Overlay
MR Municipal Building Reuse District Overlay
MU Mixed Use Overlay District Overlay
PRD-G Planned Residential Development - General Overlay
PRD-M Planned Residential Development - Municipal Overlay
PUD-B Planned Unit Development - Business Overlay
PUD-I Planned Unit Development - Industrial Overlay
PUD-R Planned Unit Development - Residential Overlay
GSGD Gateway Smart Growth District Overlay
DSGD Downtown Smart Growth District Overlay
Legend
Town Boundary
Railroad
Roads
Paved
Unpaved
Overlay Districts
Overlay District
Aquifer Protection District
Subdistrict
Zoning
A-40
A-80
Bus. A
Bus. B
Bus. C
S-15
S-20
S-40
Ind.
ZONING MAP
TOWN OF READING
MASSACHUSETTS
0 0.125 0.25 0.5 0.75 1 Mile
Map by Town of Reading 2/9/12.
Zoning current as of 11/03/09.
Zoning and overlay districts are under review for accuracy. Data are for planning and analysis purposes only. See Reading Zoning By-Laws for specifics of each zone and for referenced maps.

NORTH READING
WILMINGTON
LYNNFIELD
WOBURN
WAKEFIELD
STONEHAM
N
Legend
Town Boundary
Reading Wet Areas
Wet Area
Forested Wet Area
DEP Wetlands
Open Water
Shallow Marsh
Deep Marsh
Shrub Swamp
Wooded Swamp
Reading Hydrography
Stream
Connector
Culvert
Ditch
Dam
Floodwall
River, Pond
Retention Basin
Parcel
WETLAND MAP
TOWN OF READING
MASSACHUSETTS
0 500 1,000 2,000 3,000 4,000 5,000
Feet
0 0.25 0.5 0.75 1
Mile

Area for Potential Affordable Housing and Potential Zoning Changes (Map 1)



Area for Potential Affordable Housing and Potential Zoning Changes (Map 2)



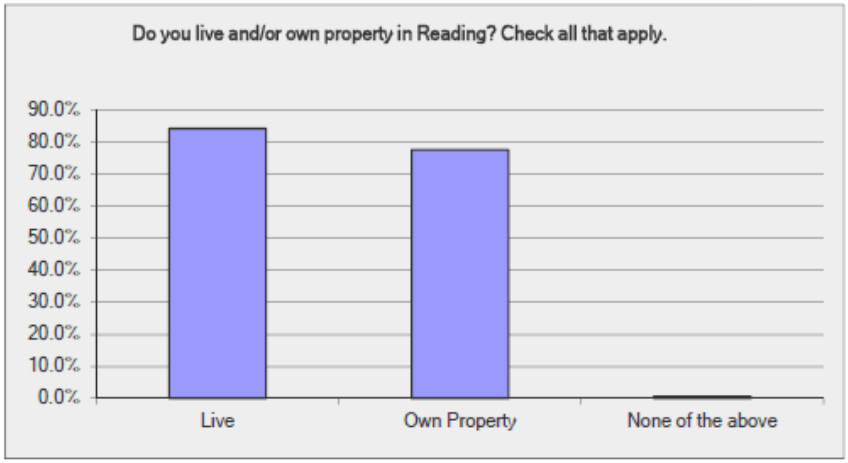
Appendix 2: Online Survey – Housing Plan

Housing Survey

The Community Services Department held an online survey from June 5, 2012 to August 20, 2012. The responses included in this survey are the opinions and views of the respondents and do not reflect the opinion or policies of the Town of Reading.

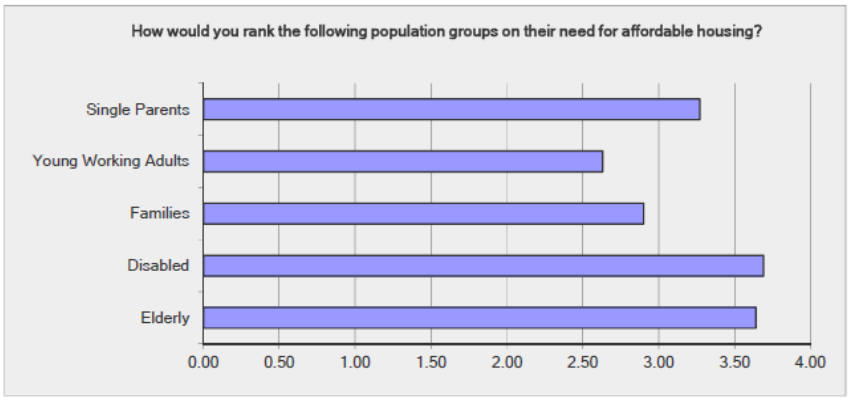
Question 1

Do you live and/or own property in Reading? Check all that apply.		
Answer Options	Response Percent	Response Count
Live	84.3%	113
Own Property	77.6%	104
None of the above	0.7%	1
answered question		134
skipped question		2



