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# Watertown Housing Production Plan

Funding provided by the Sustainable  
Communities Regional Planning  
Grant Program and the  
Commonwealth of Massachusetts  
Priority Development Fund

January 2014

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# Acknowledgments

This document was produced with input from Watertown town staff and members of the Metro West Housing Production Planning Project Advisory Committee. Active participants in the development of this Plan included residents, Planning Board, Planning Department staff, Board of Selectmen, and the Town Administrator.

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## Funding

This project was funded by a federal Sustainable Communities regional planning grant awarded to Metro West Collaborative Development (MWCD) by the Metro Boston Consortium for Sustainable Communities. The grant enabled MWCD, the Metropolitan Area Planning Council (MAPC), and the towns of Belmont, Lexington, and Watertown to undertake the Metro West Housing Production Planning Project, a model for collaborative housing

production planning in the region that enabled the concurrent development of housing production plans for three municipalities in the MWCD service area: Belmont, Lexington, and Watertown. An Advisory Committee consisting of municipal planning or community development staff and members of a local housing partnership or housing trust from Belmont, Lexington, and Watertown was also established to oversee the development of the subregional analysis and the outreach strategy for the HPP visioning process in each community.

The Metropolitan Area Planning Council (MAPC) is a regional planning agency serving the people who live and work in the 101 cities and towns of Metropolitan Boston. Our mission is promoting smart growth and regional collaboration. MAPC was responsible for undertaking the research, writing, analysis, and partial facilitation of key public meetings for the development of the HPPs. MAPC worked closely with MWCD staff and municipal staff in Belmont, Lexington, and Watertown to undertake a multi-municipal baseline housing trends and needs analysis that formed the basis for developing housing production plans for the three municipalities.

MWCD is a private non-profit community development corporation whose mission is to organize residents, resources, and good ideas to resolve community problems and improve the quality of life for all members in the MetroWest municipalities of Belmont, Lexington, Watertown, and Waltham. MWCD was responsible for convening, outreach and engagement, and facilitation of key public meetings associated with the regional baseline housing trends and needs analysis, and with the HPPs. MWCD was responsible for developing and implementing an outreach and engagement strategy in each HPP municipality, working closely with the planners in each town.

# Table of Contents

ACKNOWLEDGMENTS .....	i
I. EXECUTIVE SUMMARY .....	1
II. INTRODUCTION .....	4
III. HOUSING NEEDS AND DEMAND ASSESSMENT .....	6
A. Demographic Analysis .....	6
Key Findings .....	6
Population .....	6
Households .....	9
Race and Ethnicity .....	12
School Enrollment .....	13
Educational Attainment .....	13
B. Housing Characteristics .....	14
Key Findings .....	14
Housing Stock by Type & Age .....	14
Tenure .....	16
Vacancy .....	18
Housing Units Permitted .....	18
Projected Development .....	20
Development Pipeline .....	20
C. Housing Market Conditions .....	20
Key Findings .....	21
Median Sale Prices and Total Annual Sales .....	21
Gross Rents .....	22
D. Housing Affordability .....	23
Key Findings .....	23
Household Income .....	24
Poverty .....	24
Households Eligible for Housing Assistance .....	25
Fair Market Rents .....	27
Current M.G.L. Chapter 40B Subsidized Housing Inventory.....	27
Affordability Gap .....	29
Housing Authority .....	29
Housing Cost Burden .....	29
Gaps Between Existing Needs and Current Supply .....	36
Foreclosures .....	38
IV. CONSTRAINTS ON DEVELOPMENT .....	39
A. Regulatory Constraints .....	39
Land Use .....	39
Zoning .....	39
Inclusionary Zoning .....	42
B. Natural and Physical Constraints .....	43
Wetlands and Floodplains .....	43

Rare and Endangered Species Habitat .....	44
Municipal Infrastructure .....	44
V. EXISTING MUNICIPAL TOOLS AND RESOURCES .....	45
Watertown Housing Partnership.....	45
Watertown Housing Authority .....	45
West Metro HOME Consortium .....	45
Metro West Collaborative Development .....	46
Fuel Assistance and Weatherization Resources .....	46
Home Modification Loan Program .....	46
Other Planning Initiatives.....	46
VI. HOUSING GOALS AND OBJECTIVES .....	48
A. Defining Housing Goals .....	48
B. Affordable Housing Goals and Strategies .....	50
VII. IMPLEMENTATION PLAN .....	57
APPENDIX .....	60

# I. Executive Summary

Watertown is a mid-sized community located in the inner core of Greater Boston with a population of 31,915 according to Census 2010 figures. Watertown is categorized as a Streetcar Suburb according to MAPC's typology of community types in the region, which are defined as municipalities comprised of village- and transit-oriented residential neighborhoods with a mix of housing types.

To help maintain and increase affordable housing in Watertown, the town engaged with the Metropolitan Area Planning Council (MAPC) and Metro West Collaborative Development (MWCD) to develop this Housing Production Plan. The plan will also inform the housing chapter of the ongoing Watertown Comprehensive Plan. MAPC and MWCD worked closely with the Watertown Community Development and Planning Department, the Watertown Housing Partnership, and others to develop this framework for achieving the Town's housing production goals over the next five years.

The following provides a summary of plan outreach, analysis, findings, goals and strategies:

## Housing Needs and Demand Assessment

Key findings from the existing conditions analysis show that the number of households in Watertown is projected to increase by over 1,400 by 2035. Elderly households (65+) will account for the majority of household growth, while middle-aged and younger households will all decline in number. These changes in household composition will impact housing demand in Watertown as needs and housing unit preferences are likely to change as the population ages. Smaller, single-floor units will likely be in higher demand.

Although Watertown currently provides a diversity of housing unit types, including single-, two- and multi-family units, the housing stock is older than in many surrounding communities. Thus, costly upgrades and retrofitting to existing units may be needed as the population ages. Additionally, new housing development with amenities often desired by older residents, singles and couples without children, will be needed, and although several projects in various stages of development could help to create over 500 new units, mostly in multi-family structures, more will likely be needed.

Housing affordability is an issue in Watertown. The housing market is strong, and remained so even during the recession. Median home sales prices are up significantly over the last two decades, with single-family prices up nearly 150%, and condo prices up nearly 125%. Rents in Watertown are moderate compared to many subregion communities; however they are on the rise, and exceed Fair Market Rents determined by HUD. Thus, housing in Watertown may be unaffordable to many, particularly since nearly one in three households in town are low income households earning below 80% of Area Median Income (AMI). In fact, estimates by HUD indicate that 40% of all Watertown households are housing cost burdened, meaning they spend more than 30% of their gross household income on housing

costs. Significantly, low income households are the most cost burdened; however, data shows many middle-income households are likely housing cost burdened as well.

Watertown has been proactive to increase the number of affordable units within town through inclusionary zoning and other strategies, however the town's current Subsidized Housing Inventory (SHI) is 6.51%, or 1,010 affordable units, and approximately 543 more units are needed to achieve the State mandated 10% threshold.

## Constraints on Development

Because Watertown is essentially a built out community, the greatest impediment to housing development is lack of available land. With only 95 acres of undeveloped vacant land in town, most development will therefore be redevelopment of existing underutilized properties.

Another impediment to housing development is the requirement for a special permit for all multi-family development of 3 or more units. Requiring a special permit may deter developers since there is no assurance their projects will be approved. This is a constraint because multi-family units are typically more affordable than single- or two-family unit buildings. Further, required affordable unit sizes are too large, larger than many market rate units in many surrounding communities. This, along with high parking requirements for multi-family development, may be constraining affordable housing development within Watertown.

## Goals and Strategies for Affordable Housing Production

Based on findings from the Affordable Housing Needs and Demand Assessment, previous planning activities, and public input, the planning team worked with the Town of Watertown to develop a series of goals and implementation activities to engage a range of community stakeholders to achieve desired outcomes. Strategies aim to identify properties for housing development, set affordable housing unit production goals, and amend the zoning ordinance to remove barriers and advance housing production. They also address local housing needs and burdens by providing new, or marketing existing, housing programs for seniors and those with disabilities.

**GOAL 1:** Set and achieve affordable housing production goals and maintain inventory.

### *Strategies*

- Set housing production goals (78 affordable units/year)
- Ensure affordable units remain on the Subsidized Housing Inventory.

**GOAL 2:** Adopt zoning changes to advance affordable housing production.

### *Strategies*

- Explore amending residential districts R.75 and R1.2 to allow for multi-family development by-right.

- Analyze Industrial districts and Pleasant Street Corridor zoning districts to identify areas more appropriate for mixed-use and/or multi-family residential development, and potentially rezone.
- Explore opportunities for to allow for greater densities in the cluster residential zoning district.
- Amend parking requirements for multi-family developments.
- Amend inclusionary zoning requirements.
- Adopt an accessory apartment bylaw.

**GOAL 3:** Maintain a diverse housing stock with increased opportunities for lower- and middle-income households.

*Strategies*

- Identify site(s) for additional affordable housing and mixed-use, mixed-income developments to provide housing units affordable to a range of incomes in amenity rich environments to meet the preferences of households.
- Hold discussions with developers to better understand local, regional and statewide housing market development trends.
- Continue to invest in acquisition/rehab projects to increase the supply of affordable housing.

**GOAL 4:** Provide seniors and persons with disabilities with greater housing options.

*Strategies*

- Work to address senior needs through supportive housing policies.
- Explore mechanisms to allow Watertown's seniors to age within the community, and to better serve persons with disabilities, through housing rehabilitation/modification programs.
- Support emergency repairs program.

**GOAL 5:** Identify new funding sources for affordable housing production.

*Strategies*

- Consider the adoption of the Community Preservation Act (CPA).

# I. Introduction

Because housing needs vary from community to community, each community must come to understand its housing needs based on its unique characteristics. In its 2003 publication, *The Housing Needs Workbook: Assessing Community Housing Needs*, the Massachusetts Housing Partnership summarized the intent of housing needs assessments as attempting to answer the following questions:

- Who can and cannot afford to live in this community?
- In what direction is our community headed in providing quality housing to a broad spectrum of residents?
- Can our children afford to remain in, or return to, the community as they form their own households?
- Are special needs populations given adequate housing options?
- Are there substandard, overcrowded, or other undesirable living conditions that should be addressed?
- Do our elderly residents have adequate alternatives for remaining in the community as they age?
- Do we provide the type of housing that promotes local economic development?

There are several reasons to be concerned about affordable housing. Among these are our moral and social values; first among those may be the simple belief that everyone should be able to afford a decent place to live. Occasionally, these beliefs are translated into laws and regulations. This is precisely what happened in Massachusetts in 1969, when the Commonwealth took steps to stimulate the production of affordable housing, by mandating a certain percentage of affordable housing units be present in all of its 351 communities.

Another reason to support affordable housing production, however, touches on social values rather than legal requirements. Some people may prefer to live in uniform and homogeneous communities; but others feel that something is gained by living in a community which not only supports diversity – and accordingly, affordable housing – but also acts to ensure it. The community can become richer, and community life ultimately more satisfying. Affordable housing indirectly contributes to the richness, the satisfaction, and the quality of life enjoyed by those who live in Watertown.

## Overview of Housing Production Plans

This Plan was prepared to comply with the Massachusetts Department of Housing and Community Development's regulation 760 CMR 56.03(4), Housing Production Plans. The Plan was developed with input from a visioning session and meetings with the Watertown Housing Partnership, and the Watertown Planning Board as a part of the Planning Board's process of building a Housing Production Plan.

Housing Production Plans (HPPs) give municipalities– that are under the 10% threshold of Chapter 40B, but are making steady progress in producing affordable housing on an annual basis – more control over comprehensive permit applications for a specified period of time. This control allows these municipalities to manage the growth and meet their affordable housing needs. The revised 760 CMR 56.03(4) HPP regulation became effective on February 22, 2008 when the Department of Housing and Community Development (DHCD) promulgated 760 CMR 56.00 replacing the September 2003 Planned Production Program under 760 CMR 31.07(1)(i).

HPPs prepared by communities are submitted for review and approval by DHCD. Communities with approved HPPs may request DHCD certification of their compliance with the approved plans if they have increased the number of affordable housing units in their municipality. Municipalities may be certified for one (0.5% production level) or two (1% production goal) years if they have created sufficient affordable housing. In a municipality with a DHCD certified HPP, a decision of a Zoning Board of Appeals (ZBA) to deny or approve with conditions a Comprehensive Permit application will be deemed “Consistent with Local Needs” pursuant to M.G.L. Chapter 40B. Based on past practices, such decisions will often be upheld by the Housing Appeal Committee (HAC).

### **Establishment of an Annual Goal for Affordable Housing Production**

HPPs set target goals for annual housing production, which municipalities endeavor to meet by increasing their Subsidized Housing Inventory (SHI). This typically involves municipalities increasing unit production by a minimum of 0.5% of their total units per year over the length of the plan’s prescribed timeframe. This consistent increase in SHI is included in The Plan Update until the municipality’s overall SHI exceeds the Statutory minimum set forth in 760 CMR 56.03 (3)(a). For Watertown, the target is 78 SHI units per year. Municipalities can also work to produce at a 1% target for a longer reprieve.

*Comment on Certification:* In the event that a community achieves certification within 15 days from the opening of a Comprehensive Permit Hearing (i.e., the annual numeric SHI units goal has been achieved), and the Comprehensive Permit is denied, the ZBA shall provide written notice to the Applicant, with a copy to DHCD, that it considers a denial of the permit or the imposition of its conditions or requirements to be Consistent with Local Needs, and must supply factual documentation that will justify the grounds for its denial. If the Applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to DHCD, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall 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.”

## II. Housing Needs & Demand Assessment

The Housing Needs and Demand Assessment section will examine demographic and housing data to identify key population and housing characteristics and trends within Watertown that best gauge the need and demand for housing. This assessment provides the framework for the housing production goals, strategies and actions developed later in this document to address Watertown's housing needs, both for market rate and affordable units.

Throughout this Plan, Watertown data will be compared to a subregional study area comprising 19 municipalities including Watertown, the MAPC region and the State. The subregional study area was defined by MWCD and municipal staff to include communities served by the WestMetro HOME Consortium<sup>1</sup> and other neighboring communities.

### A. Demographic Analysis

A thorough examination of Watertown's demographics was undertaken to identify trends that will impact future housing needs and planning efforts. This is a crucial element of any Housing Production Plan because the makeup of a community's residents, and how that makeup is anticipated to change, impacts the future housing needs within that community. Analysis focuses both on current and projected population, households, type of households, age and economic status as well as other datasets.

#### Key Findings

- After a slight decrease in population over the last 10 years, Watertown's total population is projected to increase by 1.2% (382 people) by 2035.
- Watertown's elderly population (65+) is projected to grow by nearly 3,300 people over the next two decades. All other age groups will decline in number.
- Total households are projected to increase by 9.5% (+1,401 HHs) by 2035.
- Watertown's households are small and evenly split between family and non-family households.
- Watertown's population is becoming more diverse.
- The number of students receiving free or reduced lunches at school has increased significantly in recent years, pointing to increasing need in the community.

#### Population

In 2010, the City of Watertown's population was 31,915, down 1.2% from 2000, or 415 total persons. This slight decline in population is anticipated to continue through 2020, but then reverse. According to MAPC's MetroFuture Projections, by 2035, Watertown is expected to have 32,297 people, an increase of 1.2% or 382 persons.

**Table 1: Population Change, Census and MAPC Projections**

	2000	2010	2020	2030	2035	Change 2010- 2035	% Change 2010- 2035
Census	32,330	31,915	n/a	n/a	n/a	n/a	n/a
MetroFuture	32,330	31,915	31,395	31,804	32,297	382	1.2%
Current Trends	32,330	31,915	31,212	31,872	32,471	556	1.7%

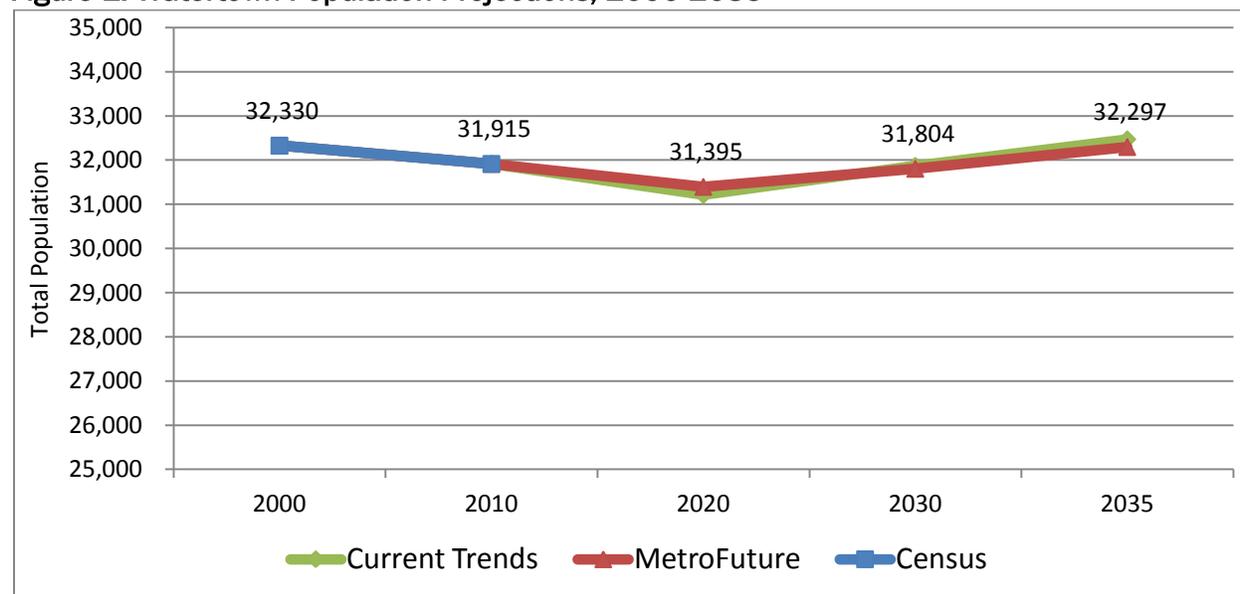
Source: US Census and MAPC

Note: MetroFuture and Current Trends figures revised to reflect 2010 Census data.

MAPC has prepared two sets of projections, Current Trends and MetroFuture<sup>1</sup>. MetroFuture projections were developed for MAPCs regional plan, MetroFuture, and are built on extensive technical analysis to quantitatively analyze patterns of future growth based on a vision of the region where growth is focused in areas where it already exists and linked by an efficient transportation system; our land and natural resources are conserved; we invest in our residents by improving their health and education; opportunities are available to all residents of the region regardless of race or ethnicity; and expanding prosperity benefits all of us. Current Trends projections are based on a picture of likely future growth patterns if historical trends in population change are extended.

For the purposes of this document, MAPC’s MetroFuture projections will be used, since they are based on extensive technical analysis developed to quantitatively analyze patterns of future growth as envisioned in the region, including focusing growth in already developed areas to use land more efficiently, protecting open space, and reducing the need for more infrastructure.

**Figure 1: Watertown Population Projections, 2000-2035**



Source: MAPC

<sup>1</sup> MAPC’s MetroFuture and Current Trends projections were calculated prior to the release of 2010 Census data. Updated projections are currently under development, but were not available within this project’s timeframe. The existing figures used for this analysis are the best population and household projections currently available

## Population by Age

Persons at different stages of life often prefer housing unit types that align with their different needs and household size. MAPC analyzed the age composition of Watertown's population over time to provide greater insight into future demand for unit types than is possible with more general population figures.