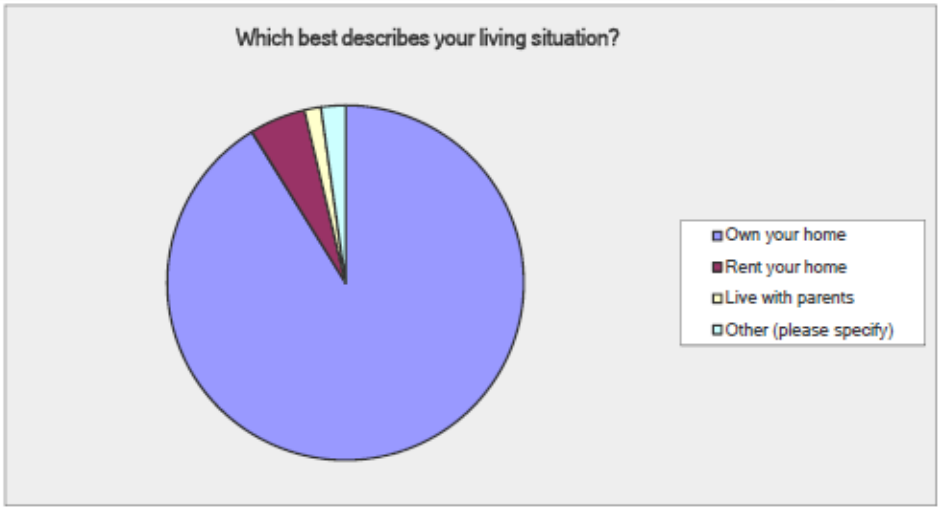
Question 2

How would you rank the following population groups on their need for affordable housing?							
Answer Options	No need	Not very needy	Somewhat needy	Needy	Very Needy	Rating Average	Response Count
Elderly	7	11	34	50	30	3.64	132
Disabled	8	5	28	64	22	3.69	127
Families	16	27	44	28	9	2.90	124
Young Working Adults	32	24	39	20	11	2.63	126
Single Parents	16	12	42	37	21	3.27	128
						answered question	132
						skipped question	4



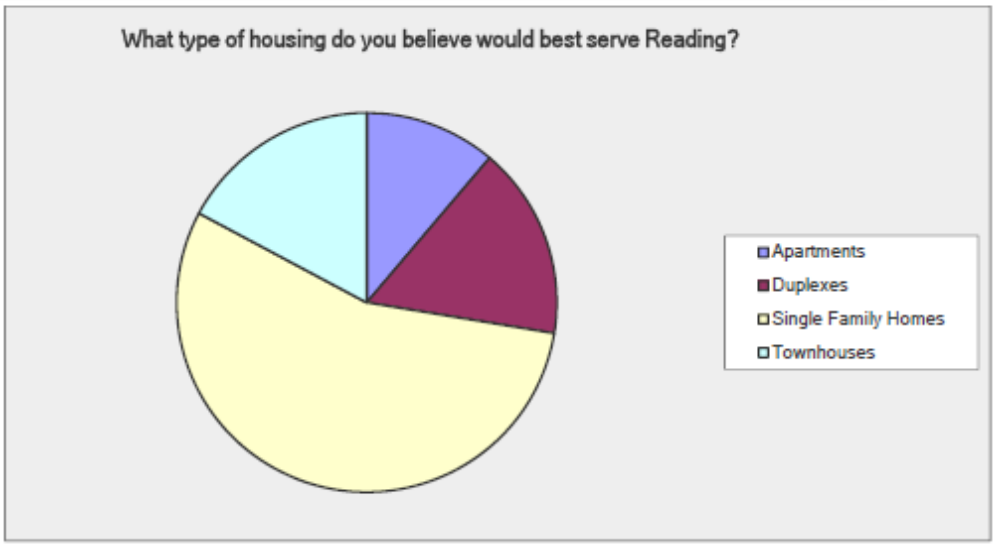
Question 3

Which best describes your living situation?		
Answer Options	Response Percent	Response Count
Own your home	91.2%	124
Rent your home	5.1%	7
Live with parents	1.5%	2
Other (please specify)	2.2%	3
answered question		136
skipped question		0