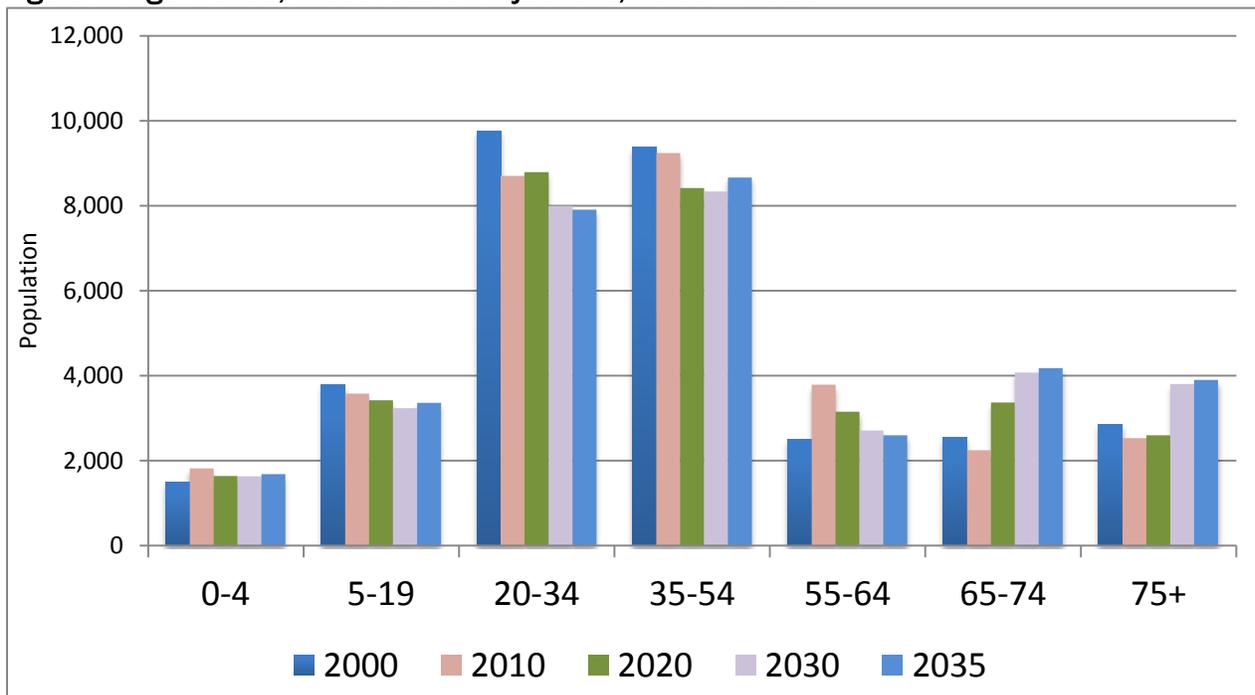
The age profile of Watertown is projected to change dramatically over the next two decades. According to MAPC's MetroFuture projections, Watertown's elderly population (65+) is expected to grow by 85.9% or 1,931 total residents between 2010 and 2035. All other populations are anticipated to decline. Middle-aged populations will decline significantly. Those between 55-65 will decline by 31% (-1,188), and 35-54 year olds by 6% (-578). Young adult populations 20-34 will also decline by 9% (-794), as will children under 19 (-356).

**Table 2: Age Trends, MetroFuture Projections, 2000 - 2035**

	2000	2010	2020	2030	2035	Change 2010-2035	% Change 2010-2035
0-4	1,504	1,823	1,641	1,636	1,685	-138	-7.6%
5-19	3,784	3,578	3,423	3,238	3,360	-218	-6.1%
20-34	9,768	8,704	8,794	8,000	7,910	-794	-9.1%
35-54	9,380	9,242	8,415	8,338	8,664	-578	-6.3%
55-64	2,498	3,786	3,154	2,712	2,598	-1,188	-31.4%
65-74	2,544	2,249	3,369	4,077	4,180	1,931	85.9%
75+	2,857	2,533	2,599	3,899	3,899	1,366	53.9%

Source: MAPC

**Figure 2: Age Trends, MetroFuture Projections, 2000 - 2035**



Source: Census 2010

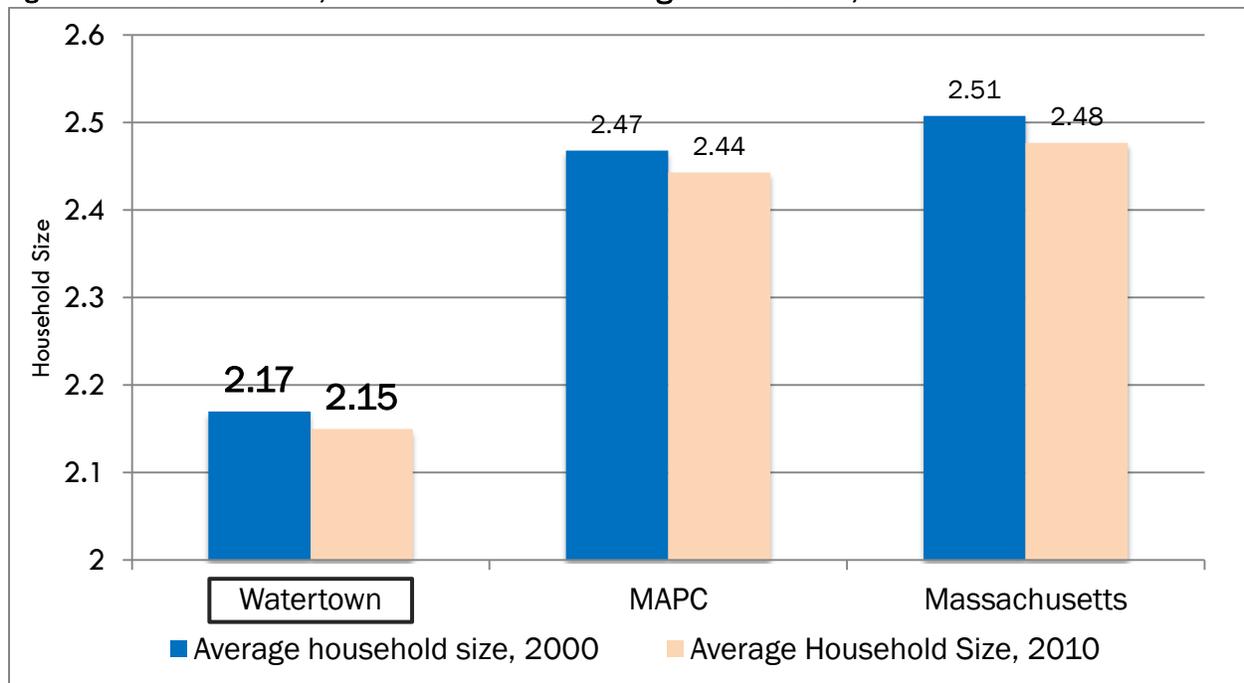
These changes, particularly the increase in elderly populations, mirror the demographic shifts that we see throughout the MAPC region, the state and nation, and will have major implications on the housing types needed in coming years. As Watertown's elderly population increases, the need or preference for smaller units with lower attendant costs, as well as the need for special housing facilities such as assisted living and nursing home units, is likely to increase. Additionally, with middle-aged, young-adult and under-19 cohorts expected to decline, there will be less need for larger units. Rather demand for one- and two-bedroom units, typically in multi-family structures will likely increase.

## Households

The number and type of households within a community is more relevant to housing production than the number of people because households correlate more directly to unit demand than population. Each household resides in one dwelling unit no matter the number of household members.

Although population decreased by 1.2% between 2000 and 2010, the number of households increased slightly. In 2010, there were 14,709 households in Watertown, an increase of 80 households over the ten-year period (+0.5%). This increase can be attributed to a decreasing household size as shown in Figure 3. This trend of increasing household growth with decreasing household size is similar to that found in the MAPC region and state.

Figure 3: Household Size, Watertown vs. MAPC Region and State, 2000-2010



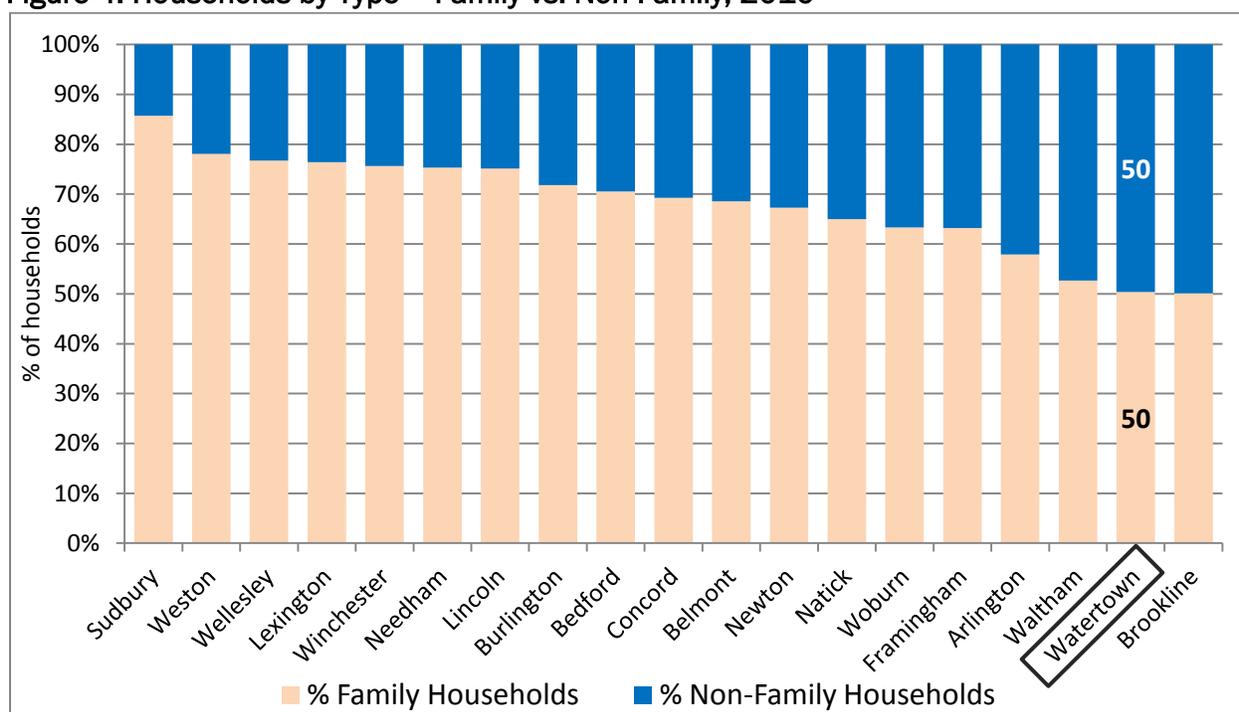
Source: Census 2000 and 2010

## Family and Non-Family Households

Analyzing household types is important to help project the type of housing units that will be needed within a specific community over time. Different household types often have different housing needs or preferences. For example, a single person in their early 20s or an elderly couple may wish to reside in a different housing unit type than a married couple with children.

Households are defined by the Census as family and non-family. Family households include any households with two or more related persons living together. Non-family households include those with one person or more than one non-related persons living together.

**Figure 4: Households by Type – Family vs. Non-Family, 2010**



Source: ACS 2006-2010

Watertown’s households are evenly split between family and non-family households. This is very different compared to the majority of the subregion communities, where family households make up a majority, or significant majority, of households. Watertown’s high percentage of non-family households is likely the reason for the community’s small average household size, the smallest in the subregion. Just over a third of family households have children under 18 living at home, which also contributes to the smaller household size.

Of the non-family households, over 70% are people living alone (5,260 households), a third of which (1,774) are persons over 65. The number and percentage of people 65+ living alone is likely to increase significantly by 2035 as the population ages.

**Table 3: Households by Type, 2010**

	Number	%
Total households	14,709	100
Family households	7,412	50.4
With own children under 18 years	2,876	19.6
Husband-wife spouse	5,690	38.7
With own children under 18 years	2,274	15.5
Male householder, no spouse present	499	3.4
With own children under 18 years	118	0.8
Female householder, no spouse present	1,223	8.3
With own children under 18 years	484	3.3
Nonfamily households	7,297	49.6
Householder living alone	5,260	35.8
Householder 65 years and over living alone	1,774	12.1
Average household size	2.15	n/a
Average family size	2.87	n/a

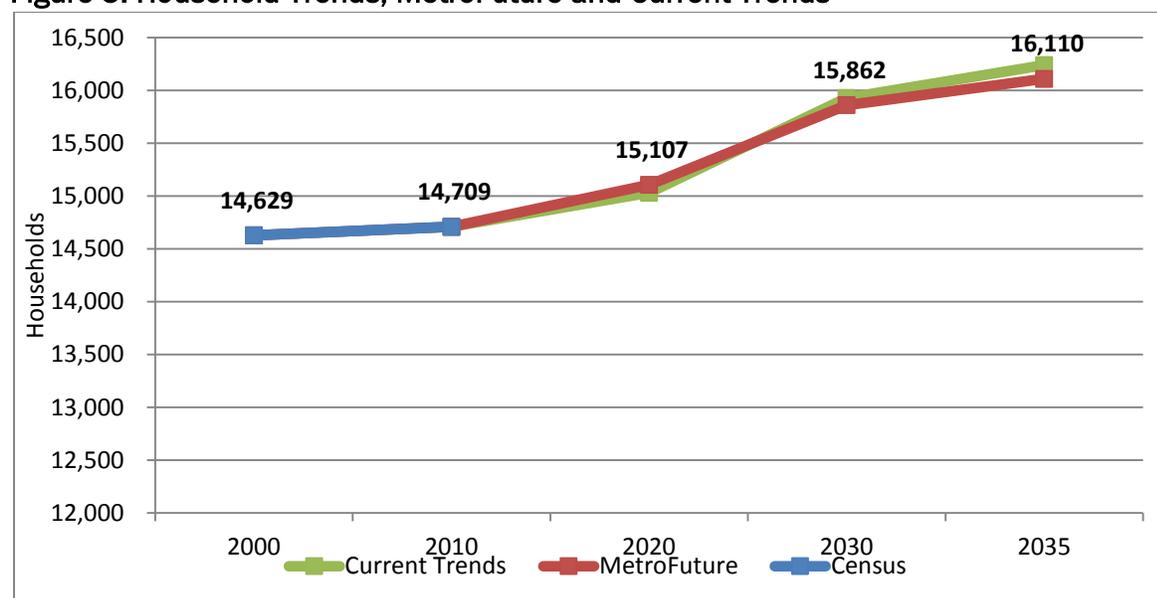
Source: ACS 2006-2010

Note: The above household and family household breakdown is provided by the U.S. Census Bureau.

### Household Change

According to MetroFuture projections, household growth will continue over the coming decades, with Watertown expected to gain 1,401 new households by 2035. Given the change in age composition discussed previously, the majority of household growth will be senior households. Ensuring that units are available for this population to reside within the community should be a priority for Watertown including multi-family rental and condominium units, which are also attractive to the large number of non-family and couples without children that reside in Watertown.

**Figure 5: Household Trends, MetroFuture and Current Trends**



Source: Census 2000 and 2010, MAPC

## Race and Ethnicity

Although the majority of Watertown’s population is white, the city has grown significantly more diverse over the last decade. Between 2000 and 2010 the white population in Watertown declined from 29,591 to 26,065 (-10.2%), while the non-white population grew 72% from 3,395 to 5,850. The greatest increase was seen in the Asian population, which grew by over 1,028 residents (+81%). However, increases were experienced in nearly all non-white populations including the Hispanic or Latino population (of any race), which nearly doubled over the ten year time frame (+91%, or 805 residents).

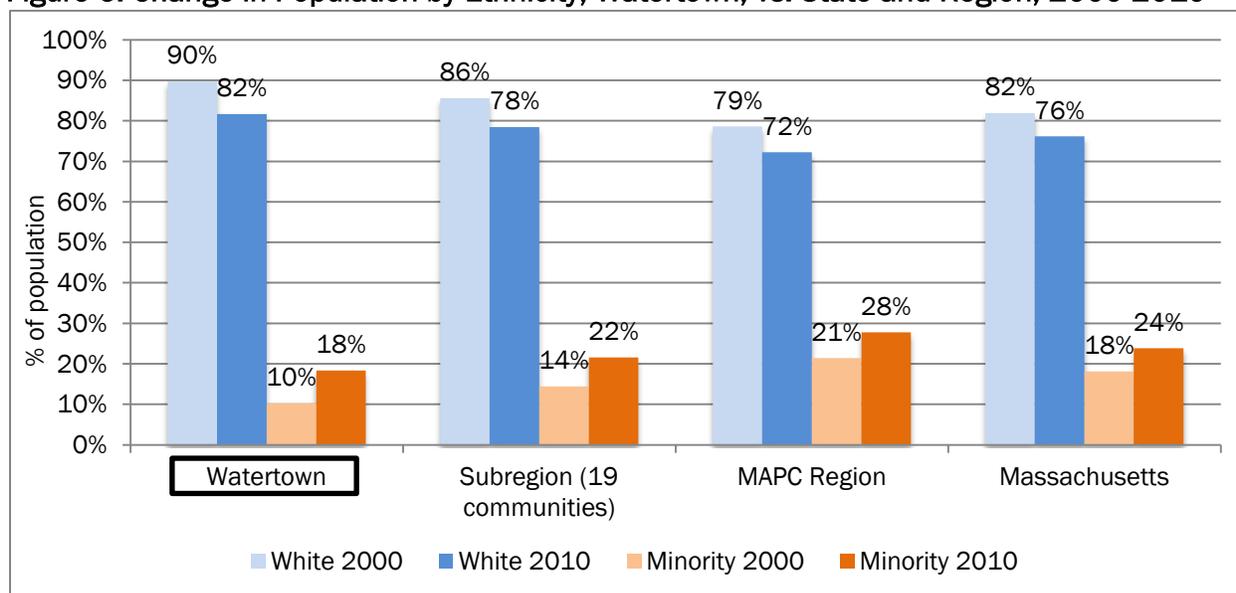
**Table 4: Race and Ethnicity, 2000 - 2010**

	2000	2010	Change	% Change
White	30,155	27,091	-3,064	-10.2%
Black or African American	572	950	378	66.1%
American Indian and Alaska Native	54	40	-14	-25.9%
Asian	1,276	2,304	1,028	80.6%
Native Hawaiian and Other Pacific Islander	6	14	8	133.3%
Some Other Race	281	663	382	135.9%
Two or More Races	642	853	211	32.9%
Hispanic or Latino (of any race)	883	1,688	805	91.2%

Source: Census 2000 and 2010

Race and ethnicity change in Watertown mirrors trends within the 19 community subregion, the MAPC region, and the state. Shifts in race and ethnicity may indicate changing housing preferences and needs. For example, in some cultures, multiple generations are more likely to live in the same household, or have more children, which leads to larger household sizes, and has implications on housing unit types desired.

**Figure 6: Change in Population by Ethnicity, Watertown, vs. State and Region, 2000-2010**



Source: Census 2010

## School Enrollment

School enrollment in the Watertown School District provides additional insight into recent population and economic trends within the municipality. Total enrollment between 2002 and 2010 increased by 9.8%, including after 2010, which indicates continued growth in the younger aged population living in Watertown. However, it is important to note that the recent student population growth is not unprecedented. In fact, it brings total enrollment back to pre-1995 levels, when there were 2,686 students enrolled.<sup>2</sup>

In terms of need, the District has a significant percentage of students from low-income households. In 2011-2012, 30.2% of students were members of households meeting federal low-income eligibility guidelines and who qualify for free or reduced-price lunch. This is up significantly from 2002-2003, when only 19.2% of students were eligible. Further, a higher percentage of students do not speak English as their first language (31%), with nearly 10% of enrolled students limited in English proficiency.

This data may indicate a significant need for affordable housing that meets the needs of low-income families with school-aged children. Additionally, a portion of this population may be in particular need of culturally-appropriate resources as the primary language spoken in households may be a language other than English.

**Table 5: Watertown School Enrollment, 2002-2012**

Year	total enrolled	% Change from Previous Year	% First Language not English	% Limited English Proficient	% Low-income (Eligible for Free or Reduced Price Lunch)
2011-2012	2,659	0.4%	30.7%	9.3%	30.2%
2010-2011	2,649	1.4%	30.0%	11.0%	30.4%
2009-2010	2,613	3.7%	29.2%	10.3%	26.7%
2008-2009	2,516	0.2%	29.5%	10.6%	23.9%
2007-2008	2,511	0.8%	27.6%	9.6%	21.7%
2006-2007	2,491	1.8%	27.9%	10.2%	24.7%
2005-2006	2,447	2.0%	28.3%	10.4%	23.6%
2004-2005	2,397	0.1%	27.2%	9.8%	20.0%
2003-2004	2,394	-1.2%	27.0%	8.4%	18.3%
2002-2003	2,422	-4.3%	25.6%	5.2%	19.2%

Source: MA Department of Primary and Secondary Education, 2012

## Educational Attainment

Educational attainment of Watertown's residents 25 and older is higher than the State and Middlesex County. Over half of residents hold a Bachelor's Degree or higher, compared to

<sup>2</sup> <http://www.watertown.k12.ma.us/wps/>

less than 50% in Middlesex County, and 40% in the State. The percentage of those without a high school diploma in Watertown is also lower.

The high percentage (53%) of the adult population obtaining post-secondary education correlates with the increasing incomes in the community. Between 2000 and 2010, the percentage of households with incomes of \$100,000 or more increased significantly. (See Section D for more on incomes.)

**Table 6: Educational Attainment, 2010**

	% No High School Diploma	% High School Diploma	% Completed Some College or Associates Degree	% Completed Bachelors Degree or Greater
<b>Watertown</b>	<b>7.7</b>	<b>20.3</b>	<b>18.2</b>	<b>53.9</b>
Middlesex County	8.4	22.6	19.7	49.3
State	11.3	26.7	23.6	38.3

Source: Census 2010

## B. Housing Characteristics

The following section looks at Watertown’s current housing stock and how it changed over time. Understanding the types, age and size of existing units is essential for housing production planning because it assists with determining what type of new housing might be needed to meet the current and projected population.