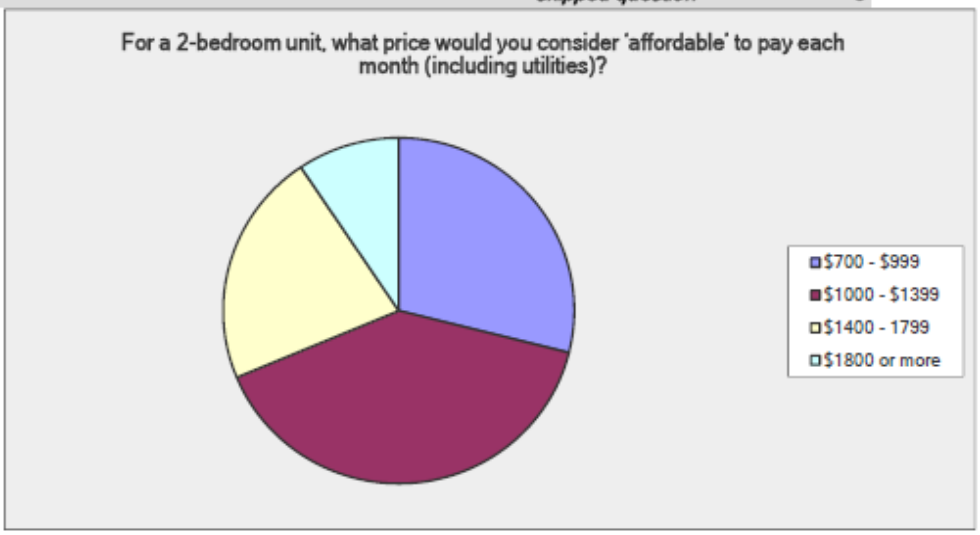
Question 4

What type of housing do you believe would best serve Reading?		
Answer Options	Response Percent	Response Count
Apartments	11.2%	15
Duplexes	16.4%	22
Single Family Homes	55.2%	74
Townhouses	17.2%	23
answered question		134
skipped question		2



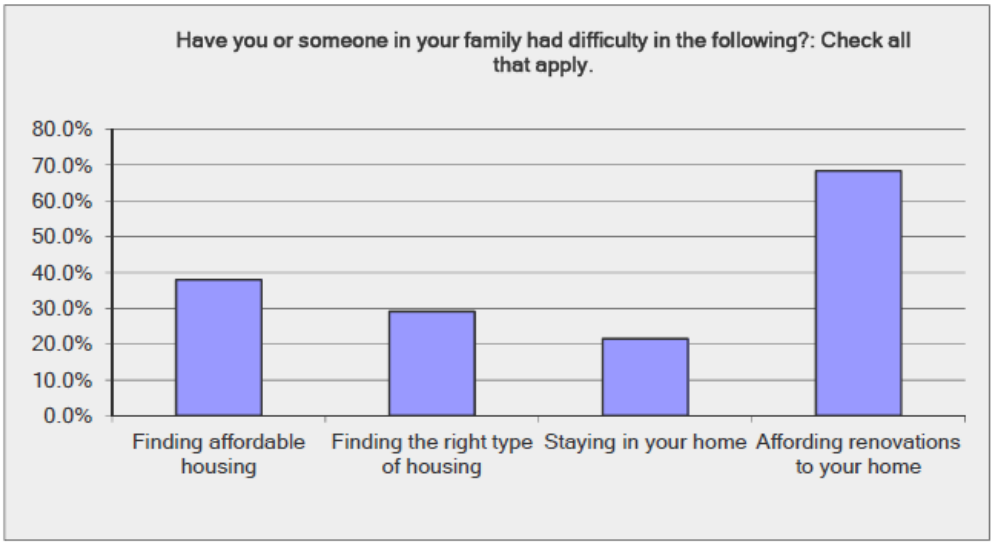
Question 5

For a 2-bedroom unit, what price would you consider 'affordable' to pay each month (including utilities)?		
Answer Options	Response Percent	Response Count
$700 - $999	28.9%	37
$1000 - $1399	39.8%	51
$1400 - 1799	21.9%	28
$1800 or more	9.4%	12
answered question		128
skipped question		8