### Key Findings

- Watertown has a diverse housing stock with single-, two-, and multi-family units.
- Watertown’s housing stock is older than in most surrounding communities.
- The housing stock is occupied half by owners and half by renters.
- Housing unit vacancy is low (under 6%).
- Over the last decade, Watertown has permitted fewer new housing units than in many surrounding communities.
- The majority of new units that were built between 2000 and 2011 were in multi-family structures.
- Several multi-family projects (with 500+ combined units) are either under construction, permitted, or proposed.

### Housing Stock by Type & Age

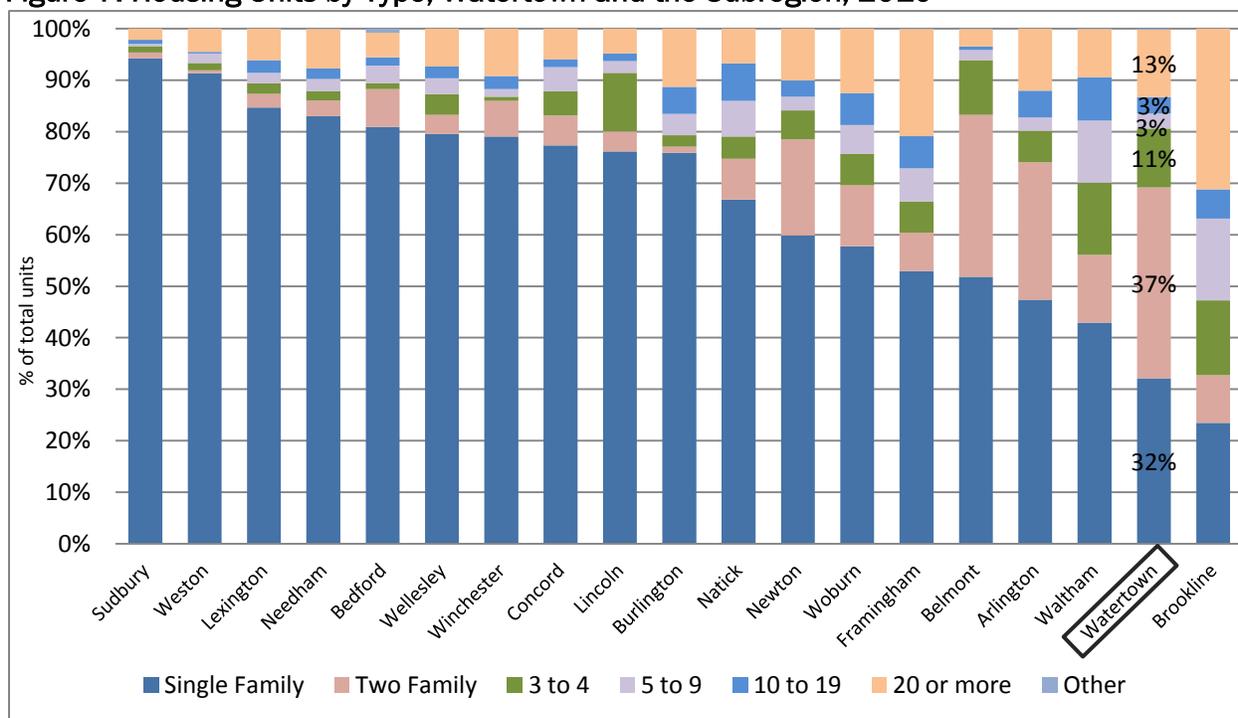
Watertown’s housing stock tends to be more diverse and older than in surrounding communities, where single family structures make up the vast majority of units. And while approximately a third of housing units in Watertown are in single-family structures, more

than a third are 2-family structures, with the remainder of units in multifamily structures, most of which are found in structures with 20 or more units.

**Table 7: Housing Units by Type, Watertown, 2010**

	Units	%
Single Family	4,932	32.1%
Two-Family	5,686	37.0%
3 to 4	1,751	11.4%
5 to 9	445	2.9%
10 to 19	497	3.2%
20 or more	2,003	13.1%
Other	34	0.2%
<b>Total</b>	<b>15,348</b>	<b>100%</b>

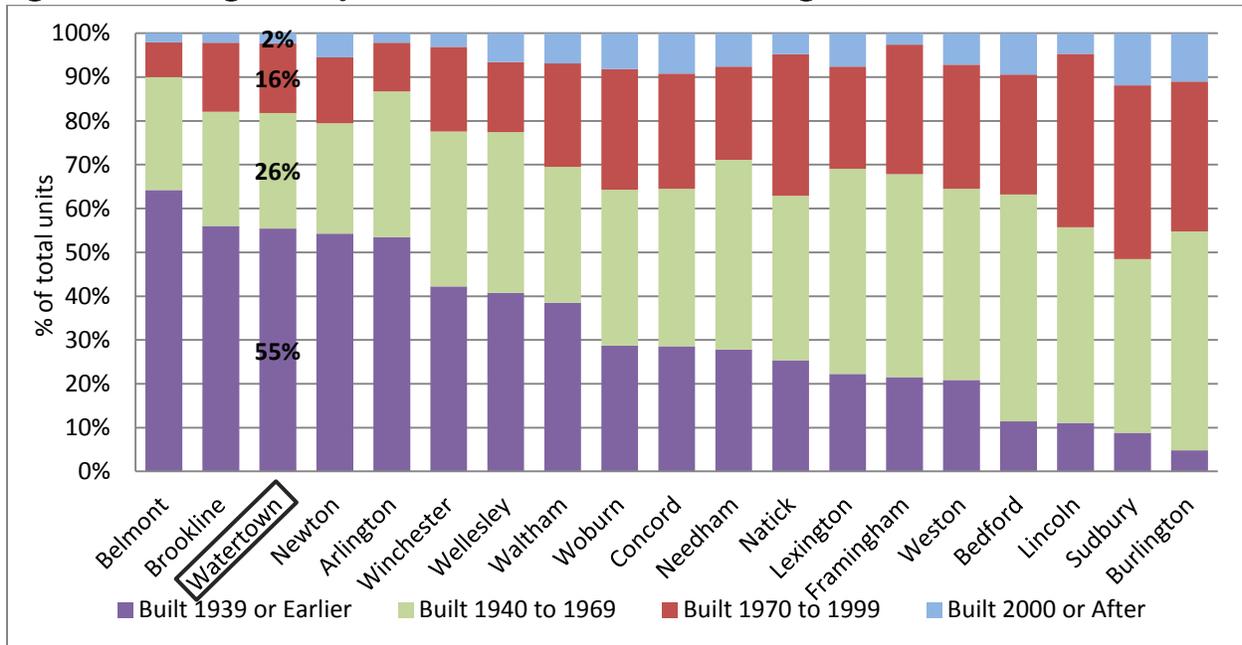
**Figure 7: Housing Units by Type, Watertown and the Subregion, 2010**



Source: ACS 2006-2010

Watertown’s housing stock is also older than in many surrounding communities. Over 55% of all units were built prior to 1940, the third highest percentage of all comparative communities in the subregion. Further, only 2% of units were built after 2000, which ties for the lowest percentage. This is significant because older structures often lack modern heating and energy standards, which adds to monthly utility costs, impacting affordability for both owners and renters. Additionally, these structures were not built to today’s ADA (American’s with Disabilities Act) requirements, and may present challenges to residents who wish to remain in Watertown as they age.

**Figure 8: Housing Units by Year Built, Watertown and Subregion, 2010**

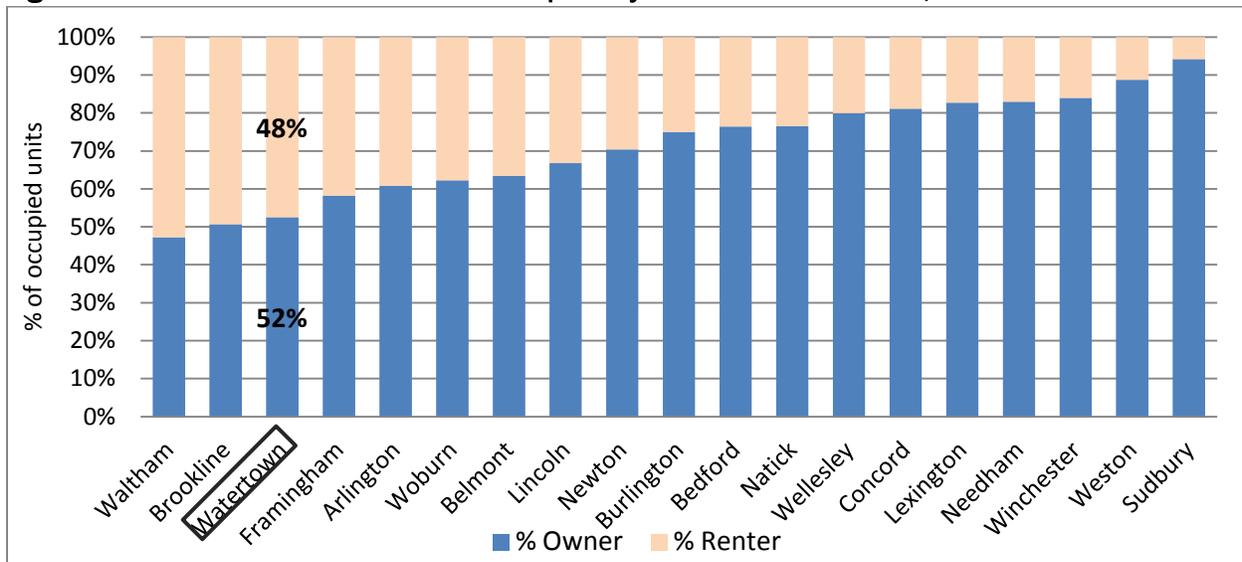


Source: ACS 2006-2010

## Tenure

Occupied housing units in Watertown are evenly split between owner-occupied and renter-occupied (52% and 48%, respectively.) This is quite different than the majority of communities analyzed for comparison, where owner-occupied units are the majority. Only Waltham and Brookline had a higher percentage of renter-occupied units.

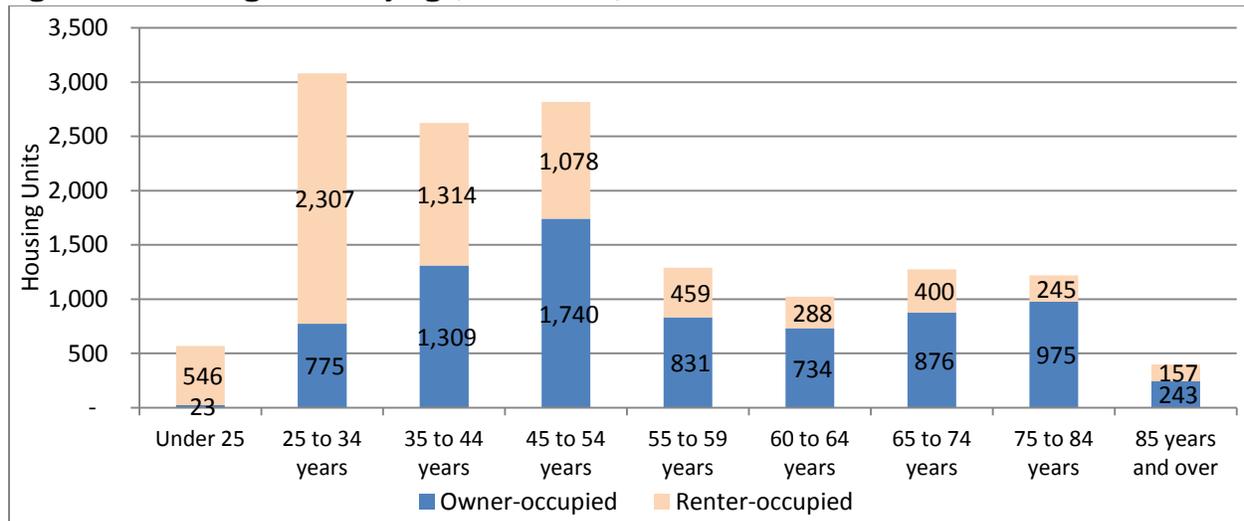
**Figure 9: Tenure – Percent of Units Occupied by Owners and Renters, 2010**



Source: ACS 2006-2010

The high percentage of rental units may indicate a more short term residential community. According to American Community Survey (ACS) estimates, more than half (56%) of all households moved to Watertown between 2000 and 2010. Further, when looking at the breakdown of owner-occupied and renter-occupied units by age, the largest number and highest percentage (by age) of renter-occupied units are people under 25.

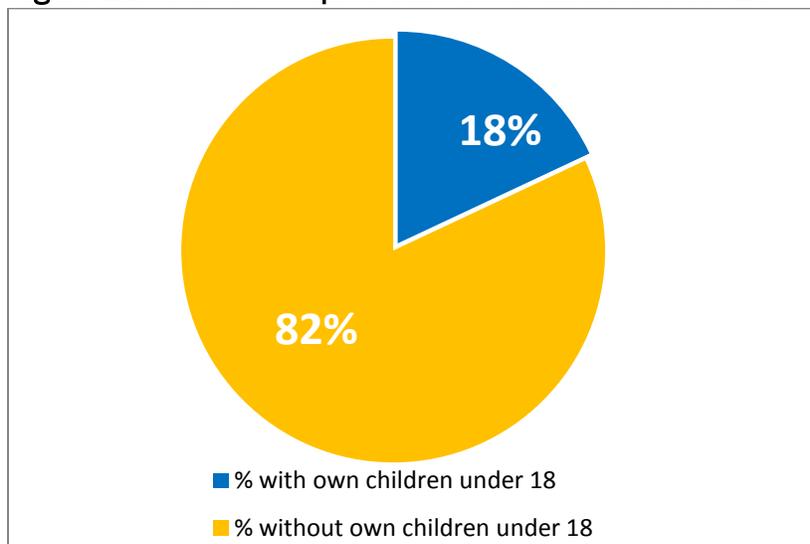
**Figure 10: Housing Tenure by Age, Total Units, 2010**



Source: ACS 2006-2010

Renter-occupied households on average are smaller than owner-occupied units, and few have children under the age of 18. Thus, many of these rental-occupied units are singles or couples without children. Family households with children are more likely residing in Watertown’s ownership units.

**Figure 11: Renter-Occupied Units with Children Under 18**



Source: ACS 2006-2010

**Table 8: Average Household Size by Tenure**

	HH Size
Watertown – All HHS	2.15
Owner-occupied	2.29
Renter-occupied	2.06

Source: Census 2010

## Vacancy

Watertown’s 5.6% vacancy rate is lower than that of the MAPC region (5.9%) and significantly lower than that of the State (9.3%). A larger percentage of the vacant units on the market in Watertown are for rent versus for sale (34.4% for rent; 19.7% for sale).

**Table 9: Watertown Vacancy Rates, 2010**

Vacancy Rates, 2010	Watertown	MAPC Region	Massachusetts
Total housing units	15,584	1,321,784	2,808,254
Total vacant housing units*	875	78,595	261,179
Vacant housing units as a % of total housing units	5.6%	5.9%	9.3%
Vacant housing units: For rent	301	31,019	66,673
% Vacant housing units: For rent	34.4%	39.5%	25.5%
Vacant housing units: For sale only	172	10,158	25,038
% Vacant housing units: For sale only	19.7%	12.9%	9.6%

Source: ACS 2006-2010

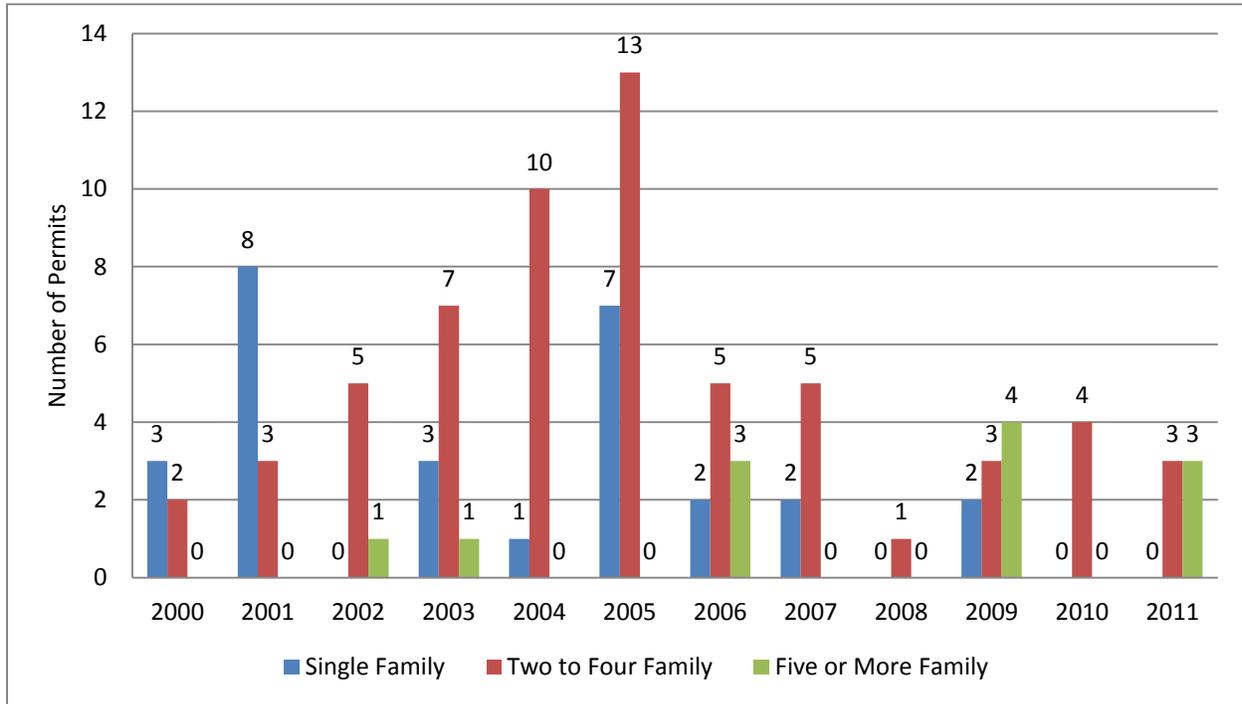
\*total vacant housing units count includes those that were rented, sold, or for seasonal, recreational, or occasional use but were not occupied at time of census

## Housing Units Permitted

Between 2000 and 2011, Watertown issued a total of 101 building permits for new housing structures. Of this number, 28 were for single family structures, 61 were for buildings with 2-4 units, and 12 were for buildings with 5+ units. When we look at actual numbers of housing units permitted, we see that Watertown permitted a total of 733 housing units, the majority of which (573) were in multi-family buildings (5+ units), or in 2-4 unit structures (108). A significant number of units (220) were permitted in 2011, the majority of which (214) were in buildings with over 5 units.

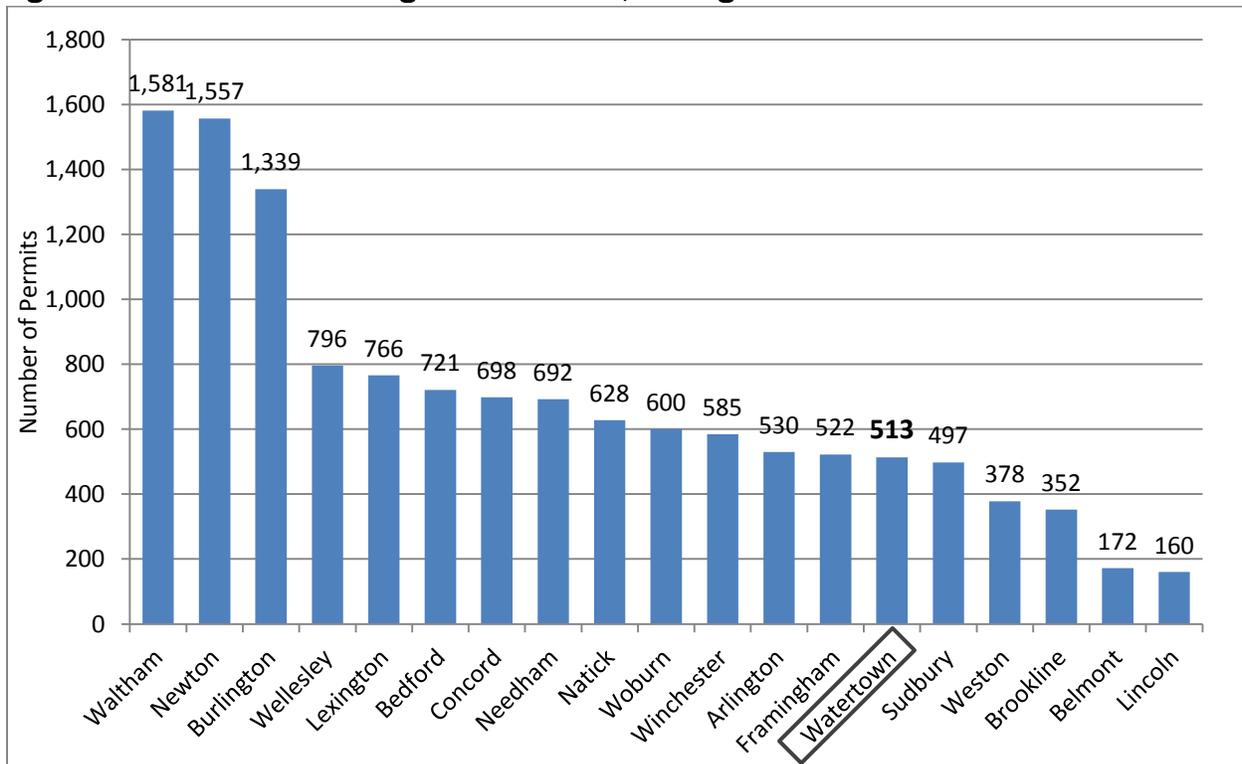
Permit data shows Watertown to be a lower growth community compared to other communities in the subregion (Watertown ranks 14<sup>th</sup> of 19 communities).

Figure 12: Residential Building Permits Issued by Type, Watertown 2000-2011



Source: Census Building Permits Survey 2000-2011

Figure 13: Residential Building Permits Issued, Subregion 2000-2010



Source: Census Building Permit Survey 2000-2010

## Projected Development

The table below compares housing type and unit projections between 2000 and 2030 according to MAPC's MetroFuture projections.<sup>3</sup> MetroFuture projects that between 2000 and 2030, nearly 2,600 new housing units will be added to Watertown's inventory. Of that number, the majority of new units will be in multifamily, apartment and condo buildings, and nearly all will be built on previously developed land. Additionally, over a quarter are projected to be in mixed-use developments.

**Figure 10: Additional Projected Housing Units by Type, MetroFuture 2000-2030**

Watertown	MetroFuture Projections
Projected Housing units, 2030	17,213
Projected Housing Unit Change, 2000-2030	2,584
New Single Family Housing Units, 2000-2030	17
New Units in Multifamily Homes of Townhouses, 2000-2030	630
New Units in Apartment or Condo Buildings, 2000-2030	1,840
Accessory Apartments or Adaptive Reuse Units, 2000-2030	97
<i>Units on Previously Developed Land, 2000-2030</i>	<i>2,245</i>
<i>Units in Mixed Use Developments, 2000-2030</i>	<i>690</i>

Source: MAPC, 2008

## Development Pipeline

Currently, there are several multifamily residential projects with over 500 combined units in different stages of the development process. Rental projects include a 170-unit development that is nearing completion with 17 affordable units, and two recently approved (granted special permit) multifamily projects with a total of 361 units (48 affordable). Additionally, two multifamily condominium projects have been proposed. One with 14 units is not likely to be approved, and another with 44 units has not officially filed for the required special permit.

## C. Housing Market Conditions

Housing market conditions influence affordability of the housing stock within a community. Competitive housing markets tend to have a limited supply of available units (ownership or rental), compared to the number of households looking to live in or move to the community. This can lead to increasing housing prices and rents. These factors can significantly reduce affordability within a community, both for potential new residents or existing residents who can no longer afford their current unit.

<sup>3</sup> Housing unit projections are from MetroFuture 2008 data. Housing units by type data was not provided in the more recent 2011 MetroFuture update.

## Key Findings

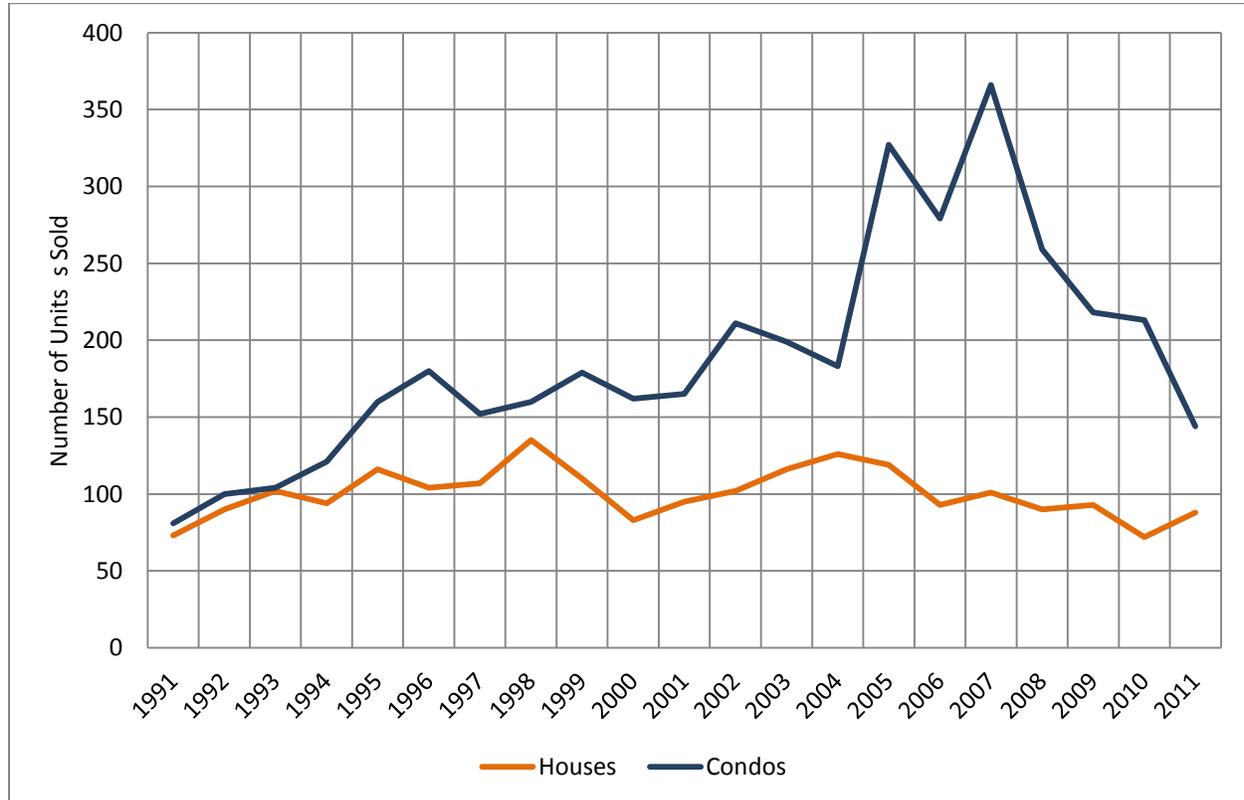
- Single family and condo median sales prices in Watertown are lower than the subregion average.
- Median sales prices for single family homes and condos are up 148% and 124%, respectively, over the last 20 years.
- Rents in Watertown are moderate compared to other surrounding communities, but still above Fair Market Rents established by HUD.

## Median Sale Prices and Total Annual Sales

Over the last two decades, Watertown’s median single-family sales price rose 148% from \$179,500 in 1991 to \$446,000 in 2011. Prices peaked in 2004 (\$470,000), and have fallen slightly since. In 2011, Watertown’s median single-family sales price was \$193,670 less than the subregion average, and was the fifth lowest in the subregion.

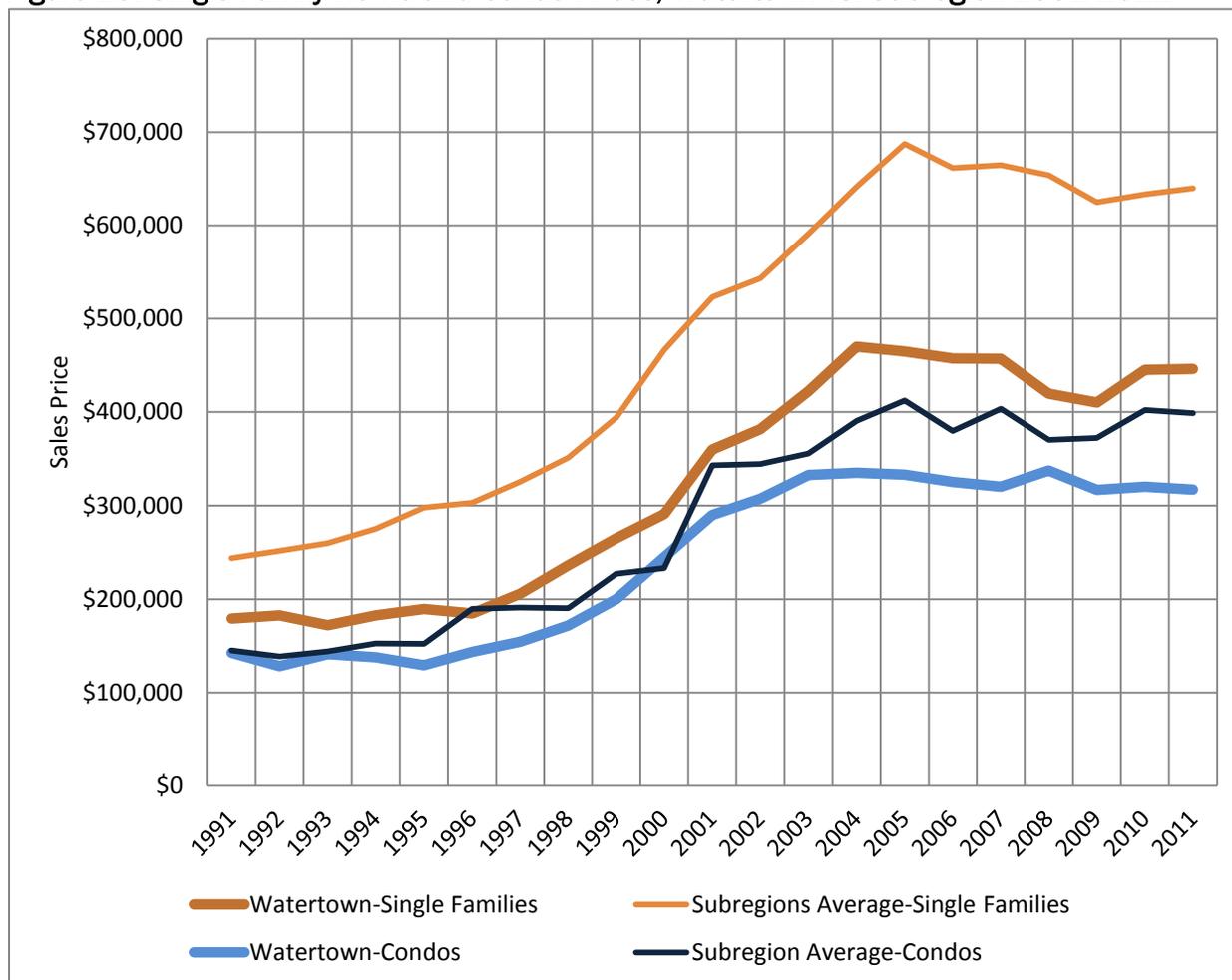
Watertown’s median condo sales price increased 124% over the last two decades from \$142,500 to \$319,000 in 2011. Condo prices peaked in 2008 (\$338,000) and remained relatively stable through 2011. Like single family home values, the median sales price for Watertown condos is lower than that of the subregion and the fourth lowest of all comparative communities.

**Figure 14: Annual Volume of Single Family Home Sales vs. Condos, 1991-2011**



Source: The Warren Group Town Stats, 2012

**Figure 15: Single Family Home and Condo Prices, Watertown vs. Subregion 1991-2011**



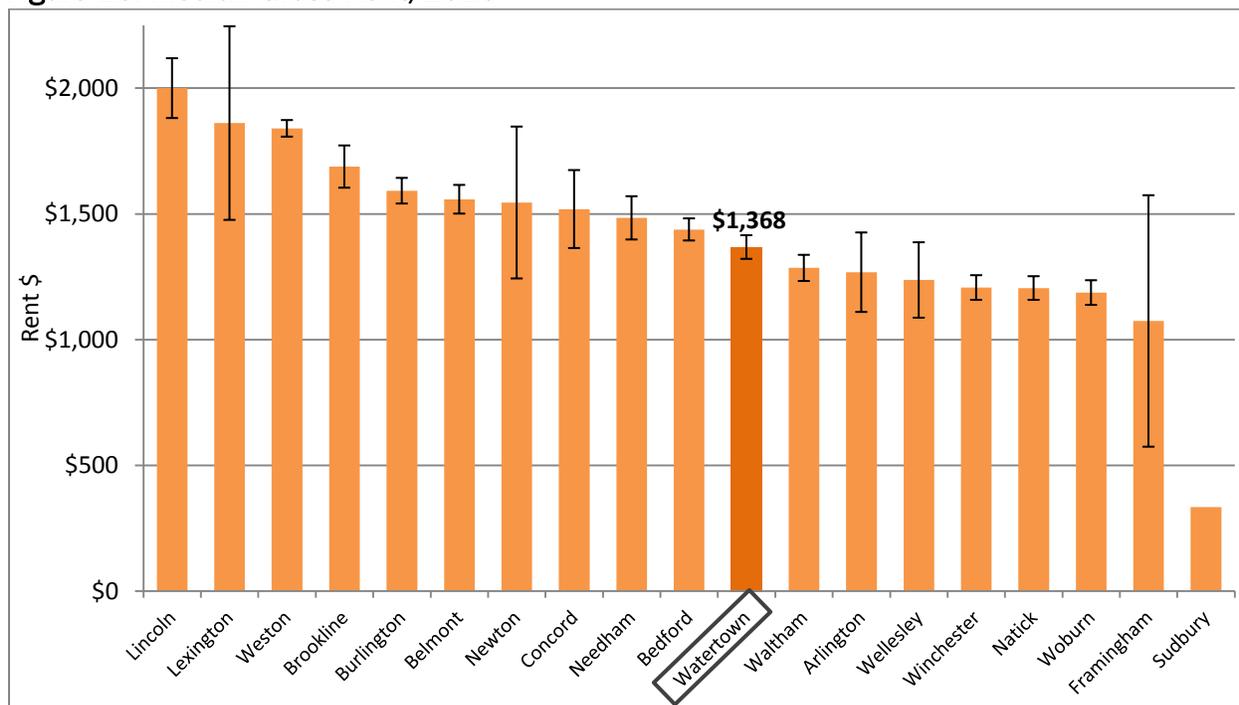
Source: The Warren Group Town Stats, 2012

## Gross Rents

Rents within Watertown are moderate compared to the subregion. According to the Census, average gross rent<sup>4</sup> in Watertown in 2010 was \$1,368, which puts it in the middle range of rents when compared to other subregion communities. However, Watertown's gross rent is somewhat higher than the average gross rent for the Boston-Cambridge-Quincy MSA, which is \$1,146. This may indicate a housing cost burden for many rental households (to be discussed in Section D.)

<sup>4</sup> Gross rent is the sum of the rent paid to the unit's owner plus utility costs incurred by the tenant such as electricity, gas, water and sewer, and trash removal services. Telephone and other communications services are not included. If the owner pays for all utilities, then gross rent equals the rent paid to the owner.

Figure 16: Median Gross Rent, 2010



Source: American Community Survey 2006-2010

## D. Housing Affordability

The intersection of demand (people) and supply (housing units), along with policy and planning priorities, ultimately determines the affordability of housing in a given community. In this section, the affordability of housing stock for the residents of Watertown is analyzed.

### Key Findings

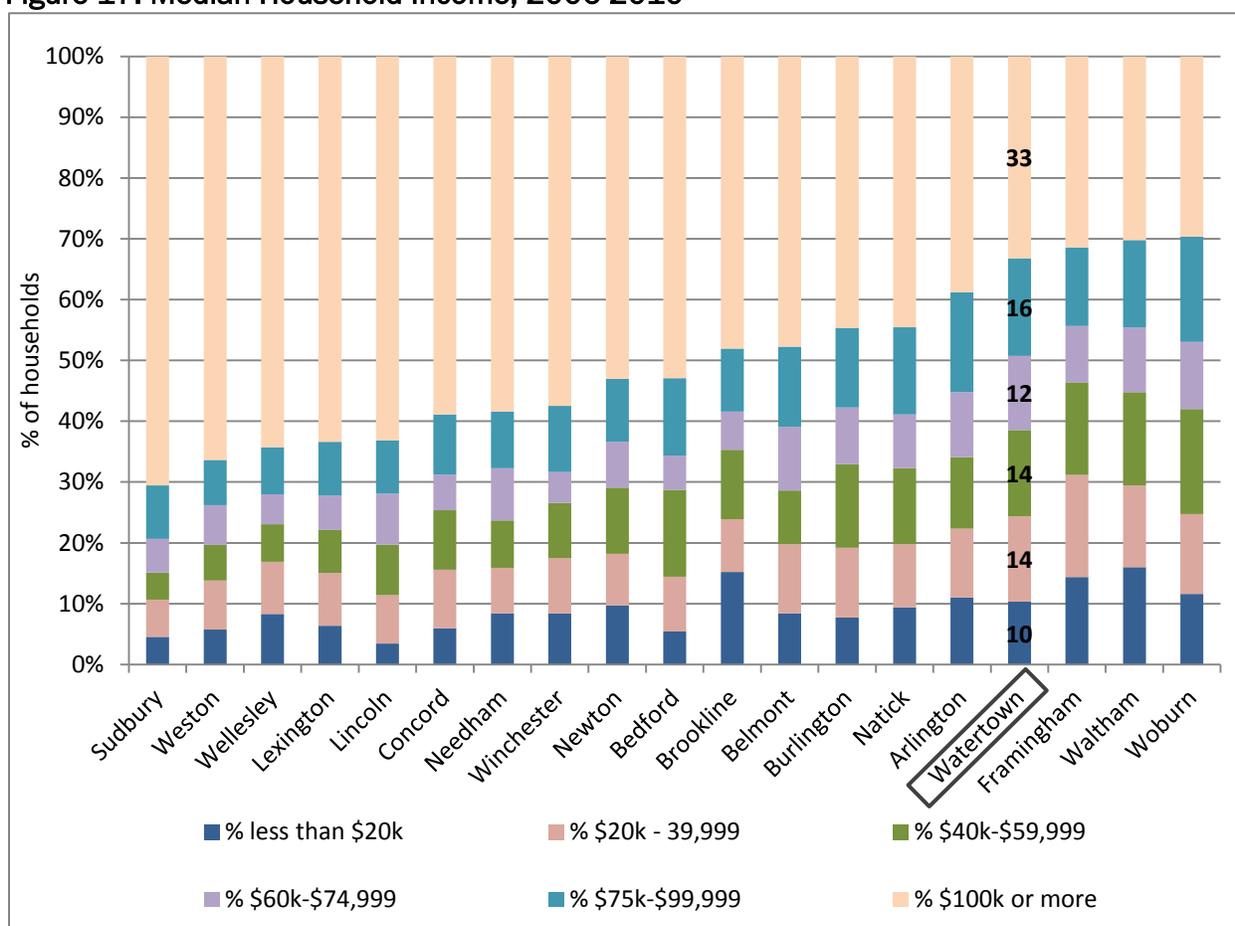
- Watertown’s median income is increasing, but remains significantly below that of the Boston-Cambridge-Quincy MSA.
- Nearly 1 in 3 households in Watertown are low-income households (earn below 80% of area median income). Over 40% of these households are elderly households.
- Watertown’s Subsidized Housing Inventory (SHI) is 6.51%, or 1,010 affordable units. 543 additional units are needed to reach the State Chapter 40B mandate of 10%.
- Residents earning the Watertown median income can likely afford to buy a condo in town, but not a single family house.
- Housing cost burden is a significant issue in Watertown. 45% of owners and 35% of renters are cost burdened (spend more than 30% of gross income on housing costs), and 16% of owners and 15% of renters are severely cost burdened (spend more than 50% of gross income on housing costs)
- Low-income households are more cost burdened than high-income households.

## Household Income

Household income not only determines how much a household can afford to pay for their dwelling unit, either to rent or own, but also determines which households are eligible for housing assistance.

In 2010, Watertown’s estimated median household income was \$74,081, up 24% since 1999. Watertown’s median income is lower than that of the Boston-Quincy-Metro area (\$94,400), and in the bottom third of subregion communities. Approximately one third of households earn more than \$100K annually, with 42% earning in the middle income ranges between \$40K and \$99K. Significantly, nearly a quarter of households earn below \$40,000, the fourth highest percentage of all comparative communities.