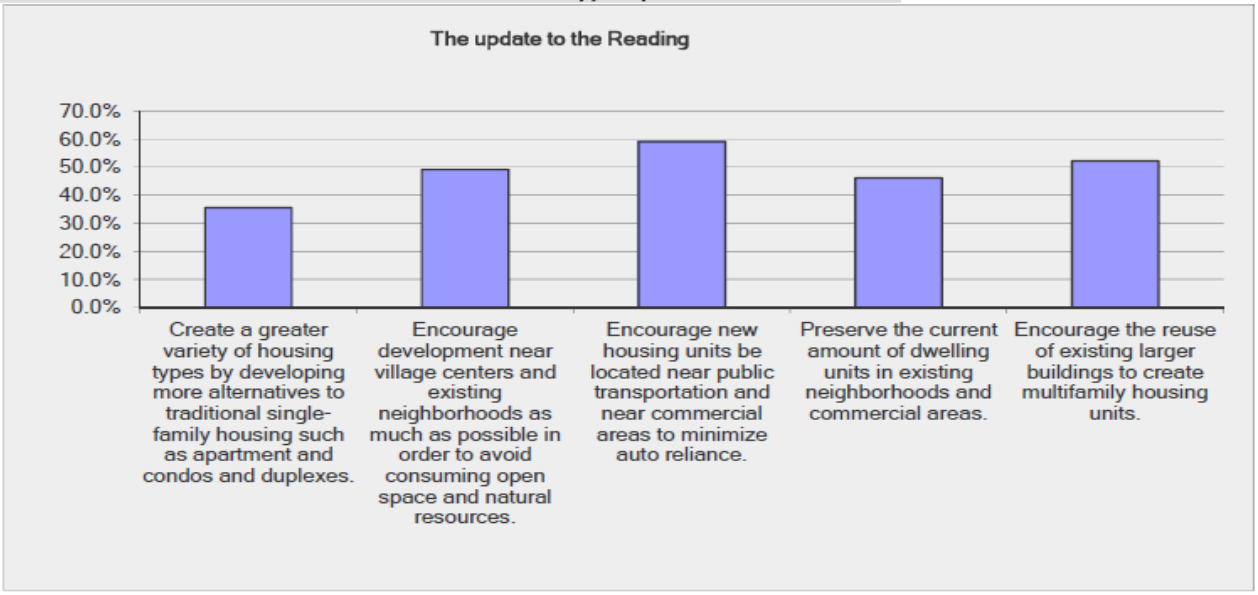
Question 6

Have you or someone in your family had difficulty in the following?: Check all that apply.		
Answer Options	Response Percent	Response Count
Finding affordable housing	38.0%	30
Finding the right type of housing	29.1%	23
Staying in your home	21.5%	17
Affording renovations to your home	68.4%	54
answered question		79
skipped question		57



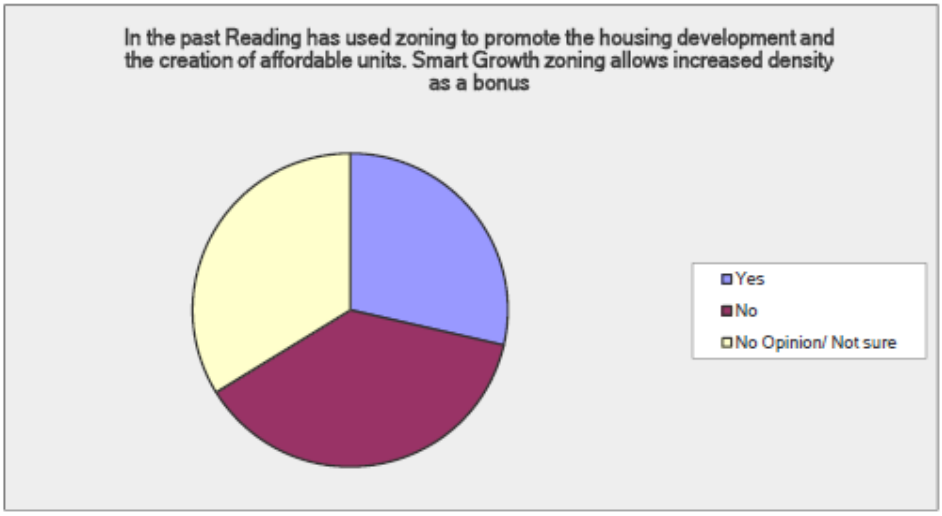
Question 7

The update to the Reading Housing Plan will set Town policies and create strategies to guide development of affordable housing over the next five years. Please check the		
Answer Options	**Response Percent**	**Response Count**
Create a greater variety of housing types by developing	35.6%	47
Encourage development near village centers and existing	49.2%	65
Encourage new housing units be located near public	59.1%	78
Preserve the current amount of dwelling units in existing	46.2%	61
Encourage the reuse of existing larger buildings to create	52.3%	69
answered question		132
skipped question		4