**Figure 17: Median Household Income, 2006-2010**

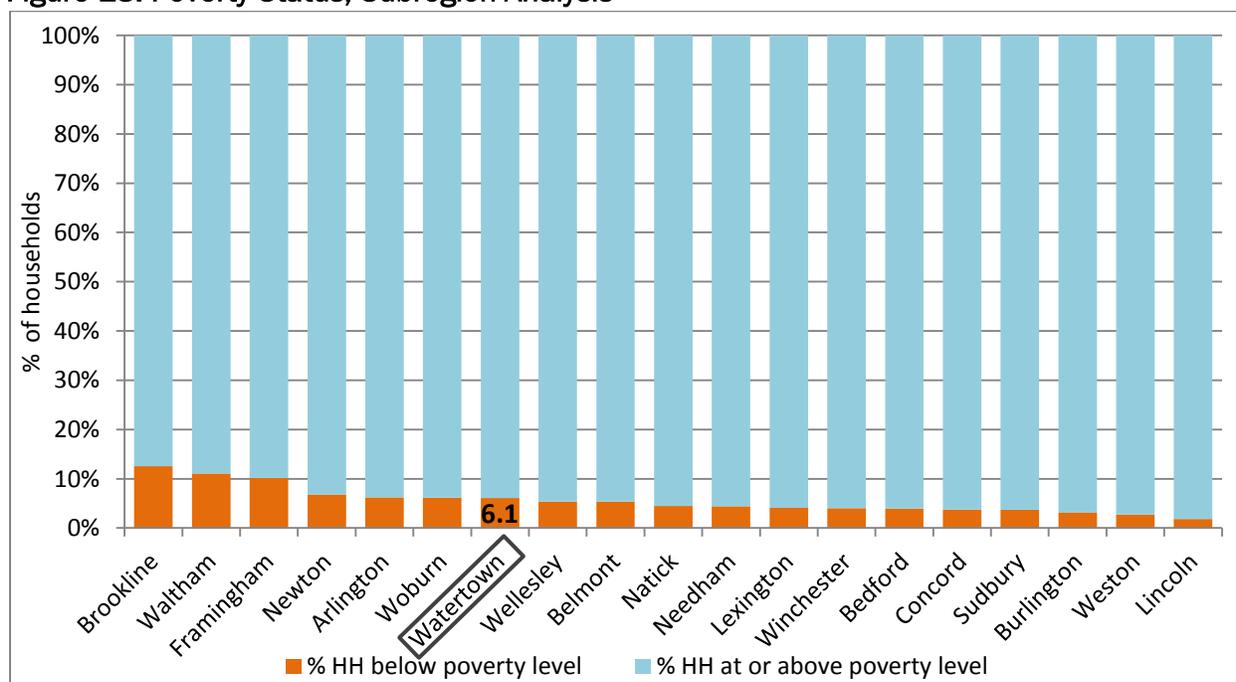


Source: American Community Survey 2006-2010

## Poverty Status

6.1% of Watertown households are living below the poverty level. The data underscores the need for affordable housing options for many households in the community.

**Figure 18: Poverty Status, Subregion Analysis**



Source: ACS 2006-2010

## Households Eligible for Housing Assistance

To determine the need for affordable housing, one measure is to evaluate the number of households eligible for housing assistance. Federal and state programs use Area Median Income (AMI) figures, along with household size, to identify eligible households. Table 12 shows U.S. Department of Housing and Urban Development (HUD) income limits for Extremely Low (Below 30% AMI), Very Low (30-50% of AMI) and Low Income (51-80% of AMI) households by household size for the Boston-Cambridge-Quincy Metropolitan Statistical Area, which includes Watertown. Typically, households at 80% or area median income qualify for housing assistance.

**Table 12: FY2013 Individual Income Limits for Affordable Housing: Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area**

FY 2013 Boston-Cambridge-Quincy Median Income: \$94,400

FY2012 Income Limit Category	Extremely Low (30%) Income Limits	Very Low (50%) Income Limits	Low (80%) Income Limits
1 Person	\$19,850	\$33,050	\$47,150
2 Person	\$22,650	\$37,800	\$53,900
3 Person	\$25,500	\$42,500	\$60,650
4 Person	\$28,300	\$47,200	\$67,350
5 Person	\$30,600	\$51,000	\$72,750
6 Person	\$32,850	\$54,800	\$78,150
7 Person	\$35,100	\$58,550	\$83,550
8 Person	\$37,400	\$62,350	\$88,950

Source: Department of Housing and Urban Development, 2013

As highlighted in the chart, a four-person household may qualify for assistance if it earns up to \$67,350 per year, whereas a one-person household at the same income level would not qualify. For this reason, income by household size and type in Watertown was analyzed using Comprehensive Housing Affordability Strategy (CHAS) data, a tabulation of 2005-2009 American Community Survey (ACS) data that allows us to look at housing costs versus household income, size and other factors that impact affordability.<sup>5</sup>

While HUD income limits in Table 12 are set according to people per household, CHAS data classifies household categories as follows:

- small related households (two persons, neither person 62 years or over, or three or four persons);
- large related households (five or more persons);
- elderly households (one or two persons, with either or both age 62 or over); and
- all other households (singles, non-related living together)

Table 13 details the extremely low, very low, and low income households in Watertown for each of these categories. Just under a third of all households in Watertown (4,430 or 31.3%) would be categorized as low income with the majority in the very low or extremely low categories (earning less than 50% or 30% AMI, respectively). More specifically 43% of all low income households in Watertown are elderly households, 27% are small family households, 2% are large families, and 28% are other households (singles, non-related households).

**Table 13: Income as Percent of Area Median Income by Household Type and Size  
 Watertown, MA 2005-2009**

	TOTAL Households	Low Income Households			Greater Than 80%
		Less Than 30% AMI	Between 30% and 50% AMI	Between 50% and 80% AMI	
Elderly 1 & 2 Member Households	3,195	830	470	590	1,305
Small Related (2 to 4) Households	5,435	315	415	465	4,240
Large Related (5+) Households	520	25	15	70	410
All Other Households	4,980	380	350	505	3,745
<b>Total</b>	<b>14,130</b>	<b>1,550</b>	<b>1,250</b>	<b>1,630</b>	<b>9,700</b>

Source: CHAS 2005-2009

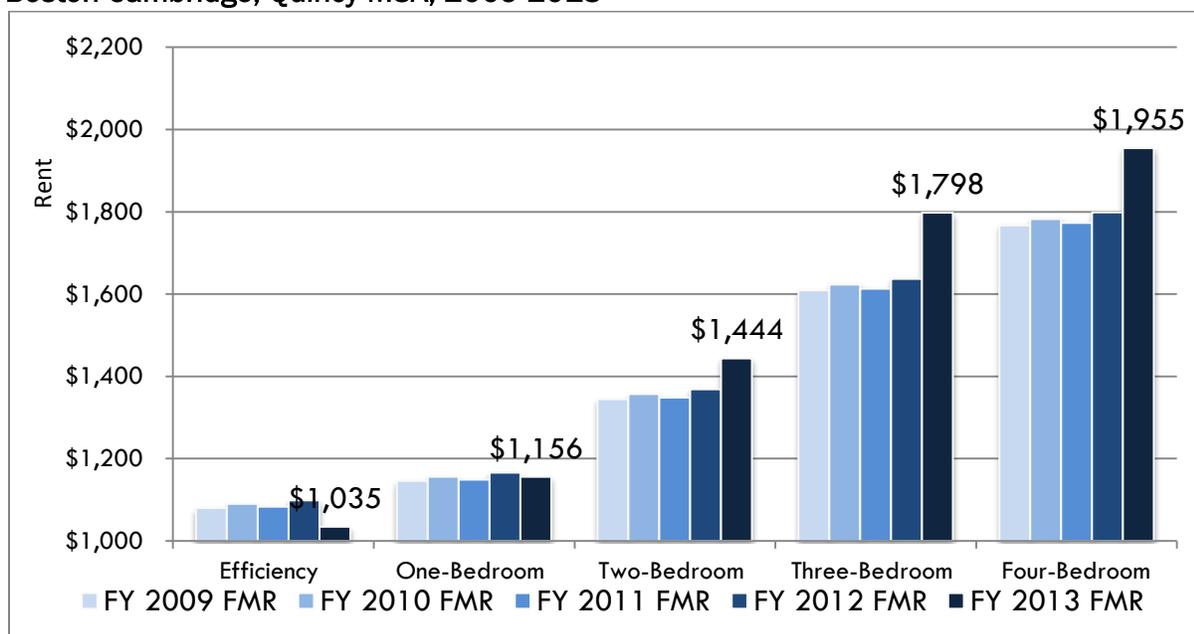
<sup>5</sup> CHAS data is based on Census American Community Survey estimates. Household number estimates were significantly lower than official counts from the subsequent 2010 Decennial Census. Therefore, CHAS estimates are likely lower than actual need.

Although the data points to the need for more affordable senior housing in Watertown, it also shows that there is need for family housing, particularly for smaller families under 4 people and for non-senior single people.

## Fair Market Rents

Figure 19 highlights the Fair Market Rents, or maximum allowable rents (not including utility and other allowances) determined by HUD for subsidized units in the Boston MSA. The upward trend is reflective of the annual adjustment factor that occurs to reflect market demands for rental housing. Given the many constraints on the Greater Boston rental housing market, increasing rents is not a surprising trend and only makes the need for more rental housing at multiple price points a priority.

**Figure 19: Fair Market Rents (FMR) by Unit Type  
 Boston-Cambridge, Quincy MSA, 2009-2013**



In order for 1- or 2-bedroom rental units (those most needed for senior and small related households) to be considered affordable and qualify on the State's Subsidized Housing Inventory (SHI), the current FMR would be \$1,156 or \$1,444, respectively. The median gross rent in Watertown was \$1,368, indicating that most rental households are paying within the range of FMR, depending on the number of bedrooms they have.

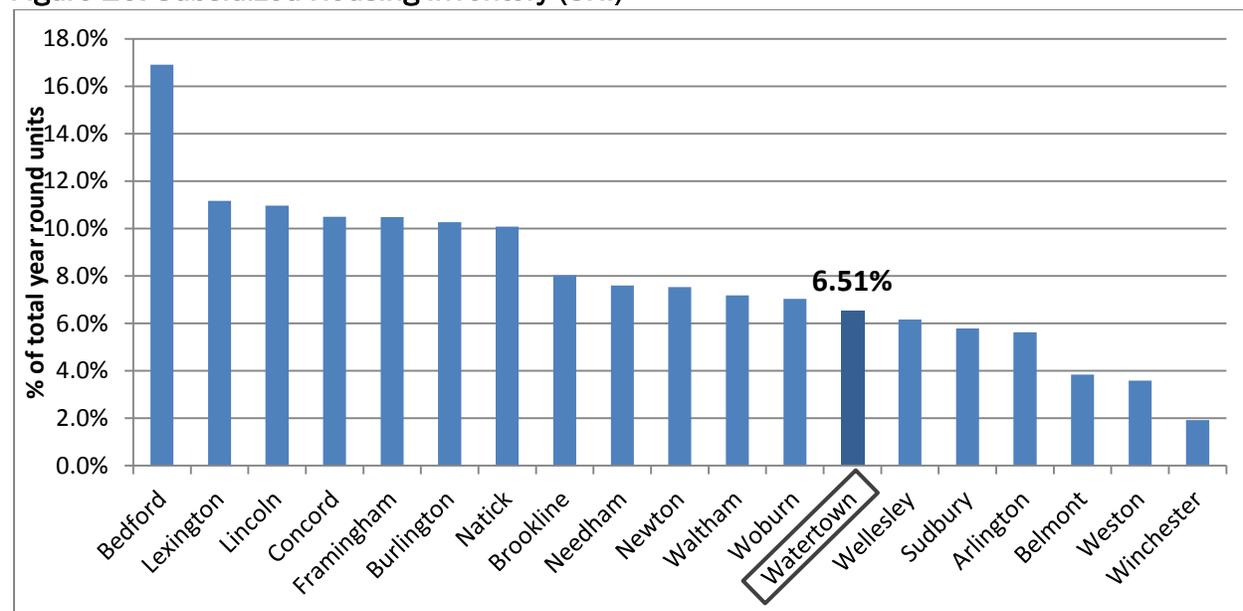
## Current M.G.L. Chapter 40B Subsidized Housing Inventory

Under M.G.L. Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved for income-eligible households earning at or below 80% of the area median income. The units are also secured by deed restriction to ensure affordability terms and rules. All marketing and placement efforts follow Affirmative Fair Housing Marketing guidelines per the Massachusetts Department of Housing and Community Development. (See Appendix A.)

Housing that meets these requirements, if approved by the Massachusetts Department of Housing and Community Development, are added to the Subsidized Housing Inventory (SHI). Chapter 40B allows developers of low and moderate income housing to obtain a Comprehensive Permit to override local zoning and other restrictions if less than 10% of that community's housing is included on the SHI.

As of February 2013, Watertown's SHI was 6.51%, with a total of 1,010 affordable units, nearly 3.5% below the total unit threshold needed to be exempt from the Chapter 40B comprehensive permit process. Approximately 543 new units are needed to achieve the 10% threshold. Of the 19 subregion communities analyzed for comparison, Watertown is at the lower end in terms of its SHI.

**Figure 20: Subsidized Housing Inventory (SHI)**



Source: DHCD

Of Watertown's 1,010 affordable units, 80% of units are affordable in perpetuity or for at least the next 30 years. However, 156 units could expire in 2013 (Arsenal Apartments). Should these units expire, Watertown's SHI would decrease to 5.5%, significantly below the 10% threshold. For Watertown to eventually reach the mandated 10% SHI threshold, it is important that the town work with the owner of these expiring units to recertify the units, while continuing to work to add more units to the inventory. As mentioned earlier, there are 532 proposed new rental units that may be added to the SHI should all be completed, of which at least 65 affordable units will be added to the inventory. However, even with these units, more will be needed to reach the 10%.

Further, it is important that Watertown find additional opportunities to add more units as new residential development occurs. Because the SHI is determined using the total number of housing units from the most recent decennial census (the denominator), the number of SHI units (the numerator) must grow along with market rate units. That means that even if the more SHI units are added to the inventory, but a greater number of more market rate units (owner or rental) are built, the SHI could fall further below the current percentage.

**Figure 21: SHI Formula**

$$\frac{\text{\# of subsidized units}}{\text{total year round housing units per last decennial census}} = \text{SHI \%}$$

## Affordability Gap

Another way to measure housing affordability is to compare the median home sale price in a community to the price that a household at the community's median income can afford. The difference between these values is defined as the affordability gap. As housing prices increase, the affordability gap<sup>6</sup> widens.

To afford the 2011 median sales price of a one-family at \$446,000, a household would have to earn \$110,775 annually. A household earning the FY2012 HUD metro area median income (AMI) of \$97,800 could not afford a home priced at this amount, assuming it spent no more than 30% of gross income on housing costs<sup>7</sup>.

To afford the 2011 median sales price of a condo at \$317,132, a household would have to earn \$80,470 annually. This figure factors in the cost of both monthly mortgage costs and utilities. A household earning the FY2012 HUD metro AMI could afford a home priced at this amount.

A Watertown household earning the median household income is \$74,081, could afford a home priced at \$368,000, resulting in an affordability gap of \$78,000 for a single family home. However, there is no affordability gap for the median priced condo.

## Housing Authority

The Watertown Housing Authority manages 589 total units for the elderly, families, and persons with special needs. There are 327 primarily one-bedroom units for the elderly in 4 housing developments, 228 family units (1-5 bedrooms) in three developments, 23 special needs units in two developments, and 5 scattered site developments with 12 total units.

## Housing Cost Burden

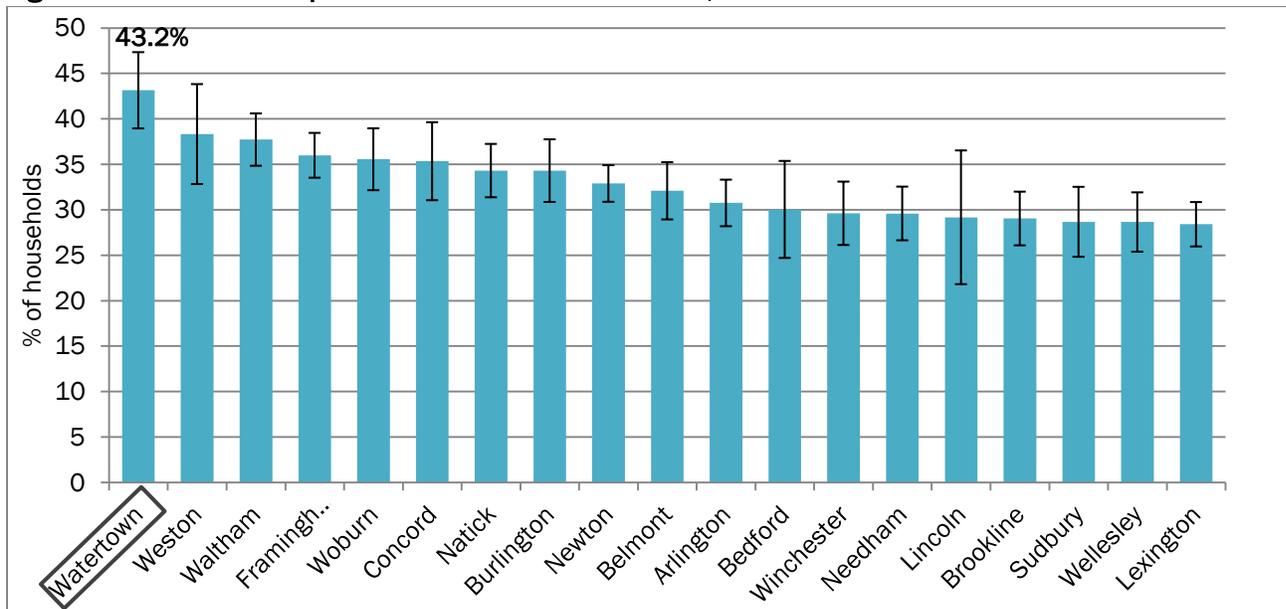
One method to identify if housing is affordable to a community's population is to evaluate households' ability to pay their mortgage or rent based on their incomes. Households that spend more than 30% of their gross income on housing are considered to be housing cost burdened. Households that spend more than 50% are considered to be severely cost burdened.

<sup>6</sup> The affordability gap is defined as the difference between the cost of housing and the proportion of income that is reasonable to pay for housing, typically defined as 30 percent of gross income. Thirty percent of gross income is also referred to as a household's "borrowing power". The affordability gap is calculated as the difference between the median cost of a house and the cost of a house affordable to a household earning the median income. Calculations use Warren Group Town Stats median sales price data for 2011.

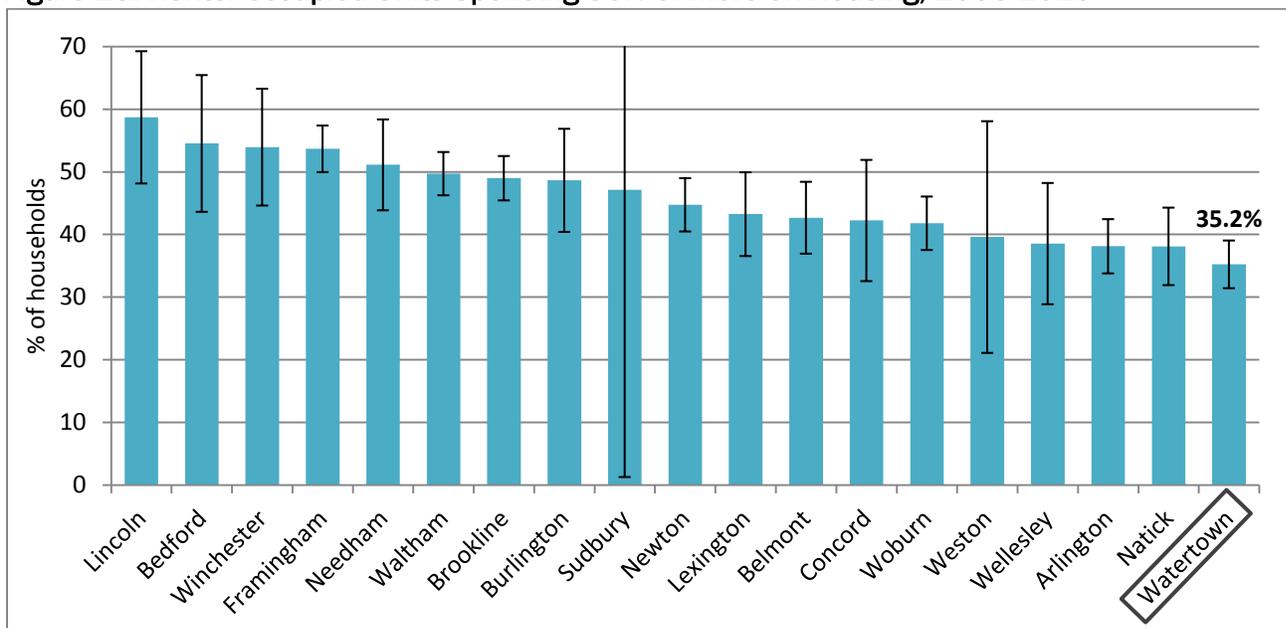
<sup>7</sup> Housing costs include the annual cost of the mortgage, private mortgage insurance, and utilities.

HUD considers it to be a significant issue when over 30% of owner or renter households are cost burdened, or 15% are severely cost burdened. According to 2006-2010 ACS figures, this is a significant issue in Watertown. Approximately 43.2% of Watertown's owner occupied households were cost burdened in 2010, and 15.8% were severely cost burdened. Similarly, approximately 35.2% of renter occupied households were cost burdened, and 16.8% were severely cost burdened. Watertown's owner household cost burden level is one of the highest in the subregion, however, the renter cost burden is one of the lowest.

**Figure 22: Owner-Occupied Cost Burden Households, 2006-2011**



**Figure 23: Renter-occupied Units Spending 30% or More on Housing, 2006-2010**



Source: ACS 2006-2010

## Level of Cost Burden by Household Type

To better identify affordable housing need, cost burden by household type was analyzed using CHAS data. In addition to identifying low-income households as previously discussed in the income section, CHAS data identifies cost burden by low income category (low, very low, extremely low) and by household type (elderly, small related, large related and other), as well as middle income households (80-120% median income) with housing problems.

Again, according to HUD significant issue is when over 30% of renters or owners are cost-burdened (paying more than 30% of household income on housing) and when over 15% of renters or owners are severely cost-burdened (paying more than 50% of household income on housing).

### **Key Findings**

- Watertown's low income households are more likely to be housing cost burdened than those earning above 80% AMI
- 66.5% of all low income households in Watertown are cost burdened, compared to only 21.6% of those above 80% AMI. (2,946 low income households)
- 43.3% of all low income households in Watertown are severely cost burdened, compared to 4.2% of those above 80% AMI. (1,918 low income households)
- Cost burden and severe cost burden was a significant issue among all low income household types.
- The most significant cost burden was among elderly and all other households (non-elderly single/non-related).

The following is a summary of cost-burdened households by type (owner and renter, elderly, small related, and large related households).

### **Cost Burdened (spending more than 30% of HHI on housing)**

#### *Owner-Occupied Households*

- 40.6% of all owner households regardless of income are cost burdened
  - 38.5% of all elderly 1 & 2 member households
  - 41.0% of all small-related households
  - 45.8% of all other households
- 71.9% of all low income owner households are cost burdened
  - 61.6% of low income elderly households
  - 85.5% of low income small-related households
  - 100% of low income large-related households
  - 86.8% of low income all other households

#### *Renter-Occupied Households*

- 31.7% of all renter households regardless of income are cost burdened
  - 33.7% of all elderly 1 & 2 member households
  - 36.4% of all large-related households
  - 35.7% of all other households

- 66.5% of all low income renter households are cost burdened, including:
  - 39.7% of low income elderly households
  - 72.4% of low income small-related households
  - 57.1% of low income large-related households
  - 83.8% of low income all other households

### ***Severely Cost Burdened (spending more than 50% of HHI on housing)***

#### *Owner-Occupied Households*

- 17.8% of all owner-occupied households regardless of income are severely cost burdened
  - 17.5% of all elderly 1 & 2 member households
  - 16.6% of all small related households
  - 21.0% of all other households
- 49.1% of all low income owner households are severely cost burdened
  - 51.7% of low income elderly 1 & 2 member households and
  - 65.1% of low income small related households
  - 100% of low income large related households
  - 49.1% of low income all other households

#### *Renter-Occupied Households*

- 15.0% of all renter households regardless of income are severely cost burdened
  - 20.9% of all elderly 1 & 2 member households
  - 15.0% of all other households
- 38.8% of low income renter households are severely cost burdened
  - 26.7% of low income elderly 1&2 member households
  - 41.7% of low income small related households
  - 21.4% of low income large related households
  - 47.5% of low income all other households

### ***Middle-Income Housing Problems***

CHAS data also looks at the extent of housing problems for middle-income households earning between 80% and 120% of AMI. A household is said to have a housing problem if they have 1 or more of these 4 problems:

- 1) housing unit lacks complete kitchen facilities
- 2) housing unit lacks complete plumbing facilities
- 3) household is overcrowded; and
- 4) household is cost burdened.

2006-2010 American Community Data estimates indicate that less 0.2% of Watertown's housing units lack either complete kitchen or plumbing facilities (32 units), and less than 2.5% of total housing units (314 total) have more than 1 occupant per room. Therefore, it can be assumed that the housing problem for most households represented below is cost burdened. As shown in Table 16, 58% (890) of owner-occupied households and 33% (550) of renter-occupied households earning 80-120% AMI have a housing problem.

**Table 16: Housing Problems for Households at 80-120% of AMI**

<b>Watertown</b>	<b>#</b>	<b>%</b>
Owner occupied: Income Between 80 - 120 % AMI	1,530	20.5
Owner occupied with Housing Problem: Income Between 80 - 120 % AMI	890	58.2
Renter occupied: Income Between 80 - 120 % AMI	1,650	24.7
Renter occupied with Housing Problem: Income Between 80 - 120 % AMI	550	33.3

Source: 2005-2009 CHAS Data

**Table 17: Housing Expenditures by HUD Income Categories: Owners**

Housing Expenditures by HUD Income Categories					
Owners					
Household by Type, Income, & Housing Problem	Elderly 1 & 2 member Households	Small Related (2 to 4)	Large Related (5 +)	All Other Households	Total Owners
<b>Household Income (HHI) &lt;=30% MFI</b>	435	85	0	70	590
% with any housing problems	81.6	100	N/A	100	86.4
% Cost Burden >30%	74.7	100	N/A	100	81.4
% Cost Burden >50%	51.7	88.2	N/A	100	62.7
<b>HHI &gt;30% to &lt;=50% MFI</b>	345	115	0	135	595
% with any housing problems	82.6	91.3	N/A	100	88.2
% Cost Burden >30%	82.6	91.3	N/A	100	88.2
% Cost Burden >50%	33.3	78.3	N/A	88.9	54.6
<b>HHI &gt;50 to &lt;=80% MFI</b>	380	215	40	135	770
% with any housing problems	27.6	76.7	100	66.7	51.6
% Cost Burden >30%	27.6	76.7	100	66.7	51.6
% Cost Burden >50%	7.9	48.8	100	66.7	34.2
<b>HHI &gt;80% MFI</b>	1,100	2,510	370	1,515	5,495
% with any housing problems	14.1	33.7	28.4	36.6	30.2
% Cost Burden >30%	14.1	33.7	17.6	36.6	29.5
% Cost Burden >50%	2.3	8.6	4.1	7.3	6.6
<b>Total Households</b>	2,260	2,925	410	1,855	7,450
% with any housing problems	39.8	41.0	35.4	45.8	41.5
% Cost Burden >30	38.5	41.0	25.6	45.8	40.6
% Cost Burden >50	17.5	16.6	13.4	21.0	17.8

Source: U.S. Department of Housing and Urban Development (HUD) CHAS Data: Housing Problems Output for all Households, 2005-09.

**Table 18: Housing Expenditures by HUD Income Categories: Renters**

Housing Expenditures by HUD Income Categories					
Renters					
Household by Type, Income, & Housing Problem	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 +)	All Other Households	Total Renters
<b>Household Income (HHI) &lt;=30% MFI</b>	395	230	25	310	960
% with any housing problems	30.4	82.6	100	82.3	61.1
% Cost Burden >30%	30.4	82.6	100	82.3	61.1
% Cost Burden >50%	24.1	67.4	60.0	72.6	50.8
<b>HHI &gt;30% to &lt;=50% MFI</b>	125	300	15	215	655
% with any housing problems	68.0	85.0	100	72.1	77.9
% Cost Burden >30%	68.0	85.0	100	72.1	77.9
% Cost Burden >50%	68.0	48.3	0	58.1	54.2
<b>HHI &gt;50 to &lt;=80% MFI</b>	210	250	30	370	860
% with any housing problems	40.5	48.0	0	91.9	63.4
% Cost Burden >30%	40.5	48.0	0	91.9	63.4
% Cost Burden >50%	7.1	10.0	0	20.3	13.4
<b>HHI &gt;80% MFI</b>	205	1,730	40	2,230	4,205
% with any housing problems	12.2	15.9	0	18.6	17.0
% Cost Burden >30%	12.2	4.9	0	16.4	11.3
% Cost Burden >50%	0	0	0	2.0	1.1
<b>Total Households</b>	935	2,510	110	3,125	6,680
% with any housing problems	33.7	33.5	36.4	37.3	35.3
% Cost Burden >30	33.7	25.9	36.4	35.7	31.7
% Cost Burden >50	20.9	12.9	13.6	15.0	15.0

Source: U.S. Department of Housing and Urban Development (HUD) CHAS Data: Housing Problems Output for all Households, 2005-09.

## Gaps between Existing Needs and Current Supply

The following charts compare the estimated number of households in Watertown by income level and tenure (owners and renters) and the estimated number of existing housing units within Watertown that are affordable to each – the need (households) and supply (number of units). The key finding is that there is a gap between the existing need and existing supply. There are not enough units, especially ownership units, affordable to lower income households within Watertown, whereas there is a surplus for middle- and higher-income units.

As shown in Figure 24, low income owner-occupied households (less than 80% AMI) are significantly constrained in Watertown. There are more owner-occupied households earning either below 50% AMI or below 80% AMI (red columns, left and middle groupings) than there are units affordable to them (blue columns, both groupings). The majority of these low income owner households are living in units that are not affordable to them. Owner-occupied households earning above 80% AMI are not constrained. There are more housing units (blue column, right grouping) affordable to these households than there are households (red column, right grouping). Thus, the surplus of housing units affordable to those earning above 80% AMI are actually occupied by households who cannot afford them (households earning below 80% AMI).

Low-income renter-occupied households don't appear to be as constrained. There are more rental units affordable to Watertown's low-income households than there are households. Thus, those making above 80% AMI are likely residing in the surplus of units priced more affordably.

Figure 25 summarizes the needs of all households, renter and owner combined. The major finding is that there is a gap between the number for households earning at or below 50% AMI and the number of housing units affordable within this income range. The opposite appears to be true for those earning between 51-80% AMI – there are more units available than there are households. Finally, there are more than enough units affordable to those earning more than 80% AMI. However, given the high level of cost burden reported for low-income households, there is likely a housing mismatch with higher income households occupying the units affordable to lower incomes, thus indicating a need for more income-restricted affordable housing units specifically dedicated to households earning below 80% AMI, and between 80% and 120% AMI.

Figure 24: Housing Gap for Affordable Housing by Type in Watertown

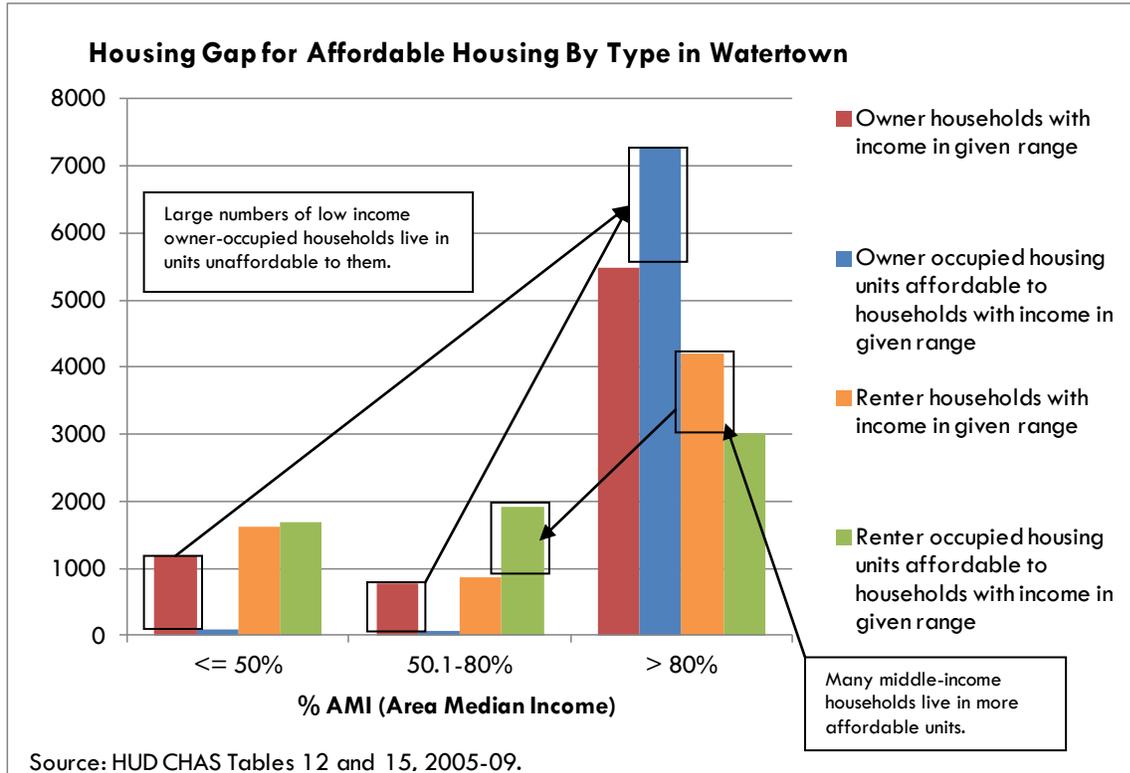
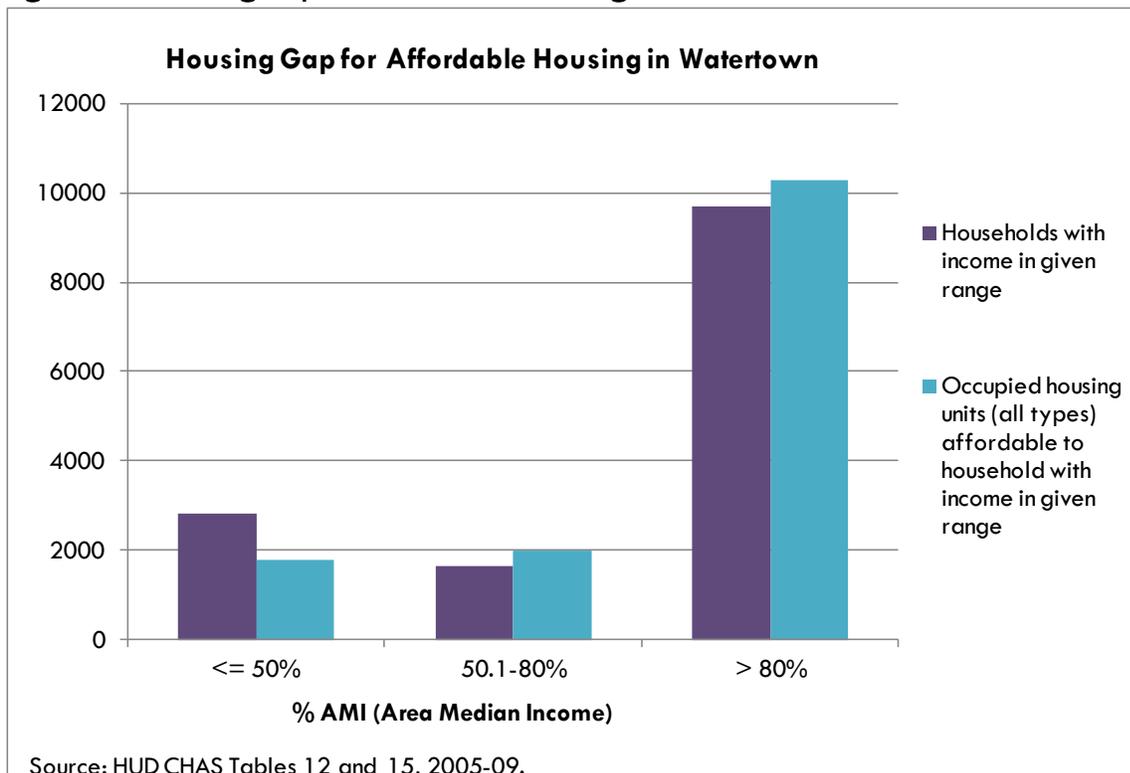


Figure 25: Housing Gap for Affordable Housing in Watertown



## Foreclosures

The Greater Boston region was spared the worst impacts from the recent housing crisis. Nevertheless, foreclosures in the region did surge over the last decade. This is important, because as homes become foreclosed, households are forced to relocate, often increasing demand for affordable housing options.

The total number of foreclosure deeds indicates the number of homes that are in the final stage of the foreclosure process. Foreclosures have not been a significant issue in Watertown, which has fared well in terms of foreclosures when compared to the state and is similar to other nearby communities. In 2011, there were only 14 foreclosure deeds in Watertown, or 0.09% of all housing units.

**Table 19: Foreclosure Information, Watertown and MetroWest Communities, 2011**

Community	Petitions to Foreclose, 2011	Foreclosure Auctions, 2011	Foreclosure Deeds, 2011	Foreclosure Deeds (2011) as a percentage of total units (2010)
Arlington	17	10	8	0.04%
Bedford	7	6	1	0.02%
Belmont	18	16	6	0.06%
Brookline	17	30	7	0.03%
Burlington	26	27	9	0.09%
Concord	5	12	4	0.06%
Framingham	103	205	81	0.29%
Lexington	13	26	6	0.05%
Lincoln	1	2	0	0.00%
Natick	27	57	37	0.26%
Needham	8	22	3	0.03%
Newton	39	86	23	0.07%
Sudbury	12	28	6	0.10%
Waltham	39	0	35	0.14%
<b>Watertown</b>	<b>21</b>	<b>45</b>	<b>14</b>	<b>0.09%</b>
Wellesley	9	14	5	0.05%
Weston	6	12	7	0.17%
Winchester	16	17	5	0.06%
Woburn	47	52	20	0.12%

Source: Greater Boston Housing Report Card, 2012

## III. Constraints on Development

Residential development is influenced by various factors, including historical development patterns, existing land use regulations, natural resources protection areas, municipal infrastructure, and the availability of developable land. This section provides an overview of constraints impacting residential development in Watertown, including physical and regulatory obstacles to the creation of affordable housing.

### A. Regulatory Constraints: Land Use and Zoning

#### Land Use

Due to the compact size of Watertown (approximately four square miles) and the existing land uses, opportunities for new development are limited within town. New development that does and can occur is primarily infill on underutilized parcels, reuse of existing structures, or redevelopment of larger sites.

According to MassGIS land use data from 2005, of the total 2,639 acres of land within the Town of Watertown, the majority (2,241 acres) has been developed. Another 303 acres is categorized as undevelopable, which includes protected open spaces such as Mt. Auburn Cemetery. Only 95 acres of land within Watertown is categorized as undeveloped. Although this appears to present an opportunity for some residential development, the majority of land categorized as undeveloped is Oakley Country Club.

**Table 20: Developed and Undeveloped Land**

	Acres
Total Land	2,639
Developed Land	2,241
Undevelopable Land	303
Undeveloped (Vacant)	95

#### Zoning

Zoning ordinances regulate the type and location of development throughout a municipality. For the purposes of a Housing Production Plan, zoning can be considered a constraint if the ordinance significantly impacts the ability to develop the types of residential uses needed to house the municipality's residents.

#### *Residential Districts*

Residential uses are permitted in Watertown either by right, or through a special permit process within 7 residential zoning districts. However, the majority of this land allows only for single-family and two-family structures, which constrains potential development of more modestly priced multi-family housing units.

**Table 21: Watertown Zoning Districts**

District	Description	Acres	%
S-6	Single Family (6,000sf parcel)	306	12%
S-10	Single Family (10,000 sf parcel)	80	3%
T	Two Family	836	32%
SC	Single Family Conversion	75	3%
R.75	Residential Multi-Family (FAR .75)	77	3%
R1.2	Residential Multi-Family (FAR 1.2)	20	1%
CR	Cluster Residential	103	4%
<hr/>			
NB	Neighborhood Business	20	1%
LB	Limited Business	62	2%
CB	Central Business	39	1%
<hr/>			
I-1	Industrial 1	82	3%
I-2	Industrial 2	121	5%
I-3	Industrial 3	84	3%
<hr/>			
OSC	Open Space and Conservancy	498	19%
PSCD	Pleasant Street Corridor District	166	6%
<hr/>			
WATER	Water	71	3%
<hr/>			
TOTAL	All Zoning Districts	2640	100%

Single- and Two- Family Zoning Districts

The single-family S-6 and S-10 zoning districts are intended only for single family residential structures. The S-6 district, which sets a minimum lot area of 6,000sf per dwelling unit, allows for greater densities (approximately 7.25 units per acre) than the S-10 district, which sets a minimum lot area of 10,000sf per dwelling unit (approximately 4.4 units per acre).