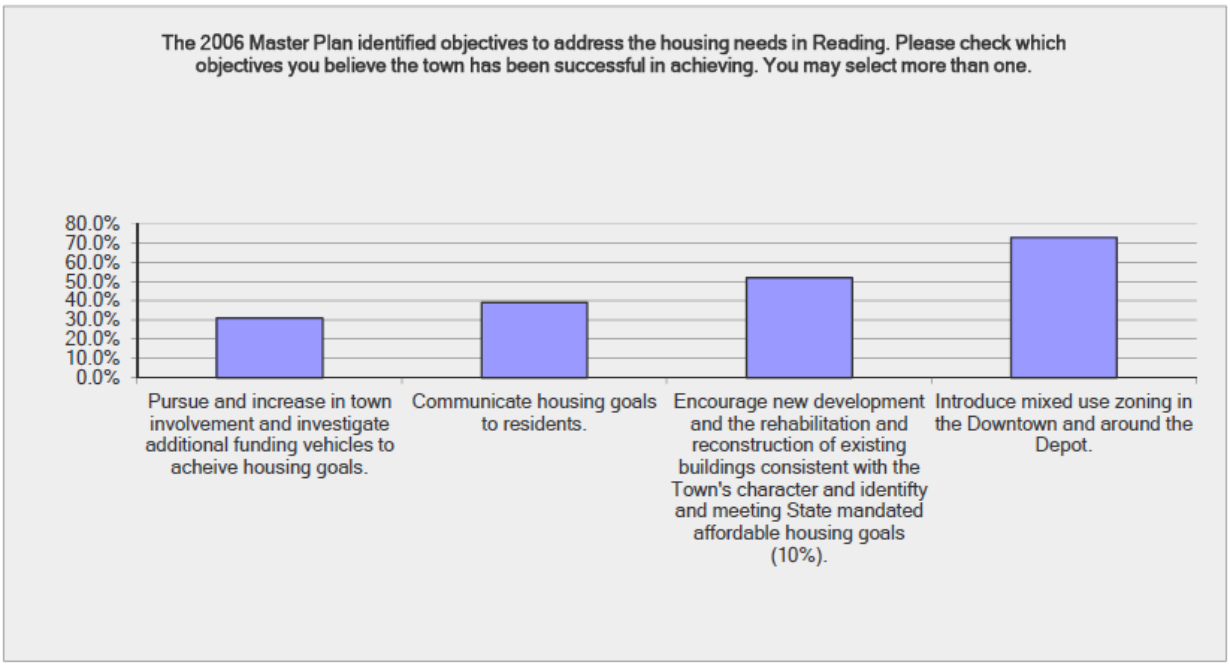
Question 8

In the past Reading has used zoning to promote the housing development and the creation of affordable units. Smart Growth zoning allows increased density as a bonus for		
Answer Options	**Response Percent**	**Response Count**
Yes	28.6%	38
No	37.6%	50
No Opinion/ Not sure	33.8%	45
answered question		133
skipped question		3



Question 9

The 2006 Master Plan identified objectives to address the housing needs in Reading. Please check which objectives you believe the town has been successful in achieving.		
Answer Options	**Response Percent**	**Response Count**
Pursue and increase in town involvement and investigate	30.9%	34
Communicate housing goals to residents.	39.1%	43
Encourage new development and the rehabilitation and	51.8%	57
Introduce mixed use zoning in the Downtown and around	72.7%	80
answered question		110
skipped question		26



Question 10:

Please share any other thoughts you have regarding affordable housing in Reading.

(Please note: The responses included in this survey are the opinions and views of the respondents and do not reflect the opinion or policies of the Town of Reading.)

Response: Stop using my outrageous tax payments to promote politically correct social engineering. If only the well-to-do can afford to live in Reading, let it be....

Response: Concerned that recent changes have increased housing density without allowing for increased traffic. Disappointed that the old Atlantic site promised brick facade to blend in but put on really ugly salmon-colored siding!

Response: This Town has had no success in achieving the goals listed above. What little housing was created that claims to be affordable is still too expensive. The Town's number one goal is clearly to increase its property tax base. If this town really wanted young families to be able to afford Reading we would be developing small single-family homes and not making

every new home as large as can fit on the lot. Consider a tax break for first time home buyers for the first 5 years of ownership, a tax break for developers that build houses under 2000 sf, or an assessment system based on the house more than the size of the lot.

Response: Do not touch the town forest

Response: Kudos on the Atlantic Supermarket redevelopment -very well done. Would like to see more mixed -use (housing) in downtown

Response: KEEP READING AS READING !!!!!!!!!!

Response: I disagree strongly with State mandates to communities on "affordable housing". Let the free market answer the need.

Response: Please stop building apartments and low income housing, we need more single family homes! The town is getting congested.

Response: I think the town is doing a good job with affordable housing. I think the town should be encouraging ownership of homes whenever possible.

Response: The addition of condos and townhouses has put an increased strain on the school systems. The focus should turn to supporting and encouraging new business in Reading. There is enough affordable housing in Reading at this time. Minimally - new affordable housing should be dispersed across neighborhoods that don't already have it. The Addison area project and housing on West Street on Woburn line are both in Joshua Eaton district as far as I know.

Response: I do not see other towns meeting the state requirements as readily as we have. I have lived in many large multifamily dwellings and I do not believe that the residents share in a sense of community as much as in single family neighborhoods.

Response: Tired of large developments on outskirts of town, eating up former farm land and animal/plant habitats. Need to change zoning to allow some reasonable amount of new two-family homes.

Response: We need affordable single family houses, not more "McMansions!

Response: I would like to see a slowing down of the building of apartments, condos, and multifamily units. Reading is getting too densely populated.

Response: none

Response: need appropriate housing for the elderly: independent, single floor, garage in small clusters with community center and senior services provided

Response: We moved to Reading for many reasons, the small town feel, the safeness, and the good school system. All the condos and new development concern me. You are adding more traffic to a small town, putting increased wear and tear on roads that are in great need of repair now, and will increase the populations in the schools as well as increasing class size if new schools are not built. as you can see I have a GREAT number of concerns.

Response: http://www.bostonherald.com/news/regional/view/20220704bromley-heath_residents_seek_more_police_aid/srvc=home&position=3

Response: NO MORE "Section 8" housing. These residents that come in from poorer areas are ruining the town and tax the police department. Their children create problems in the school system. Many people in the years past have moved to Reading to get away from the poor cities and their problems. Section 8 housing brings more problems to the town. Drugs, Crime etc. Please no more Section 8 housing.

Response: Affordable housing should not be an objective of town government. Making conditions favorable for development and growth of small businesses should be the priority and main objective of town government.

Response: I think the town is cramming in apartments. This attracts a more transient population and one that is not invested in Reading. We are losing our charm of a great family community. I am horrified what will happen once the Addison site is finished. More trouble for Reading!

Response: The town has taken on many communication initiatives - folks who 'don't know what's going on' aren't TRYING to listen to what's being said. Keep up the good work - we might not always agree but I appreciate your good work. MORE public transport (including town bus/trolley like availability) would reduce density of traffic downtown and would get the sedentary population moving!!! Consider an initiative that would have a round the town transportation route/routes to include downtown/walkers brook/High School/Library/Senior Housing and would make existing affordable housing MORE affordable by removing need for folks to have their own transportation!

Response: No more apartments!!

Response: Reading should re-consider allowing the creation of in-law units to service a family's needs. Other towns have done so requiring an annual family certification and limitations on size of additions for use by family members rather than limiting the kitchen. An aging parent can be well served and the family can benefit from shared housing but it should allow both parties their independence.

Response: there is too much development around town. Keep open space and reduce the number of apts. and condos in town. No more low income units as it is bringing increased vandalism, drugs, crime.

With the boom in housing near 28/95 I'd like to also see more retail/business options as well. The shopping center that was previously proposed there would have done a lot for our town.

Response: I feel the town has been completely overtaken with large scale housing projects that have impacted various aspects of town negatively...crime, school overcrowding, character, open space, and property values.

Response: All affordable units should be part of mixed-use commercial developments. We NEED to increase our commercial footprint first and foremost.

Response: I think that we need to be careful not to overwhelm the school system with affordable housing for families.