The two-family zoning district (T) makes up nearly a third of all land in Watertown and allows for single and two-family dwelling units with a minimum lot area of 5,000sf (approximately 14 units per acre). Single-family conversion to a two-family structure is also permitted as of right in the SC district.

Nearly all parcels within these districts have already been developed, thus there is little land available for additional single- and two-family development. Most new construction would involve a tear down of an older home.

Multi-family Zoning Districts

There are two multi-family zoning districts within Watertown. The T.75 allows multi-family development up to .75FAR, and the T1.2 allows for a higher density multi-family residential up to 1.2FAR. However, although these are multi-family districts, only single- and two-family development is allowed as of right. Any development of 3 or more units requires a special

permit – 3-4 units require a special permit, and 4 or more units requires a special permit with site plan review. This requirement of a special permit is likely the greatest constraint to the development of more affordable housing in Watertown. Special permits may deter developers from pursuing housing opportunities, since there is no assurance a project will be approved. Allowing some multi-family development as of right, with site plan review, would be a better strategy.

**Table 22: Zoning Use Table**

Use	S-6 S-10	CR	SC	T	R.75 R1.2	NB	LB	CB	I-1 I-2	I-3	PSC D	OSC
Single-Family	Y	Y	Y	Y	Y	N	N	N	N	N	N	N
Two-Family Conversion	N	Y	SP	Y	Y	N	N	N	N	N	N	N
Two-Family	N	Y	SP	Y	Y	N	N	N	N	N	N	N
Three-Family Conversion	N	Y	N	N	SP	SP	SP	N	N	N		N
Three-Family	N	Y	N	N	SP	SP	SP	SP	N	N	N	N
Multi-Family 4+	N	SP/ SR	N	N	SP/ SR	SP/ SR	SP/ SR	Y(2)	N	SP/ SR	SP/ SR	N
Row Houses/Townhouses												
Three Units	N	SP	N	N	SP	SP	SP	N	N	SP	Y	N
Four to Eight Units	N	SP/ SR	N	N	SP/ SR	SP/ SR	SP/ SR	N	N	SP/ SR	SP/ SR	N
Lodging House	N	N	N	N	N	N	N	N	N	N	N	N
Hotel or Motel Use	N	N	N	N	N	N	N	SP/ SR	SP/ SR	SP/ SR	SP/ SR	N
Trailer/Mobile Home Park	N	N	N	N	N	N	N	N	N	N	N	N
Mixed-Use Development												
Up to 3 Units	N	N	N	N	N	SR (7)	SR (7)	SR (7)	N*	SP/ SR (8)	Y(8)	N
Greater than 3 Units	N	N	N	N	N	SP/ SR (7)	SP/ SR (7)	SP/ SR (7)	N*	SP/ SR (8)	SP/ SR (8)	N

Y- Allowed as of right

N-Not allowed

SP- Special permit required

SR-Site review required

(2)Multi-family allowed in CB as of right if first floor in structure is used for retail and other business purposes.

(7)All residential uses that are part of mixed-use developments shall be located only on floors above the ground floor.

(8)Special permit for mixed-use development shall be permitted to use up to 20% of total gross floor area for general retail or service purposes, but shall be limited to first floor. 10% of total number of dwelling units must be affordable housing.

\*I-2 Special permit for an increased intensity of use shall be permitted to include residential uses on floors above the ground floor, but cannot comprise more than 25% of gross floor area of the building, excluding space below grade.

## ***Business Districts***

There are three business zoning districts in Watertown – Neighborhood Business (NB), Limited Business (LB), and Central Business (CB). The NB and LB districts allow multi-family residential of 3 or more units by special permit, and 4+ units by special permit with site plan. Multifamily is allowed as of right in the CB district as long as the first floor is used for retail and other business purposes. The CB district is the only zoning district that allows for multi-family as of right within the entire town. All business districts also allow mixed-use structures with up to three residential units by special permit, or mixed-use structures with four or more units by special permit with site plan review. Again, the requirement of a special permit for all multifamily development serves as a constraint to affordable housing production.

## ***Industrial Districts***

Multi-family and mixed-use residential development is allowed in both the I-2 and I-3 zoning Districts only by special permit and with site plan review. No residential is allowed in the I-1 district. Opportunities for residential in the I-2 district is extremely limited. It is only allowed by special permit for an increased intensity of use, and even then residential uses can only be on floors above the ground floor and cannot comprise more than 25% of gross floor area. I-3 districts allow for multi-family and mixed-use residential by special permit with site plan review and with a 10% affordable unit requirement.

## ***Special Zoning Districts***

The Pleasant Street Corridor District (PSCD) was adopted “to encourage the best use of the Pleasant Street Corridor physically, economically, and socially while promoting the best interests of the residents of the Town.” A key goal within the corridor is to “facilitate a mix of uses including residential, office, research and development...” and allows for multifamily residential of 4+ units by special permit with site plan review. This area, which was identified in the economic development plan, holds some of the greatest potential for redevelopment in the town to help achieve affordable housing goals.

## ***Parking Requirements***

Parking requirements for multi-family development are quite high, and may make development difficult given the limited availability of land for redevelopment within town, as it may decrease the buildable area on a given lot, or create need for structured parking, which is expensive to build. Currently, 1.25 spaces are required for every studio unit, 1.5 per 1-BR apartment, 1.75 per 2-BR apartment and 3 per 3+BR apartment.

## ***Inclusionary Zoning***

Watertown’s zoning ordinance includes a provision for inclusionary housing (Section 5.07). The purpose of the ordinance is to encourage the expansion and improvement of Watertown’s housing stock; provide housing choices for a diversity of households; prevent

displacement of low- and moderate-income residents; provide opportunities for mixed-use development; and more.

Currently, the inclusionary provision requires all new residential developments with six or more units, or mixed-use developments containing 15 or more total units, to provide at least ten percent (10%) of total dwelling units as affordable. Developers of smaller projects (6-10 units) may provide units on site or they can provide a payment-in-lieu of units. Developments with 10+ units must provide units on site. Density bonuses are available to developers who target lower income households.

Affordable units must be of comparable size to the market rate units, within a range of 20%. However, minimum unit sizes were established – 800sf for a 1-br, 1,000sf for a 2-br or 1,350sf for a 3-br. Studios are not allowed. These unit sizes likely constrain affordable housing development, as they are larger than many market rate units in many communities.

## **B. Natural and Physical Constraints**

For the purposes of this Housing Production Plan, protected open space and natural resources such as wetlands, surface water, and endangered species habitats may be considered as constraints to potential residential development, and will be discussed as such, since their presence on a parcel may render that portion of the property unbuildable, or may require mitigation measures.

### **Wetlands and Floodplains**

Wetlands are important because they provide floodwater retention, groundwater recharge and wildlife habitat. However, these areas also constrain housing and other development because virtually any development activity that occurs in a wetland Resource Area is subject to the state as well as town wetlands protection requirements. They often cannot be developed, or significant portions cannot.

According to MassGIS data, there are 87 acres of wetlands in Watertown. The majority are the Charles River and adjacent land, particularly an unnamed island at Charles River Road and Beacon Street, and another area on the border with Boston at the North Beacon Street Bridge. Additional wetland pockets were identified in other locations near Williams Pond on the western edge of town between Waltham Road and Pleasant Street, and Sawins Pond in east Watertown at Arlington Street and Coolidge Avenue. Both pond areas are privately owned. Given the limited wetland areas within Watertown, they do not act as a constraint to residential development.

#### *Floodplains*

Several areas along Watertown's southern border with the Charles River pose 100-year flood hazards. The majority of floodplain affected land is found west of the Watertown Dam with four multi-acre areas between Bacon Street and Paramount Place. The site of the Stop & Shop at the western end of Pleasant Street also includes approximately 11 acres entirely

within the 100-year floodplain. The eastern section of the Charles River is contained within its banks with the exception of section of Greenough Boulevard north of Arsenal Street.

### *Rare and Endangered Species Habitat*

Estimated Habitats for Rare Wildlife are regulated under the Massachusetts Wetlands Protection Act, and any developments within the Habitat must be reviewed under the State's Natural Heritage and Endangered Species Program. Although the town has no known endangered or threatened species, it is believed that the town has at least one vernal pool at the Mt. Auburn Cemetery. Vernal pools which collect water from rain or seasonal flooding, dry up in the later spring and early summer. They provide essential habitat for several species. It is suspected that there may also be undocumented vernal pools near the ponds in the west end of Watertown. However, given the minimal areas noted, endangered species habitats do not act as a constraint to residential development.

## **Municipal Infrastructure**

### *Water and Sewer*

The Town of Watertown has an older infrastructure system consisting of 72 miles of roadway, 80 miles of water line, 82 miles of drain line, and 84 miles of sewer line. When development projects come before the Town, special attention is paid to the impact of the project on the infrastructure system, and mitigation is implemented where warranted.

Stormwater Management is a critical response that is important to the future success and vitality of the Charles River and is practiced and implemented with current and proposed development of infrastructure projects. Although Watertown relies on the Metropolitan Water Resource Authority (MWRA), for its potable water supply, well water was once plentiful and provided both drinking water and also irrigation for agricultural ventures. Artesian springs near Whitney Hill were noted in historic journals and were used for irrigation for pear groves along Orchard Street. Because the town no longer depends on groundwater for its sustenance, systematic ground-water testing has not been conducted. The extent to which groundwater has been affected by land use changes and/or industrial/ residential pollution over the past several centuries is not fully known, but testing at the Arsenal site showed significant contamination in that area.

### *Schools*

2,696 students were enrolled in Watertown's three elementary schools (PK-5), one middle school (6-8), one high school (9-12), and one alternative high school in the 2011-2012 calendar year, which put the overall school system near capacity. As discussed in Section III, enrollment has been increasing in recent years, the result of more children moving into town and the school system according to the School Department.

## IV. Existing Municipal Tools and Resources

The Town of Watertown, along with State and other entities, provides numerous resources that can help advance the creation and preservation of affordable housing within the community. This includes the:

### Watertown Housing Partnership

The Watertown Housing Partnership (WHP) is a policy body, whose volunteer members are appointed by the Town Manager. The WHP both advocates for and oversees the development and preservation of affordable housing in Watertown. Specific responsibilities of the Partnership include assisting in the administration of Watertown's Inclusionary Zoning ordinance, overseeing HOME funds through the WestMetro HOME Consortium, and administering the Affordable Housing Development fund.

### Watertown Housing Authority

In 1969, M.G.L. Chapter 121B, Section 3, was passed to allow for the creation of housing authorities by cities and towns in Massachusetts. The Watertown Housing Authority serves the needs of low-income households through units it owns and manages. As of 2012, the Watertown Housing Authority managed 589 total units for the elderly, families, and persons with special needs.

### West Metro HOME Consortium

HOME is a federal housing program administered by the U.S. Department of Housing and Urban Development (HUD). HUD distributes funds to groups of adjacent communities who create a local consortium. Watertown is part of the WestMetro HOME Consortium, which provides funding and technical assistance to its member communities to support and accomplish local and regional affordable housing goals. The WestMetro HOME Consortium is administered by the City of Newtown and currently has 14 members: Bedford, Belmont, Brookline, Concord, Framingham, Lexington, Lincoln, Natick, Needham, Newton, Sudbury, Waltham, Watertown and Wayland.

The yearly HOME allocation amount varies according to HUD formulas based on entitlement parameters of population, rental housing units occupied by the poor, poverty households living in rental units built before 1950, families in poverty, and rental housing units with problems. Estimated annual HOME allocation funding for Watertown (FY13-FY15) from the FY11-15 Consolidated Plan is as follows:

- Total: \$226,233
  - Metro West Collaborative Development operating expenses: \$11,661
  - Administration of Watertown's HOME Program: \$16,326
  - Funds to assist first time homebuyers: \$99,123
  - Funds to moderate rehabilitation and energy efficiency improvements: \$99,122

## **Metro West Collaborative Development**

Metro West Collaborative Development (MWCD) is a private non-profit community development corporation serving 16 Metro West towns including Watertown.<sup>8</sup> MWCD's mission is to organize residents, mobilize resources and identify ideas that improve the quality of life for the residents of the communities it represents. Among its many roles, MWCD creates and preserves affordable homes, supports economic development to strengthen the communities within the region, and builds alliances with partners and constituencies to increase awareness and support for community development efforts.

Currently, MWCD is working on the \$5 million renovation of St. Joseph Hall in Watertown, which is home to 25 elderly tenants. Among their completed projects was the acquisition and rehabilitation of a property at 1060 Belmont Street in Watertown. The project created 18 affordable housing units for families earning below 60% AMI.

## **Fuel Assistance and Weatherization Resources**

There are many local programs offering fuel assistance, weatherization and other programs that help to improve living conditions for low income households. For a full listing of these programs, visit: [http://www.massresources.org/massachusetts\\_energy\\_assistance\\_d.html](http://www.massresources.org/massachusetts_energy_assistance_d.html)

## **Home Modification Loan Program**

Southern Middlesex Opportunity Council, a regional nonprofit agency serving many communities throughout Middlesex County, offers a Home Modification Loan Program. The program provides no- and low-interest loans up to \$30,000 (inclusive of all costs) in a deferred payment loan or amortized loan to modify the homes of elders and individuals with disabilities. Income eligibility requirements are up to 100% to 200% of the Area Median Income. Any homeowner, who is a frail elder or has a disability, has a household member who has a disability, or rents to an individual with a disability (in a building with fewer than 10 units) may apply for this loan. Information about the program is available here: <http://www.smoc.org/index.asp?pgid=30>.

## **Other Planning Initiatives**

### *Watertown Comprehensive Plan*

The last comprehensive plan was completed in 1988 and is out of date. However, the town is currently working on a new Comprehensive Plan with local consultant VHB. This Housing Production Plan will help to inform the plan's housing element. Additional elements to be covered in the document will include land use, transportation, economic development, open space, natural and cultural resources, infrastructure and services, and energy.

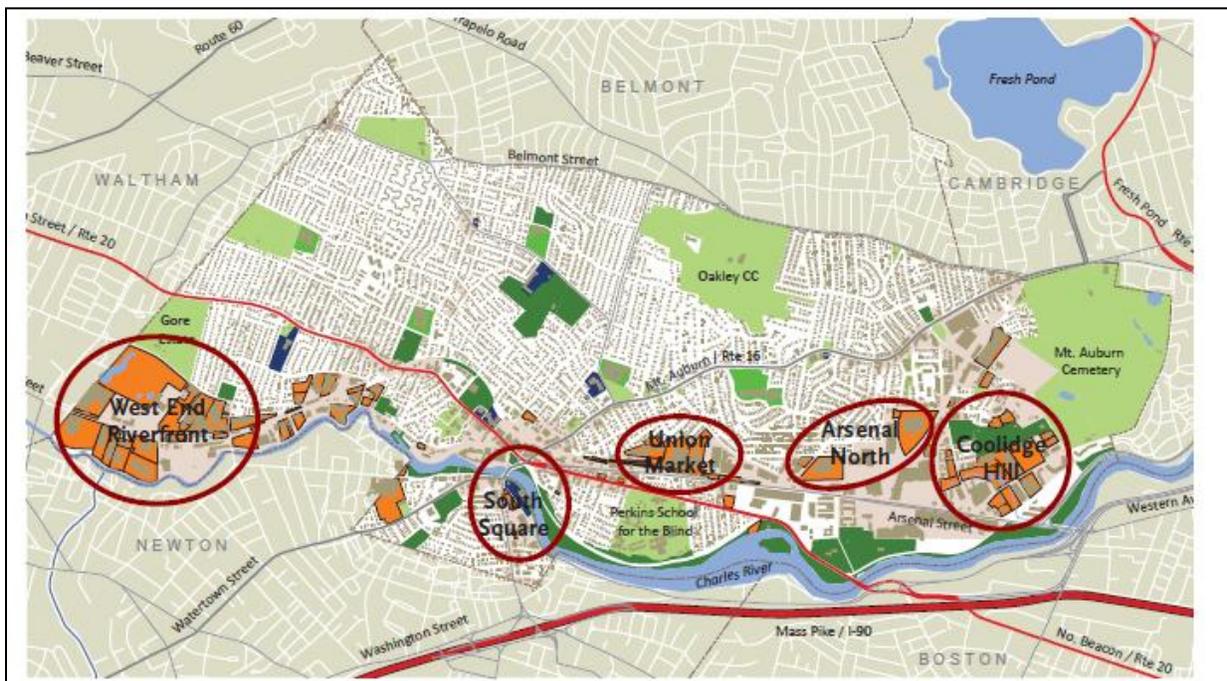
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<sup>8</sup> Metro West Community Development's 16 municipalities are Bedford, Belmont, Brookline, Concord, Framingham, Lexington, Lincoln, Natick, Needham, Newton, Sudbury, Waltham, Watertown, Wayland, Wellesley, and Weston.

## Strategic Framework for Economic Development

This report lays out an economic development vision for the Town of Watertown that calls for strengthening the town's identity, promoting investing in under-utilized areas, and shaping the character of new development. The report recognizes that Watertown has a limited number of development sites to accommodate a growing workforce, particularly in quality, pedestrian-friendly environments. However, areas were identified for new residential development. The Union Market, South Square and West End Riverfront areas (see Figure 26 below) were specifically mentioned as holding potential for mixed-use residential along with office and/or lab uses.

Figure 26: Economic Development Focus Areas, Economic Development Plan 2011



Source: *Strategic Framework for Economic Development, Town of Watertown, August 2011*

## VI. Housing Goals and Objectives

### A. Defining Housing Goals

On October 25, 2012, the Metropolitan Area Planning Council (MAPC) facilitated a public meeting in the Town of Watertown as part of this process. The meeting was attended by 32 people and was held at the Watertown Public Library. The context provided for this discussion was MAPC's analysis of housing needs that included data points of demographic characteristics, household characteristics and existing housing stock, and income and affordability, which helped outline housing needs in Watertown in the context of trends in a nineteen community subregional study area, the MAPC region, and the state.

During summer 2012, a Housing Opportunities Survey collecting similar information was administered over the last several months by Metro West Collaborative Development. This content will also be considered in developing the possible housing development opportunities list and implementation strategies section of the Housing Production Plan.

The following is a summary of comments emerging from the public meeting.

#### ***Based on the data shared, what do you think Watertown's housing goals should be?***

- Provide affordable housing with adequate amenities for children and young people, incorporate or link recreational activities
- Connect amenities and housing that attracts younger people to move to town
- Build a mix of housing types but with emphasis on home ownership
- Encourage long-term residency vs. transience
- Ensure diversity of tax base and ensure existing owners can remain in town
- Allow people who want to age in place to be able to do so
- Consider impact of transportation costs on households when constructing affordable housing
- Ensure alignment with the Town's economic development plan
- Maintain tax benefits for homeowners
- Create opportunities for people to age in place by offering adaptable and accessible units
- Ensure diversity in unit BR sizes
- Ensure there is housing for people with physical and developmental disabilities
- Connect with the river – view it as an amenity, rather than a barrier
- Realize the importance of open space amenities, especially for those aging in place and families

#### ***What are the barriers to Watertown achieving its housing goals?***

- The Town has development proposals that don't fit with neighborhoods – we want an effective transition between increasing density and existing neighborhoods

- The Town might consider changing the inclusionary zoning percentage to increase affordability
- The Town should ensure that green infrastructure, e.g. shade trees are kept in new developments– there should be more thoughtful consideration as part of any developer’s plans
- Utility lines
- The Town’s development regulations, including allowed densities + height do not accommodate higher densities
- What is happening in neighboring towns has an impact on Watertown, particularly projects of regional significance
- Neighborhoods are important , but we do not always address transitional spaces between neighborhood s (e.g. Wal-Mart proposed site)
- The lack of train service is an impediment for the low-income population
- The Town should provide a density bonus for affordable housing
- Parking is a barrier for building 2+-unit housing. The Town might also encourage public transit use + other modes when relaxing parking requirements.
- Lead-based paint
- There are limited new development opportunities. There are more opportunities for redevelopment.
- The Town needs to help change the perception that we are a short term community and not family-friendly. School quality is important to this.
- Development regulations are a barrier.
- The lack of a comprehensive plan and lack of guidance on what and where different development priorities should be.