Response: I AM SICK OF SEEING MORE AND MORE "AFFORDABLE" HOUING INCREASE THE BURDENS ON THE SCHOOLS, POLICE AND FIRE DEPT. I HAD TO PAY FULL PRICE FOR MY HOUSE AND AM ANGRY THAT OTHERS HOME COSTS ARE SUBSIDIZED BY MY TAX DOLLARS AND THEY GET TO PAY LESS FOR THEIR HOUSING. IT IS NOT FAIR. IF THEY CAN'T AFFORD TO PAY FULL MARKET VALUE TO LIVE IN READING, THEN THEY SHOULD NOT LIVE IN READING.

Response: I think we have enough.

Response: I do not believe in 40B housing of any kind! I grew up in poverty and proceeded to dig myself out of poverty, and that's the American way; not free housing, not free food, not free school, not free medical, etc. etc. let people who are collecting these kind of benefits get off their rear ends and get a job, or two or three whatever it takes to stand own their own two feet, and not rely on me and other taxpaying citizens like me to provide for them. In short 40B housing along with all the other handouts is un-American and encourages dependency and laziness.

Response: Simply adding apartment complexes tends to increase the property tax burden because apartment dwellers use more town services (police, schools, recreation) than their units contribute in property taxes. So, simply increasing the number of apartment units has a negative financial effect on the Town, its economy, and its taxpayers. Smart, value-added development of existing buildings, especially downtown, can add to the tax base while it increases traffic (potential customers) for downtown businesses. Don't blindly build cheap apartments just because they bring in more Democrat voters - think of the other costs. Look at the police call records for current subsidized housing units, as part of your decision process.

Response: Diversity of races/SES levels would be wonderful in Reading.

Response: Putting apartment complexes on all the edges of town makes for a crowded and unattractive looking town as well as backing up traffic when trying to get to work. The new Atlantic site is looking like it is going to be really ugly, I hope they do something with those balconies, not much they can do with the cheap vinyl.

Response: would prefer not to see any more huge developments like Archstone/Reading Commons.

Response: I believe the need for affordable housing is going to be a greater need than expected. The economy of the world will have an impact on the US and we may find ourselves in extraordinary circumstances. If we have a vision now of the need that's coming we will be better prepared to handle it.

Response: Affordable housing should not equal rental housing. Affordable can also mean for purchase. I do not enjoy seeing our town fill with condo/town-house developments, I believe that detracts from the character of the town and increases the burdens on our infrastructure. We are neighbors with Stoneham and Woburn, both have higher densities and both have more affordable housing--it brings sets of problems that are already faced with, why increase the burden by promoting development of affordable housing? I'd prefer to see lower taxes.

Response: I have been out of Reading for a long time now, but grew up there 1949-1976. My family and I lived on Meadowbrook Lane, and one thing that interested my parents was the golf course being so close. I hope that that will never ever, turn into housing of any kind. That would be a horrible nightmare especially on Grove Street. I would like to see more elderly/disabled building available not just for Reading residents, but for former Reading Residents (I'd be there in a flash-) I do think such developments should be either on main street, or near the sq, rr station, or on Charles, Haverhill streets near St Athanius etc I loved Reading, and that’s why I signed up for the newsletter/s. My best friend is after me to move back, and I'd consider it if I could get an apt in an elderly/disabled bldg very soon, and if it were in a newer building at least a 1 bedrm.\with rent based on income. So since there is a long wait as I heard (5 + years) it doesn't look promising. Thank you

Response: I believe "Affordable Housing" is a euphemism for bringing undesirables into the Town of Reading - IE, people without a stake in society who are more apt to commit crime and draw on town resources!

Response: I think communicating to residents in general is a problem. I no longer get a local paper so I feel out of the loop when it comes to town affairs. A quarterly mailing or something of that nature would be helpful to get caught up on important issues.

Response: I think affordable housing is important, but the town already seems congested/dense in population. I think it would be better to convert existing buildings to affordable housing rather than build more new buildings.

Response: Meet the minimums required by the state, no more. The market will dictate rents/values; inserting "affordable housing" only skews the market. Conversion of existing older buildings to medium/high density housing must be carefully weighed with increased burden on schools, roads and other infrastructure which must play "catch-up" over many years to the increased revenues available, in the meantime current and new residents suffer. Slow

growth is better. Proximity to commercial centers in a town like Reading has trivial value as many residents will still work and shop elsewhere--in Reading this means cars, you need parking and better traffic handling; Proximity to public transport is only useful for those working in Boston, overall it has value for a small group, many will still choose to drive--do a survey on where people work & shop and how they get there, I'm guessing you will single digit percentages vs. total population for those who utilize public transportation on a daily, or even weekly basis--it's not because the train is too far, it's because it costs too much, the schedules aren't convenient, and our wonderful proximity to Boston makes driving there not so bad (as long as you have parking at destination). Reading Woods and the other "...Woods" condo developments increasing being built DO NOT re-use existing buildings, and they are not consistent with the town's character (in my opinion). I worked hard to get into Reading, please don't dilute the

Response: I am really concerned about the strain that all of this housing is putting on the schools in Reading. We have growing class sizes, except at Wood End, which is far from the center of town. The other elementary schools are beginning to be overcrowded and at times it is very frustrating to see our kids in increasingly overcrowded classes and then see the town lining up even more housing for families. Can you somehow line up affordable housing for the elderly, who would like to stay in town but may not be able to afford the taxes?

Response: It would be nice if Main Street was more good looking beyond Dunkin Donuts Block. Can we insist on better architecture choices for burger joints and lube oil convenience marts and roast beef places? Yeuk! Town Center looks lovely. Can we extend trees out to 128? on main st tree lawns? MOST importantly, can we put the power lines there underground? What an eye sore!!!!!!!!!!!

Response: Simply put, we need more of it. Housing prices and rent have been too high for too long in Reading.

Response: Very concerned with high density housing such as former Addison Wesly site and its affect on school enrollment and police/fire resources.

Response: Better communication to residents is needed to help avoid the Not In My Back Yard mentality. Affordable housing can be concentrated in commuter areas, but should also be sprinkled around town to improve the economic diversity of neighborhoods and even out the impact to schools.

Response: Use existing surplus property such as the land on Oakland Road across from the High School to build duplexes designated as "affordable", amd managed by the housing authority (like the ones at the bottom of Oakland Road). Also, use properties taken by tax title for possible designation as affordable housing.

Response: we need more commercial to keep the taxes lower.. it is getting out of hand between taxes and the mwra bills.

Response: Supply restrictions (most importantly zoning) across the entire Boston area are adversely affecting affordability and threating our long term growth. Unfortunately, there is a collective action problem in getting the various municipalities to coordinate, especially more desired locations. Ideally, there would be a target for the total housing unit growth in each town (e.g., 10%), which in turn would allow the market to do the work of correcting this imbalance. In an ideal world, mandated absolute growth in housing units for every municipality could displace 40B, as increasing the total supply would do much more to correct this problem. But in the interim, Reading should seek to promote housing development generally. Lowering the SF land requirements and allowing more non-traditional developments (especially duplexes and townhomes that will appeal to families) are consistent with this aim. I would add that the affordability problem in Reading primarily affects young families. Senior low-income housing (e.g., Tannerville) is a worthwhile endeavor. But I do not support extending tax incentives, etc., to keep seniors overhoused in large single-family homes. For the most part, they have experienced a huge increase in the value of their home, and to the extent they are having financial difficulty, they should be guided towards selling the property and realizing the gain. Likewise, 55+ housing development does not promote regional affordability, but rather is a beggar-thy-neighbor approach to development that seeks to attract "low-cost" residents and keep out "high cost" ones -- i.e., families with small children.

Response: #7 - I DO support preserving the current amount of dwelling units in existing neighborhoods. I DON'T support preserving the current amount of dwelling units in existing commercial areas. That should have been 2 different choices in #7

Response: Affordable community housing is critical to diversity that is typically lacking in major metropolitan suburbs. One of the issues I have recognized through direct experience with other residents is resistance to the stereotype of "affordable housing people". It is of utmost importance to deal with the "culture" of "us and them". The key to successful mixed use plans in neighboring metropolitan suburb communities has been the integration of ALL socio-economic groups in the plan.

Response: The Downtown Smart Growth area is perfect. I'd like to see more projects of this type in downtown. I'd like to see a modest effort at independent affordable housing for disabled through EMARC or a similar organization. I'd like to see some effort to provide a modest amount of housing for homeless veterans.

Response: therein a need for affordable, garden-style condos, which square footage greater than that of Tannerville.

Response: It is nice that you are making an effort for affordable housing but the taxes in

Response: Honestly we did not move here because the Town was considered affordable, because it definitely was not. Having less expensive housing brings in a lower class of citizen and will ultimately bring our home values down. Case in point: Reading Woods. Our Schools are already getting over-populated, how can more building be a benefit to our town and

children? Shouldn't the two new buildings already meet the State's 10% goal - I thought it was previously stated that it did.