***Are there specific housing opportunities that exist for redevelopment, preservation, or new housing? New partnerships, resources, and support?***

- Pleasant Street Corridor
- East Watertown – Arsenal Street near the UPS store
- Industrial zone areas
- Emphasis and attention should be given to first time homebuyers
- More affordable housing opportunities should be located along transportation corridors
- Relief is needed for homebuyers and owners that need to delead rental units
- The following housing vision statement is crafted based on feedback received at the visioning meeting and in conversation with stakeholders in the town.

Based on ideas articulated at meetings associated with the development of this Housing Production Plan and the analysis of existing demographic, housing, and affordability conditions, as well as development constraints, our findings indicate the need for a diverse housing mix in Watertown, with a focus on developing additional smaller and multi-family units to serve the growing number of smaller households, including senior households, projected over the next several decades. Additionally, it is important that more affordable

units be included in the mix as new housing is developed both to meet the needs of Watertown’s residents, and to reach the State 10% SHI mandate.

## B. Affordable Housing Goals and Strategies

The following housing goals and strategies were developed to help Watertown address the current and future housing needs within the community as described in previous sections of this document. They address a range of issues including anticipated demographic changes, particularly the growing number of senior households; constraints to development such as restrictive zoning; the significant cost-burden within town by identifying areas for low- and moderate-income affordable housing development; as finally, provide numerical housing production targets to help achieve the State mandated 10% SHI.

### GOAL 1: SET AND ACHIEVE AFFORDABLE HOUSING PRODUCTION GOALS AND MAINTAIN INVENTORY.

#### STRATEGY 1.1: SET HOUSING PRODUCTION GOALS.

In order to effectively achieve affordable housing production goals and address unmet needs, Watertown officials must work to achieve production targets.

The goals listed in this Affordable Housing Goals table are based upon the total number of year-round homes as listed in the 2010 decennial census: 15,521. The “Cumulative State-Certified Affordable Units” row is based upon the April 30, 2013 State-approved Subsidized Housing Inventory (SHI) total: 1010. It is important to note that this column of calculations does not fully account for current or future inventory. Any affordable housing units in construction after April 30, 2013 are not listed in the 2013 Subsidized Housing Inventory on which this table of 2013-2018 Production Goals is based.

The Town of Watertown seeks to increase its inventory of state-certified affordable units at a pace generally consistent with the following production schedule. Watertown will need approximately 7 more years to achieve the ten percent goal.

**Table 23: Watertown Affordable Housing Production Goals, 2013-2018**

<b>WATERTOWN Affordable Housing Goals</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Total year-round homes	15,521	15,521	15,521	15,521	15,521	15,521
Cumulative state-certified affordable units	1,010	1,088	1,166	1,244	1,322	1,400
10% requirement	1552.1	1552.1	1552.1	1552.1	1552.1	1552.1
Chapter 40B gap	542.1	464.1	386.1	308.1	230.1	152.1
Required # for 0.5% of total homes	78	78	78	78	78	78

An annual review of the goals and strategies set forth in this plan should occur through its expiration. When plan milestones are achieved, the town should celebrate those achievements.

*Measureable Milestones:*

- Set housing production goals by identifying the number and type of affordable units the town will achieve annually.
- Review the Housing Production Plan goals and strategies annually.
- Measure and celebrate achievement of Housing Production Plan milestones.

**Strategy 1.2: ENSURE AFFORDABLE UNITS REMAIN ON THE SHI.**

The Town of Watertown should work with the owners of expiring SHI units, specifically the 156-unit Arsenal Apartments (set to expire in 2013), to recertify all units so that they remain on the town's SHI.

*Measurable Milestone:*

- Recertification of expiring units to remain on SHI.

**GOAL 2: ADOPT ZONING CHANGES TO ADVANCE AFFORDABLE HOUSING PRODUCTION.**

**STRATEGY 2.1: EXPLORE AMENDING RESIDENTIAL DISTRICTS R.75 AND R1.2 TO ALLOW FOR MULTI-FAMILY DEVELOPMENT BY-RIGHT.**

Although multi-family districts have been codified in the zoning ordinance and mapped, all multi-family development (except in the CB district) still requires a special permit for 3-4 units, or a special permit with site-plan review for projects with 4 units or more. Allowing for multi-family structures by right up to a certain number of units (at least 4) with site plan review would provide opportunities for more affordable condominium or rental units within the town. For larger projects, a special permit would still be required with site plan review.

*Measurable Milestone:*

- Consider multi-family 4+ with SPR only if a certain number of affordable units are provided as part of the project.

**STRATEGY 2.2: ANALYZE INDUSTRIAL AND PLEASANT STREET CORRIDOR ZONING DISTRICTS TO IDENTIFY AREAS MORE APPROPRIATE FOR MIXED-USE AND/OR MULTIFAMILY DEVELOPMENT, AND POTENTIALLY REZONE.**

*Measurable Milestone:*

- Identify target areas for mixed-use and multi-family residential development.
- Draft zoning to allow for desired development within the target areas.

### **STRATEGY 2.3: EXPLORE OPPORTUNITIES TO ALLOW FOR GREATER DENSITIES IN THE CLUSTER RESIDENTIAL ZONING DISTRICT.**

Currently, the Cluster Residential district densities are essentially the same as those in the larger Single-Family S-10 district – one unit per 10,000sf lot area. Allowing for greater densities, or providing a density bonus for projects with smaller unit sizes (e.g. cottage developments), would provide an opportunity to create more affordable options within the community.

#### *Measurable Milestones:*

- Provide Planning Board with sample cottage development bylaws.
- Amend cluster residential zoning to allow for slightly greater densities and/or cottage developments.
- Only allow for higher density when affordable units are created within a development projects.

### **STRATEGY 2.4: AMEND PARKING REQUIREMENTS FOR MULTI-FAMILY DEVELOPMENTS.**

Current parking requirements for multi-family development are high - studios require 1.5 spaces, 1-bedrooms require 1.5 spaces, 2-bedrooms require 1.75 spaces, and 3+bedrooms require 2. Additionally, tandem parking is not allowed anywhere outside of the Central Business district. Allowing for tandem parking, and lowering minimum parking space per unit requirements (e.g. 1 per studio, 1.25 per 1-bedroom, 1.5 for 2-bedrooms, and 2 for 3+ bedrooms) would make multi-family development in appropriate transit-accessible locations more achievable.

#### *Measurable Milestones:*

- Provide Planning Board with sample parking bylaws from other municipalities.
- Identify appropriate parking requirements, and amend zoning where needed.

### **STRATEGY 2.5: AMEND INCLUSIONARY ZONING REQUIREMENTS.**

Currently, all new developments with six or more residential units, or mixed-use developments containing 15 or more total units, are required to provide at least ten percent (10%) of total dwelling units as affordable. Raising the threshold from 10% to 12.5% would improve Watertown's progress toward the affordable housing production goal of 10% set by the State. Additionally, lowering the mixed-use requirement to the 6-unit threshold would also increase the affordable housing stock.

Affordable unit square footage requirements in Watertown are larger than some market rate units in some new developments throughout the region. Currently, minimum square footage cannot be less than 800sf for a 1-br, 1,000sf for a 2-br or 1,350sf for a 3-br. Reducing minimum unit sizes is recommended to encourage more housing production. Allowing studios and single-room-occupancy units would also be recommended.

#### *Measurable Milestones:*

- Identify new minimum unit sizes following State guidelines/requirements.
- Amend zoning ordinance to reflect new affordable housing threshold and unit sizes.

## **STRATEGY 2.6: ADOPT AN ACCESSORY APARTMENT BYLAW.**

The Town amended the zoning ordinance to remove accessory apartment permits. The Town should consider in what circumstances accessory apartments might be allowed. Currently, Watertown only allows for the rental of not more than two rooms (without cooking facilities) within an existing housing unit. The town does not allow for accessory apartments, either within or attached to the primary structure, or in an accessory structure. Adopting an accessory unit bylaw would provide for additional opportunities for smaller scale and affordable dwelling unit alternatives. Any potential bylaw should include provisions for on-site parking, include maximum unit size (i.e. 1,000sf), and a maximum number of bedrooms (i.e. 1 bedroom).

### *Measureable Milestones:*

- Provide the Planning Board with information about options for Accessory Apartment housing and sample bylaws.
- Identify appropriate locations or zoning districts for accessory units.
- Consider this program as a tool for maintaining/preserving existing housing stock in the one and two-family zoning districts by allowing accessory units as part of existing structures.
- Consider allowing accessory apartments for senior and/or cost burdened households.

## **GOAL 3: MAINTAIN A DIVERSE HOUSING STOCK WITH INCREASED OPPORTUNITIES FOR LOWER- AND MIDDLE-INCOME HOUSEHOLDS.**

### **STRATEGY 3.1: IDENTIFY SITE(S) FOR ADDITIONAL AFFORDABLE HOUSING AND MIXED-USE, MIXED-INCOME DEVELOPMENTS TO PROVIDE HOUSING UNITS AFFORDABLE TO A RANGE OF INCOMES IN AMENITY RICH ENVIRONMENTS TO MEET THE PREFERENCES OF HOUSEHOLDS.**

The Planning Board, Watertown Housing Partnership, and the Housing Authority should continue to work with the community to identify priority housing development sites within Watertown for additional SHI-eligible units, particularly in larger mixed-use and mixed-income developments. Parcels along high ridership bus routes, surface parking lots along Arsenal Street, and other I-3 zoned land where multi-family is allowed by special permit should be prioritized. Potential sites already identified by the Town as part of the HPP process include:

- 33 Mt. Auburn
- 30 Rear Washburn St. and 53 Rear Franklin St.
- 56-60 Irving St. (Pirolli's)
- 58 Irving St. and 202-204 Arsenal St.
- 60 Howard St. and 45 Bacon St.
- 192 Pleasant St.

For identified sites, the Town will encourage developers to include affordable units that meet LIP requirements by leveraging their existing inclusionary bylaw – currently a 10%

requirement; 12.5% with proposed amendment. (See recommendation 2.5). Other permitting mechanisms (including Comprehensive Permits) may be considered for these sites.

The Town will also encourage additional affordable unit creation by considering municipally-owned properties. The Town will work in partnership with the Watertown Housing Authority to explore additional affordable housing development opportunities on Authority-owned properties.

*Measurable Milestones:*

- Further identify priority development sites for mixed-use and mixed-income development.
- Develop and review a Town-owned parcel list for feasible development sites.
- Partner with the Watertown Housing Authority and MetroWest Collaborative Development to identify development opportunities and use local housing resources to advance new development when possible.

**STRATEGY 3.2: HOLD DISCUSSIONS WITH DEVELOPERS TO BETTER UNDERSTAND LOCAL, REGIONAL AND STATEWIDE HOUSING MARKET DEVELOPMENT TRENDS.**

Having a thorough understanding of housing market trends from various perspectives will help the Town of Watertown to identify and prioritize appropriate housing development types to meet the needs of various demographic groups within the town, and to put into place the necessary policies to achieve desired outcomes.

*Measureable Milestone:*

- Convene group of local and regional housing developers.

**STRATEGY 3.3: CONTINUE TO INVEST IN ACQUISITION/REHAB PROJECTS TO INCREASE THE SUPPLY OF AFFORDABLE HOUSING.**

The Town has invested significant resources over the last 5-years in acquisition and rehab of existing properties for affordable housing. Continuing to invest resources through partner organizations, including the use of HOME funds, will enable the town to further increase its affordable housing stock.

*Measurable Milestone:*

- Consider options to purchase existing two-families throughout the community and rehabbing for use as affordable and middle income units.

**GOAL 4: PROVIDE SENIORS AND PERSONS WITH DISABILITIES WITH GREATER HOUSING OPTIONS.**

**STRATEGY 4.1: WORK TO ADDRESS SENIOR NEEDS THROUGH SUPPORTIVE HOUSING POLICIES.**

The Housing Needs analysis identified a significant number of senior households in need of potential housing assistance due to cost burdens and related issues with maintaining their homes. The Town of Watertown should continue to support developing new housing that is handicapped-adaptable or fully accessible to people with disabilities, including seniors, and integrate or connect community supportive housing services into new development.

The Watertown Housing Partnership should coordinate with the Watertown Commission on Disability and other senior advocates to help households in need get the support they deserve.

*Measurable Milestones:*

- Continue to encourage accessible and adaptable units in new developments.
- Integrate or connect community supportive housing services into new development.
- Strengthen connections to local senior advocacy organizations to ensure local needs are identified and met.
- Promote existing State and regional programs that will assist with weatherization, rehabilitation, modifications and other home repairs.

**STRATEGY 4.2: EXPLORE MECHANISMS TO ALLOW WATERTOWN'S SENIORS TO AGE WITHIN THE COMMUNITY AND TO BETTER SERVE PERSONS WITH DISABILITIES, THROUGH HOUSING REHABILITATION/MODIFICATION PROGRAMS.**

Watertown should promote existing programs, including the Home Modification Loan Program, and match these funds with local HOME funds for additional home improvements.

*Measurable Milestone:*

- Support local initiatives around aging in place/community.

**STRATEGY 4.3: SUPPORT EMERGENCY REPAIRS PROGRAM.**

The Town should consider using staff resources to support a small grant Emergency Repair program, designed to provide assistance to income-eligible Watertown residents to make repairs and alterations to their homes for safety and health reasons. Senior and disabled households should receive priority assistance.

This program can address house repairs like minor plumbing or electrical, light carpentry, smoke and carbon monoxide detectors, weather stripping, grab bars and railing, and other interior and exterior State Building Code updates.

*Measurable Milestone:*

- Explore the creation of an Emergency Repairs program, either independently or with a partner, to increase services for housing rehabilitation.

**GOAL 5: IDENTIFY NEW FUNDING SOURCES FOR AFFORDABLE HOUSING PRODUCTION.**

**STRATEGY 5.1: CONSIDER THE ADOPTION OF THE COMMUNITY PRESERVATION ACT (CPA).**

The Massachusetts Community Preservation Act (CPA) is a smart growth tool that allows communities to create a local Community Preservation Fund for affordable housing, open space protection and historic preservation. Community preservation funds are raised through a tax surcharge no more than 3% of the tax levy against real property, which can only be adopted through a town or citywide ballot referendum. Of monies raised, at least 10% must go to affordable housing initiatives. Over 155 municipalities in the Commonwealth have adopted CPA, however, Watertown is not among them. Successfully advocating for and adopting CPA would provide Watertown with additional revenues to help achieve more affordable housing through property acquisition, rehabilitation, preservation and other strategies.

*Measureable Milestones:*

- Develop and distribute materials about the benefits of CPA, and successes within other communities.

## VII. Implementation Plan

### Affordable Housing Production Goals, 2013 – 2018

Town of Watertown Affordable Housing Implementation Plan, 2013-2018

Strategy	Responsible Entities	Time Frame	Page #
<b>GOAL 1: SET AND ACHIEVE AFFORDABLE HOUSING PRODUCTION GOALS AND MAINTAIN INVENTORY.</b>			
<b>STRATEGY 1.1: SET HOUSING PRODUCTION GOALS</b>	Community Development & Planning Department, Planning Board, Watertown Housing Partnership	Near Term	p.50
<b>STRATEGY 1.2: ENSURE AFFORDABLE HOUSING UNITS REMAIN ON THE SHI</b>	Community Development & Planning Department, Watertown Housing Partnership	Ongoing	p.51
<b>GOAL 2: ADOPT ZONING CHANGES TO ADVANCE AFFORDABLE HOUSING PRODUCTION.</b>			
<b>STRATEGY 2.1: EXPLORE AMENDING RESIDENTIAL DISTRICTS R.75 AND R1.2 TO ALLOW FOR MULTI-FAMILY DEVELOPMENT BY-RIGHT.</b>	Town Manager, Town Council, Planning Board, Community Development and Planning Department	Near Term	p.51
<b>STRATEGY 2.2: ANALYZE INDUSTRIAL AND PLEASANT STREET CORRIDOR ZONING DISTRICTS TO IDENTIFY AREAS MORE APPROPRIATE FOR MIXED-USE AND/OR MULTI-FAMILY DEVELOPMENT, AND POTENTIALLY REZONE.</b>	Town Manager, Town Council, Planning Board, Community Development and Planning Department	Mid Term	p.51
<b>STRATEGY 2.3: EXPLORE OPPORTUNITIES TO ALLOW FOR GREATER DENSITIES IN THE CLUSTER RESIDENTIAL ZONING DISTRICT.</b>	Town Manager, Town Council, Planning Board, Community Development and Planning Department	Mid Term	p.52
<b>STRATEGY 2.4: AMEND PARKING REQUIREMENTS FOR MULTI-FAMILY DEVELOPMENTS</b>	Town Manager, Town Council, Planning Board, Community Development and Planning Department	Near Term	p. 52
<b>STRATEGY 2.5 AMEND INCLUSIONARY ZONING REQUIREMENTS</b>	Town Manager, Town Council, Planning Board, Community Development and Planning Department	Near Term	p. 52
<b>STRATEGY 2.6: ADOPT AN ACCESSORY APARTMENT BYLAW</b>	Town Manager, Town Council, Planning Board, Community Development and Planning Department	Mid Term	p.53

Strategy	Responsible Entities	Time Frame	Page #
<b>GOAL 3: MAINTAIN A DIVERSE HOUSING STOCK WITH INCREASED OPPORTUNITIES FOR LOWER- AND MIDDLE-INCOME HOUSEHOLDS.</b>			
<b>STRATEGY 3.1: IDENTIFY SITE(S) FOR ADDITIONAL AFFORDABLE HOUSING AND MIXED-USE, MIXED-INCOME DEVELOPMENTS TO PROVIDE HOUSING UNITS AFFORDABLE TO A RANGE OF INCOMES IN AMENITY RICH ENVIRONMENTS TO MEET THE PREFERENCES OF HOUSEHOLDS</b>	Planning Board, Community Development and Planning Department, Watertown Housing Partnership, Housing Authority	Near Term	p. 53
<b>STRATEGY 3.2: HOLD DISCUSSIONS WITH DEVELOPERS TO BETTER UNDERSTAND LOCAL, REGIONAL AND STATEWIDE HOUSING MARKET DEVELOPMENT TRENDS</b>	Watertown Housing Partnership, Community Development and Planning Department	Near to Mid term	p.54
<b>STRATEGY 3.3: CONTINUE TO INVEST IN ACQUISITION/REHAB PROJECTS TO INCREASE THE SUPPLY OF AFFORDABLE HOUSING</b>	Watertown Housing Partnership, Metro West Collaborative Development	Near Term and Ongoing	p. 54
<b>GOAL 4: PROVIDE SENIORS AND PERSONS WITH DISABILITIES WITH GREATER HOUSING OPTIONS.</b>			
<b>STRATEGY 4.1: WORK TO ADDRESS SENIOR NEEDS THROUGH SUPPORTIVE HOUSING POLICIES</b>	Watertown Housing Partnership, Watertown Commission on Disability, Community Development & Planning Department	Near Term and Ongoing	p.54
<b>STRATEGY 4.2: EXPLORE MECHANISMS TO ALLOW WATERTOWN'S SENIORS TO AGE WITHIN THE COMMUNITY, AND TO BETTER SERVE PERSONS WITH DISABILITIES, THROUGH HOUSING REHABILITATION/ MODIFICATION PROGRAMS</b>	Watertown Housing Partnership	Ongoing	p.55
<b>STRATEGY 4.3: SUPPORT EMERGENCY REPAIRS PROGRAM</b>	Community Development & Planning Department, Watertown Housing Partnership	Near to Mid Term	p. 55

Strategy	Responsible Entities	Time Frame	Page #
<b>GOAL 5: IDENTIFY NEW FUNDING SOURCES FOR AFFORDABLE HOUSING PRODUCTION.</b>			
<b><i>STRATEGY 5.1: CONSIDER THE ADOPTION OF THE COMMUNITY PRESERVATION ACT (CPA)</i></b>	Watertown Housing Partnership, Community Development and Planning Department	Mid term	p. 56

# Appendix A:

## DHCD Affirmative Fair Housing Marketing Guidelines

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the Subsidized Housing Inventory (SHI) shall have an Affirmative Fair Housing Marketing Plan. To that end, DHCD has prepared and published comprehensive guidelines that all agencies use to guide the resident selection of affordable housing.

In particular, the local preference allowable categories are specified:

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

These were revised on June 25, 2008, removing the formerly listed allowable preference category, "Family of Current Residents.")

The guidelines in full can be found at the link:

[http://www.mass.gov/?pageID=ehedterminal&L=3&LO=Home&L1=Community+Development&L2=Chapter+40B+Planning&sid=Ehed&b=terminalcontent&f=dhcd\\_legal\\_ch40bguidelines&csid=Ehed](http://www.mass.gov/?pageID=ehedterminal&L=3&LO=Home&L1=Community+Development&L2=Chapter+40B+Planning&sid=Ehed&b=terminalcontent&f=dhcd_legal_ch40bguidelines&csid=Ehed)

# Appendix B:

