



TOWN OF ROCHESTER
HOUSING PRODUCTION PLAN

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TOWN OF ROCHESTER HOUSING PRODUCTION PLAN

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Appendix

Prepared by

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TOWN ROCHESTER HOUSING PRODUCTION PLAN

I. Executive Summary

A. Introduction

Rochester is a small, rural community that still retains many of the farms that began in the town over 300 years ago. Rochester's agricultural character, winding roads, and open space are evident as one travels throughout the town and views scenic pastures, meadows, woodlands, ponds, and cranberry bogs. Much of Rochester's land is undeveloped although extensive cranberry agriculture, broad swaths of wetland and hydric soils, and significant protected acreage preclude broad-based development. Of the town's 23,290 acres, about 5.1 % is developed in sense of buildings and homes, mostly single family residences. While Rochester's population was once the lowest of the surrounding town's, the community has seen a growth rate substantially higher than its neighbors over the past thirty years. In addition, Rochester is projected to continue to grow, from a current population of 5,218 to 8,061 or about 977 new housing units by the year 2030.

B. Housing Goals and Challenges

The term Inventoried Affordable by the Commonwealth of Massachusetts means that housing costs shall not exceed 30% of the income of a household with total income at or below 80% of the area median income of a pre-determined geographic area. Rochester is included within a greater Brockton group. The Commonwealth has set an objective that each municipality shall have a documented inventory of "Inventoried Affordable" living units equal to or greater than 10% of the total living units. Should the percentage fall below 10% a developer is entitled to apply for a Comprehensive Permit allowing him to bypass local zoning bylaws through application to the Zoning Board of Appeals in exchange for a project which generates at least 25% of the proposed units qualifying as Inventoried Affordable.

As of Fall 2007, Rochester has 8 Affordable living units or 0.48% of the 1,682 year-round living units. Clearly Rochester is at risk of Comprehensive Permit applications. To generate 10%, Rochester needs to add 160 units of Inventoried Affordable housing to the state. And, since Comprehensive Permits usually can't make a profit with more than 25% affordable, this would generate 480 additional market-rate living units for a total additional of 640 units, or a growth rate of 38% if done in one year. Such projects are typically done at significantly higher density than conventional subdivisions and, in addition they will generate a need for increased municipal services and schools.

In the fall of 2006, Rochester Selectmen received a preliminary proposal from one of the Commonwealth's sponsoring agencies for a Comprehensive Permit for 146 units of housing. The following year the Rochester Board of Appeals received a definitive

application based on feedback received from the 2006 preliminary on October 30, 2007. This definitive application for a Comprehensive Permit is for 144 units of housing, thirty-six of which would qualify as Inventoried Affordable by the Commonwealth.

Though the Town of Rochester recognizes the need to identify areas within the community that would support a variety of housing choices to current residents, it is also aware of the many constraints involved.

❑ Zoning

Zoning By-law ordinances are enacted by communities to control the use of land including the patterns of housing development. Like most communities, Rochester's Zoning By-law largely reflects lot sized-zones of 87,120 with a minimum lot frontage of 225 feet for agricultural-residential uses. This type of zoning was put in place to accommodate septic systems in compliance with title V requirements in conjunction with private wells on primarily glacial terrain. These conditions could potentially constrain the construction of affordable housing.

❑ Infrastructure and Environmental Concerns

The Town of Rochester has a wealth of natural and biological resources including aquifers, rivers, streams, priority habitats, wetlands, cranberry bogs, and soils of significance identified by the state. Most residents are aware of the town's treasures and would like to see them preserved.

Rochester also has limited municipally supplied water and no public sewer services. Much of the community is reliant on wells and septic systems, controlling the density of development. While regulations to development due to wetlands, aquifers, priority and estimated habitat, septic systems and private well siting are important, they pose challenges to the amount of buildable land, limiting the amount of development allowed, while increasing cost and time. *Any new development within the Town of Rochester's environmental constraints should focus on areas of town that have the least amount of limitations.*

❑ Transportation

To accommodate new development, SRPEDD build-out projections anticipate that another 191 miles of roadway will be created. It is important that the Town evaluates and selects appropriate measures to relieve the impact of growth on traffic. Presently there are no major roadways that run through the Town of Rochester. Currently public transportation is limited to non-existent and residents must rely on their automobiles, another burden for those with limited incomes.

❑ School Enrollment

Those enrolled in school (nursery through graduate school) totaled 1,305 or 28.5% of the town's population. Those enrolled in nursery school through high school totaled 1,075, or 82% of those enrolled in school. These figures represent a significant increase (+414) in school enrollment from 1990, when there were 891 students enrolled in local schools. The Rochester Master Plan identified "*where the money goes*" based on their fiscal year 2007 expenditures. The town's predominant expenditure is education costs where they spend approximately 69% of the total town budget. Other funds expended within the community do not compare to the funding spent on education. Though it is difficult to place an exact cost associated with educating an individual student, it was found to be within the range of \$9,000 and \$11,500 per student. (Rochester Master Plan 2009)

❑ Availability of Subsidy Funds

The availability of subsidized funding for affordable housing is increasingly difficult to obtain. Affordable housing preservation and production as well as rental units have suffered budget cuts over the past few years making it extremely difficult to compete for and obtain funding that maybe less available. Rochester has not passed the Community Preservation Act, which could help provide an important funding mechanism for affordable housing, and preservation of open space and historical sites. In 2006 the community voted not to adopt the CPA by only 53% in a local election.

❑ Community Perceptions

Affordable housing conjures images of potential plunge in property values, increased crime, and neglect. On the other hand, with increased real estate prices, there exists a need to provide affordable housing. Many professionals, college-aged children, and elderly residents and their family members may not be able to afford to live or remain in the community. The Town of Rochester is interested in addressing these issues by taking a more proactive approach to support affordable housing initiatives.

It will be necessary to engage the community in discussion on affordable housing and present information related to the issue to dispel myths to help solidify local support. These outreach efforts are imperative to supplying the community with much needed affordable housing for the future.

C. Summary of Housing Needs Assessment

The Housing Needs Assessment provides an overview of the current housing situation in the town of Rochester, the context within which a responsive set of strategies can be

developed to address housing needs and meet any production goals set forth by the community. Table 1-1 summarizes the demographic and housing characteristics in Rochester and compares this information to that of Plymouth County, and the state.

Table I-1 Summary of Key Demographic and Housing Characteristics for Town of Rochester, Plymouth County and the State, 2000

Characteristics:	Rochester	Plymouth County	Massachusetts
Household Characteristics			
Total Population	4,581	472,822	6,349,097
% less than 19 years	29.10%	26.80%	23.60%
% 20 to 34 years	15.20%	30.50%	21.00%
% 35 to 44 years	18.70%		
% 45 to 54 years	19.50%	14.70%	13.80%
% 55 to 64 years	9.30%		
% 65 years or more	8.20%	11.80%	13.50%
Median age	38.1 years	36.8 years	36.5 years
% of Non-family households	17.80%	27.30%	36%
Average household size	2.91 persons	2.74 persons	2.51 persons
Median income	63,289	55,615	50,502
Individuals in poverty	3.10%	6.60%	9.00%
% earning less than \$25,000	14.40%	20.50%	24.60%
% earning more than 100,000	23.50%	8.80%	17.70%
Housing Characteristics			
% Occupied housing	96.40%	92.7%	93.20%
% Owner-occupied	93.00%	75.6%	61.70%
% Renter-occupied	7.00%	24.4%	38.30%
% Seasonal or Occasional use	0.9%	4.7%	3.60%
% in single-family detached structures	94.90%	71.70%	52.40%
Median sale price	215,000	179,000	185,700
Source: U.S. Census Bureau, 2000			

This data confirms that Rochester has been a place that has attracted families that have typically been able to purchase their own homes. This information reveals some differences and similarities from other communities in the region and the state as a whole.

- **Population and Housing Growth**

From 1980 to 2000, Rochester’s population increased by 1,376 residents involving a growth rate of 39.1% over this period that has put substantial

pressures on local services. Population projections estimate that by 2020 Rochester's population will be up to 6,901.

In regards to housing growth, between 1990 and 2000 the number of units increased by 293 units, a 22% rate of growth and since then another 359 units has been added to the housing stock. Buildout projections prepared by SRPEDD suggest that at buildout Rochester could have approximately 8,416 units added to the housing stock based on current zoning.

- **Level of Homeownership**

Out of 1,634 total housing units in 2000, Rochester had 1,575 occupied units, of which 93% were owner occupied, while the remaining 111 units or 7.0% were rental units. These figures represent a high rate of owner-occupancy than that for Plymouth County as a whole with 75.6% and for the Boston region with 61.7% owner-occupancy. Only 7% of Rochester's households are renter occupied, well below the average of Plymouth County and the state as a whole.

- **Housing Types**

The 2000 census indicated that 1,550 units or 94.9% of all units were single-family detached homes, higher than the 71.7% amount for the County but much higher than the 52.4% amount for the state as a whole. Rochester, like most communities in Massachusetts, has a small supply of mobile homes or trailers. In 1990 they had 1.0% of mobile homes and 0.0% in 2000. While mobile homes tend to be considered affordable, they cannot be counted as part of the Subsidized Housing Inventory because they are not deemed permanent.

- **Age of Population**

In comparison to Plymouth County and the state in general, Rochester's population tends to be aligned with the county and state, with a median age of 38.1 years for the Town of Rochester and 36.8 years for the county and 36.5 for the state. However, the town has a greater portion of school age children with 29.1% of the population less than 19 years of age versus 25.7% and 23.6% for the county and the state, respectively. The age group representing 20 to 34 years of age makes up 15.2% of the population in town, which is quite low compared to the county and state 30.3% and 21.0%, respectfully. The question remains as to whether or not this age group is living with their parents, renting, or homeowners. The figures reveal that 11.0% of 20 to 34 year olds own their own home (176 households) and 39.1% rent. This results in 477 householders out of a total population of 697 in this age bracket living with their parents, or 68.5%. Rochester also had a somewhat higher percentage of those 45 to 54 years of age who are entering the prime of their earning potential and better able to afford the higher cost of housing, 19.5% as opposed to 14.7% for the county. The town has a lower portion of 65 years or older at 8.20% versus 11.8% for the county and 13.5% for the state.

- **Types of Households**

Rochester also has a lower proportion of non-family¹ households, 17.8% versus 27.3% for the county and 36% for the state. A non-family householder is a householder living alone or with non-relatives. This correlates to the relatively higher number of children in Rochester and Plymouth County to the somewhat higher median household size of 2.91 and 2.74 persons respectively, as opposed to 2.51 persons in the state.

- **Income Levels**

Median income levels per the 2000 census were somewhat higher compared to the county or state, \$63,289 in Rochester opposed to \$54,070 and \$50,502 for the county and state, respectively. In addition, the percentage of those earning less than \$25,000 annually was considerably lower than the county or state, 14.4% in Rochester opposed to 20.5% and 24.6% for the county and state. This explains the rather low percentage of individuals living in poverty in Rochester compared to the county and state, 3.1% in Rochester measure up to 6.6% and 9.0% county and state figures. There were a fairly high number of residents earning more than \$100,000, 23.5% opposed to 8.8% and 17.7% for the county and state, respectfully.

- **Housing Market conditions**

The 2000 median housing prices provides a comparison of the Rochester housing to that of Plymouth County and the state, with a substantially higher market value -- \$215,000 for Rochester, \$179,000 for the county and \$185,000 for the state. Since that time housing prices have nearly doubled as the median house value at the end of 2008 was \$360,700. To afford this price a household would have to earn approximately a minimum monthly income of \$10,784. The cause and effect to escalating housing prices are also reflected in increased property taxes, rising energy bills and insurance costs, causing a financial strain on residents, especially those with fixed incomes. (Sources: Warren Group, See Appendix I, calculation of minimum monthly income)

- **Supply of “affordable” housing**

Recent sale data from the Multiple Listing Service for single-family homes indicated that there were no listings from single-family homes listed for under \$200,000 with the exception of a mobile home that would be affordable, but can not be counted as part of the Subsidized Housing Inventory because they are not considered permanent. Additionally, the Massachusetts Department of Housing and Community Development’s most recent data on the Chapter 40B Subsidized Housing Inventory states that Rochester had 1,619 year-round housing units, of

which 8 were counted as affordable, representing 0.5% of the year-round housing stock. Assuming future housing growth, the 10% state goal under Chapter 40B is a moving target and ultimately the required minimum number of year round units will increase over time.

Based on this Housing Needs Assessment, key indicators suggest there are significant needs for affordable housing in the Town of Rochester:

- *More two or three multi-family dwellings are needed as the Town of Rochester single-family units 95% versus a regional standard of 72%.*
- *More housing for the 65 and older population is needed given there is a trend toward an aging population. Based on HUD income information, 35% of Rochester households (or 557 households) would have likely qualified for housing assistance as their incomes were at or below 80% of the area median income.*
- *More rental living units are needed, as only 7% of Rochester's households are renter occupied, in stark contrast to 24.4% in Plymouth County and 38.3% in Massachusetts.*
- *More new housing should be built to accommodate accessibility to those that are either disabled or seniors with supportive services integrated into housing.*
- *More programs to support necessary home improvements, including deleading and septic repairs for units occupied by low income or elderly residents relying on a fixed income.*

The Town of Rochester is in need of affordable housing. Without affordable initiatives, Rochester's elderly and younger population will be unable to afford to remain in town. New housing developments should be managed to result in the following:

- *Provide a wider range of housing options: first time homeownership, rentals, condominiums, and assisted living facilities.*
- *Direct future growth to areas appropriate for density.*
- *Balance growth with protecting the character and natural resources of the community.*

D. Summary of Production Goals

The state administers the Housing Production Program that enable cities and towns to adopt a housing Production Plan that demonstrates production of .50% over one year or 1.0 over two-years of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory.¹ Rochester would have to produce at least 8 units annually to meet these production goals through 2010. When the 2010 census figures become available in

2011, this number will be higher, most likely at least 10 units. If the state certifies that the locality has complied with its annual production goals, the Town may, through its Zoning Board of Appeals, deny comprehensive permit applications without opportunity for appeal by developers.

Using the strategies summarized in Section VII, the Town of Rochester has developed a Housing Production Program to project affordable housing production over a five-year period, however, there is likely to be a great deal of fluidity in these estimates from year to year. The goals are largely based on the following criteria:

- To the greatest extent possible, at least 50% of the units that are developed on publicly owned parcels should be affordable to households earning at or below 80% of area median income and at least another 10% affordable to those earning up to 120% of area median income, depending on project feasibility. The rental projects will also target some households earning at or below 50% or 60% of area median income depending upon subsidy programs.
- Projections are typically based on a minimum of four (4) units per acre. However, given specific site conditions and financial feasibility it may be appropriate to increase or decrease density as long as projects are in compliance with state Title V and wetlands regulations.
- Because housing strategies include some development on privately owned parcels, production will involve projects sponsored by private developers through the standard regulatory process or “friendly” comprehensive permit process. The Town plans to promote increased affordability in these projects when possible.
- The projections involve a mix of rental and ownership opportunities. The Town will work with developers to promote a diversity of housing types directed to different population with housing needs including families, seniors and other individuals with special needs to offer a wider range of housing options for residents.

Production goals over the next five years include the creation of 60 affordable units (targeted to those earning at or below 80% of area median income) and 20 workforce units (targeted to those earning between 80% and 120% of area median income who are still priced out of the private housing market), with 225 total projected number of housing units created. This level of activity would enable the Town to make substantial progress towards the state’s 10 % affordability threshold, however the Town will not be able to meet 10% during the term of this Plan based on the projected activity being still short of about 100 affordable units.

E. Summary of Housing Strategies

The strategies outlined below are based on previous plans, reports, studies, the Housing Needs Assessment, housing goals (see Section I.B above) and the experience of other

comparable localities in the region and throughout the Commonwealth. The strategies are grouped according to the type of action proposed – Building Local Capacity, Planning and Regulatory Reforms, Housing Production, and Housing Preservation – and categorized by Priority 1 and Priority 2 actions. Priority 1 actions are those that will begin within the next two years, most of which will involve some immediate action. Those strategies included in Priority 2 category involve focused attention after the next couple of years, working towards implementation after Year 2 but before the end of Year 5. A summary of these actions is included in APPENDIX 3.

It should be noted however, that a major goal of this Plan is not only to strive to meet the state's 10% goal under Chapter 40B, but also to serve local needs and there are instances where housing initiatives might be promoted to meet these needs that will not necessarily result in the inclusion of units in the Subsidized Housing Inventory (examples include the promotion of accessory apartments or workforce housing for those earning between 80% and 120% of area median income).

Within the context of these compliance issues, local needs, existing resources, affordability requirements and the goals listed in Section II of this Plan, the following housing strategies are offered for consideration. ***It is important to note that these strategies are presented as a package for the Town to consider, prioritize, and process, each through the appropriate regulatory channels.***

1. Capacity Building Strategies

In order to be able to carry out the strategies included in this Housing Plan and meet production goals, it will be important for the Town of Rochester to build its capacity to promote affordable housing activities. This capacity includes gaining access to greater resources – financial and technical – as well as building local political support, continuing to develop partnerships with public and private developers and lenders, and creating and augmenting local organizations and systems that will support new housing production.

- ***Conduct ongoing educational campaign***
Continue to engage the community in discussions on affordable housing to present information on the issue needed to dispel myths and negative stereotypes and help galvanize local support, political and financial, for new production.
- ***Secure Professional Support***
Hire the necessary professional support to effectively coordinate the implementation of various components of the Housing Production Plan
- ***Create a Municipal Affordable Housing Trust***
Establish a Municipal Affordable Housing Trust to create a Housing Trust Fund dedicated to promoting affordable housing and as a permanent

municipal entity for overseeing the implementation of the Housing Production Plan.

- *Access housing resources*
Reach out to private, public and nonprofit entities to secure additional housing resources – technical and financial – in support of efforts to produce affordable housing.
- *Encourage training for board and committee members*
Promote opportunities for Town boards and committee members to take advantage of ongoing training and educational programs related to affordable housing.
- *Apply for Commonwealth Capital Scoring*
Submit the application for Commonwealth Capital scoring that is used by the state to allocate a wide range of discretionary funding related to the environment, transportation, infrastructure, economic development, and housing. Municipalities are scored in large part related to the progress they have made towards promoting smart growth.
- *Promote Approval of the Community Preservation Act (CPA)*
Establish a special committee to explore the local adoption of CPA comprised of members from a variety of Town boards and committees and local organizations, chaired by a member of the Board of Selectmen. More than 100 municipalities in the Commonwealth are benefiting from this important resources that could be pivotal to Rochester preserving its history, open space and housing affordability.

2. *Planning and Regulatory Strategies*

The Town of Rochester should consider the following planning and zoning related strategies to provide appropriate incentives and guidance to promote the creation of additional affordable units:

- *Adopt inclusionary zoning*
Adopt inclusionary zoning to ensure that any new residential development in Rochester provides a percentage of affordable units or cash in lieu of units.
- *Adopt Affordable Housing Guidelines*
Prepare an approve Affordable Housing Guidelines to provide guidance to developers on the types of housing proposals that will be acceptable to the community.
- *Revise existing flexible development bylaw*

Rochester's flexible development bylaw offers no provisions for density bonuses or affordable housing. Consideration should be given to adopt greater incentives to encourage the following: density bonuses for more housing units in return for recreational facilities and other municipal amenities, density bonuses for cluster development with more open space and density bonuses for low-and-moderate income housing.

- *Allow a wider range of housing types*
Promote greater housing diversity by allowing a broader mix of dwelling types based on specific conditions and in appropriate locations.
- *Allow starter housing on nonconforming lots*
Explore zoning options for promoting starter homes on lots that do not meet minimum area or dimensional requirements but might still be suitable for the development of starter housing and prepare and adopt a zoning bylaw to enable these lots to be developed under specific criteria.
- *Promote mixed-use development*
Promote mixed-use residential and commercial development through changes in the Zoning Bylaw, directing such development to places in town that already allow commercial uses and are better suited to higher density development and requiring some amount of affordability.
- *Adopt accessory apartment bylaw*
Adopt accessory apartment bylaw. Although accessory apartments are unlikely to be counted as part of the Subsidized Housing Inventory (SHI) given existing requirements, they still add needed diversity to the existing housing stock.
- *Exempt affordable housing from subdivision phasing bylaw*
Amend the existing bylaw to exempt developments with affordable units from the established growth limits.
- *Revise multi-dwelling bylaw*
Rochester's Zoning Bylaw allows multi-family dwelling units by special permit but it is very restrictive. Consideration should be given to reduce minimum lot sizes by half in appropriate areas for affordable housing development.

3. *Housing Production Strategies*

To accomplish the actions included in this Housing Production Plan and meet production goals, it will be essential for the Town of Rochester to reach out to the development

community and sources of public and private financing to secure the necessary technical and financial resources to create actual affordable units. While some of the units produced may rely on the participation of existing homeowners, most of the production will require joint ventures with developers – for profit and non-profit – to create affordable housing.

- *Make publicly-owned land available for affordable housing*
Convey suitable Town-owned properties to developers for some amount of affordable housing based on identified local terms and conditions.
- *Support private development in line with local guidelines*
Reach out to local developers who have been active in producing affordable housing to discuss the Town’s interest in promoting these units, possible areas and opportunities for new development, local guidelines and priorities for new development, and prospects for working together in the future.
- *Convert existing housing to long-term affordability*
Explore various program models for converting existing housing units that have long-term affordability restrictions and prepare an implementation plan that outlines program procedures and the respective roles and responsibilities of various municipal staff persons and boards and committees.
- *Promote accessory apartments*
After adopting new zoning to better promote the development of accessory units that can help diversify the town’s housing stock, conduct outreach to property owners to acquaint them with new requirements. Also, explore efforts in other communities to promote affordable accessory apartments, such as Wellfleet’s, and determine how best to move forward locally.
- *Encourage adaptive reuse*
Encourage the redevelopment of vacant, underutilized or obsolete property in to mixed or residential use.

4. *Housing Preservation*

Housing production is critical, but the Town also should make efforts to refer eligible homeowners to existing programs that can address the deferred home maintenance needs of the lower income residents, including seniors.

- *Help qualifying homeowners access housing assistance*
Disseminate information and make referrals to local, regional and state programs that provide technical and financial assistance to help qualifying property owners make necessary home improvements including

building code violations, septic repairs, handicapped accessibility improvements, lead paint removal and weatherization.

II. Introduction

The Town of Rochester is small, rural community situated in southeastern Massachusetts, about 50 miles south of Boston and about the same distance east of Providence, Rhode Island. Rochester was founded in 1679 and incorporated in 1686. It got its name from the early settlers because of the seashores teemed with oysters reminding them of a town in England of the same name. At one time the towns of Marion, Mattapoissett and Wareham were all part of Rochester, separating from the Town in 1857. The Town of Rochester is bordered by Lakeville and Middleboro on the north, Wareham and Marion on the east, Mattapoissett on the south and Acushnet and Freetown on the west.

Today Rochester retains its small-town, rural character, which has preserved many of the farms that began in the town over 300 years ago. Rochester's agricultural character, winding roads, and open space are evident as one travels throughout the town and views scenic pastures, meadows, woodlands, ponds, and cranberry bogs. Much of Rochester's land is undeveloped, containing extensive cranberry agriculture, broad swaths of wetland and hydric soils, and significant protected acreage, which preclude broad-based development. Of the town's 23,289.6 acres, about 5.06% is developed in the sense of buildings and homes, mostly in single residences. While Rochester's population was once the lowest of the surrounding towns, the community has seen a growth rate substantially higher than its neighbors over the past thirty years. In addition, Rochester is projected to continue to grow, from a current population of 5,218 to 8,061 by the year 2030.

A. Purpose of the Project

The Town's 2009 Master Plan states "Market forces are working against Rochester's objectives of a diverse, multifaceted population." Over the past ten years housing prices have increased dramatically in Rochester, with building lots reaching the \$300,000 level, and a few single-family homes selling for \$1,000,000 or more in 2006. Even with the recent "housing bubble" burst, current home prices remain out of the reach of many buyers, with a median owner-occupied value of \$360,700 in 2008. The Master Plan expresses concerns that a "suburban social ethic" is not the ideal profile for the town, and that the current housing situation will not support Rochester's planning goals.

In addition to rising costs of homeownership are escalating energy costs and taxes making it increasingly difficult for some residents to afford to remain in Rochester. Children who grew up in the Town are now facing the possibility that they may not be able to return to raise their own families locally. Long-term residents, especially the elderly, are finding themselves less able to maintain their homes and keep up with increased real estate taxes, but unable to find alternative housing that better meets their current life styles. Families are finding it more difficult to "buy up", purchasing larger homes as their families grow. Town employees and employees of local businesses are increasingly hard pressed to find housing that is affordable. More housing options are required to address these varying needs.

B. Planning Process

In order to address the housing needs including affordability issues in the community the Town of Rochester formed an Affordable Housing Committee, February 2009. The mission of the Affordable Housing Committee is to complete a Housing Needs Assessment followed by the development of a Housing Production Plan that will be presented to and considered for adoption by the Planning Board and the Board of Selectmen for potential submittal to the state's Department of Housing and Community Development (DHCD) for approval under Housing Production requirements.

The Housing Plan was developed in two phases. The first phase was the ***Rochester Housing Needs Assessment***, which was completed in July 2009. The purpose of this document is to identify the housing needs that are not being met through the analysis of housing and socio- economic data. This Housing Needs Assessment was developed with funds provided by the Commonwealth of Massachusetts, District Local Technical Assistance program (DLTA), which allowed for the Southeastern Regional Planning and Economic Development District (SRPEDD) to assist the Town of Rochester with its completion.

The second phase of the process focused on housing production goals and strategies that the Town may use to meet its housing needs by producing a ***Housing Production Plan*** that incorporates the Housing Needs Assessment. The Housing Production Plan identifies regulatory changes that can better guide new development including incentives for promoting the integration of affordable housing; preferable locations for promoting a wider range of housing types; opportunities for building capacity to create new housing; and characteristics of housing that will be encouraged. It also identifies Town-owned properties that may be suitable for the development of affordable housing. The second element of the Rochester Housing Production Plan was developed with funds provided by the Commonwealth of Massachusetts, South Coast Rail Technical Assistance (SCRТА) program. Again, this funding allowed for the Southeastern Regional Planning and Economic Development District to assist the Town of Rochester with completion.

C. Housing Goals

Based on this Housing Needs Assessment, key indicators suggest there are significant needs for affordable housing in the Town of Rochester:

- *More two or three multi-family dwellings are needed as the Town of Rochester single-family units 95% versus a regional standard of 72%.*
- *More housing for the 65 and older population is needed given there is a trend toward an aging population. Based on HUD income information, 35% of Rochester households (or 557 households) would have likely qualified for housing assistance as their incomes were at or below 80% of the area median income.*

- *More rental living units are needed, as only 7% of Rochester’s households are renter occupied, in stark contrast to 24.4% in Plymouth County and 38.3% in Massachusetts.*
- *More new housing should be built to accommodate accessibility to those that are either disabled or seniors with supportive services integrated into housing.*
- *More programs to support necessary home improvements, including deleading and septic repairs for units occupied by low income or elderly residents relying on a fixed income.*

The Town of Rochester is severely lacking in affordable housing. Without affordable initiatives, Rochester’s elderly and younger population will be unable to afford to remain in town. New housing developments should be managed to result in the following:

- *Provide a wider range of housing options: first time homeownership, rentals, condominiums, and assisted living facilities.*
- *Direct future growth to areas appropriate for density.*
- *Balance growth with protecting the character and natural resources of the community.*

D. Definition of Affordable Housing

There are a number of definitions of affordable housing as federal and state programs offer various criteria. For example, the federal government identifies units as affordable if gross rent (including costs of utilities borne by the tenant) is no more than 30% of a household’s net or adjusted income (with small deduction per dependent, for child care, extraordinary medical expenses, etc.) or if the carrying costs of purchasing a home (mortgage, property taxes and insurance) is not more than 30% of adjusted gross income. If households are paying more than these thresholds, they are described as experiencing housing affordable problems, and if they are paying 50% or more they have a severe housing affordability problem or cost burden.

Affordable housing can also be identified by percentages of median income for the area, and most housing subsidy programs are targeted to particular income ranges depending on program goals. Extremely low-income housing is directed to those earning at or below 30% of area median income as defined by the U.S Department of Housing and Urban Development (\$21,450 for a family of three for the 30% area median income) and very low-income generally refers to the range between 51% and 80% of area median income (AMI)(\$57,250 for a family of three at the 80% level), and moderate-income from 81% to 100% and sometimes 120% of median income. These income levels are summarized in the table below.

Table II-1 Targeted Income Levels for Affordable Housing
(Rochester is considered to be part of the Brockton Area)

Targeted Income Levels for Affordable Housing in the Brockton Area			
#of Persons in Household	30% of Median HH Income	50% of Median HH Income	80% of Median HH Income
1	16,700	27,850	44,500
2	19,100	31,800	50,900
3	21,450	35,800	57,250
4	23,850	39,750	63,600
5	25,750	42,950	68,700
6	27,650	46,100	73,800
7	29,550	49,300	78,850
8+	31,500	52,450	83,950
2009 Median Household Income for the Brockton PMSA = 79,500			

*Source: U.S Department of Housing and Urban Development

In assessing a community’s progress toward the 10% of affordable housing threshold, the state counts a housing unit as affordable if it is subsidized and/or sponsored by state or federal programs that support low and moderate income households at or below 80% of AMI under Chapter 774 of the Acts of 1969, which established the Massachusetts Comprehensive Permit Law (Massachusetts General Laws Chapter 40B) Most state supported housing assistance programs are targeted to households earning at or below 80% of AMI as well as other income thresholds. The Chapter 40B definition of affordable is as follows:

FIGURE II-1 WHAT IS AFFORDABLE HOUSING?

- ❑ Must be part of a “subsidized” development built by a public agency, non-profit, or limited dividend corporation.
- ❑ At least 25% of the units in the development must be income restricted to households with incomes at or below the 80% of area median income and have rents or sale prices restricted to affordable levels. Restrictions must run at least 15 years for rehabilitation, 30 years for new construction and in perpetuity for new homeownership.
- ❑ Development must be subjected to a regulatory agreement and monitored by a public agency or non-profit organization.
- ❑ Project sponsors must meet affirmative marketing requirements.

III. HOUSING NEEDS ASSESSMENT

A. Demographic Characteristics

1. Population Growth

Table III-1 presents US Census population data from 1980 through 2007 for Rochester and its neighbors. Rochester had the second highest growth rate compared to its neighbors in the decade from 1990-2000, behind only Lakeville in population growth for the same time period. Rochester's estimated growth rate of 13.9% for 2000-2007 was the highest of the six towns.

Table III-1 Population Growth: Rochester and its Neighbors, 1980-2007

<i>Municipality</i>	<i>1980</i>	<i>1990</i>	<i>2000</i>	<i>2007</i>	<i>% Change</i>		
	Actual	Actual	Actual	Estimate	1980-1990	1990-2000	2000-2007
<i>Rochester</i>	3205	3921	4581	5218	22.3%	16.8%	13.9%
<i>Mattapoisett</i>	5597	5850	6268	6447	4.5%	7.1%	2.8%
<i>Marion</i>	3932	4496	5123	5217	14.3%	13.9%	1.8%
<i>Wareham</i>	18457	19232	20335	21154	4.2%	5.7%	4.0%
<i>Lakeville</i>	5931	7785	9821	10587	31.2%	26.1%	7.8%
<i>Middleborough</i>	16404	17867	19941	21245	8.9%	11.6%	6.5%
<i>Freetown</i>	7058	8522	8472	8935	20.7%	-5%	5.5%
<i>Acushnet</i>	8704	9554	10161	10443	9.7%	6.3%	2.7%

Source: U.S. Census Bureau

Table III-2 Project Growth, Rochester and its Neighbors, 2000-2030

<i>Municipality</i>					<i>% Change</i>		
	2000	2010	2020	2030	2000-2010	2010-2020	2020-2030
<i>Rochester</i>	4581	5741	6901	8061	25.3%	20.2%	16.8%
<i>Mattapoisett</i>	6268	6848	7428	8008	9.2%	8.5%	7.8%
<i>Marion</i>	5123	5953	6783	7613	16.2%	13.9%	12.2%
<i>Wareham</i>	20335	22395	24455	26515	10.0%	9.2%	8.4%
<i>Lakeville</i>	9821	11741	13661	15581	19.5%	16.4%	14.0%
<i>Middleborough</i>	19941	22401	24861	27321	12.3%	10.9%	9.9%
<i>Freetown</i>	8472	9642	10812	11982	13.8%	12.1%	10.8%
<i>Acushnet</i>	10161	11581	13001	14421	13.9%	12.3%	10.9%

Source: U.S. Census Bureau

Population projections prepared for Rochester and surrounding communities show that Rochester ranks #1 in population percent change between the years 2000 and 2030. Rochester's population is expected to nearly double over the thirty-year period. With the

smallest population of neighboring communities in 2000, Rochester is projected to rank sixth (6th) in population for the area, behind Wareham, Lakeville, Freetown, Acushnet and Middleborough by the year 2030.

Table III-3 Rochester Build-out Analysis, 1999

Town of Rochester Build-out Population, Planning Department, 2008

Build-Out Living Units		10/9/2008	
		Modest	Integrated
From Rochester Assessors Office		Case	Area
Property Type	Description	Living Units	Living Units
101	Single family	1675	1675
102	Condominiums	68	68
103		1	1
104	Two Family	110	110
105	Three Family	9	9
109	Multiple Res-single parcel	28	28
010-044	Multi-use w residence	67	67
	Current Living Units	1958	1958
	Preliminary Build-Out (09/17/08): MODEST CASE	818	4,652
	Integrated White Areas: 13,955 Acres: INTEGRATED CASE		
	Projected Total	2776	6,610

Source: Town of Rochester, Planning Department

2. Sex and Age Distribution

Table III-4, Sex and Age Distribution, shows the sex and age distribution of Rochester's 2000 population. Both genders are represented fairly equally, with Females making up 49.9% of the population and Males making up 50.1.

Table III-4 Sex and Age Distribution

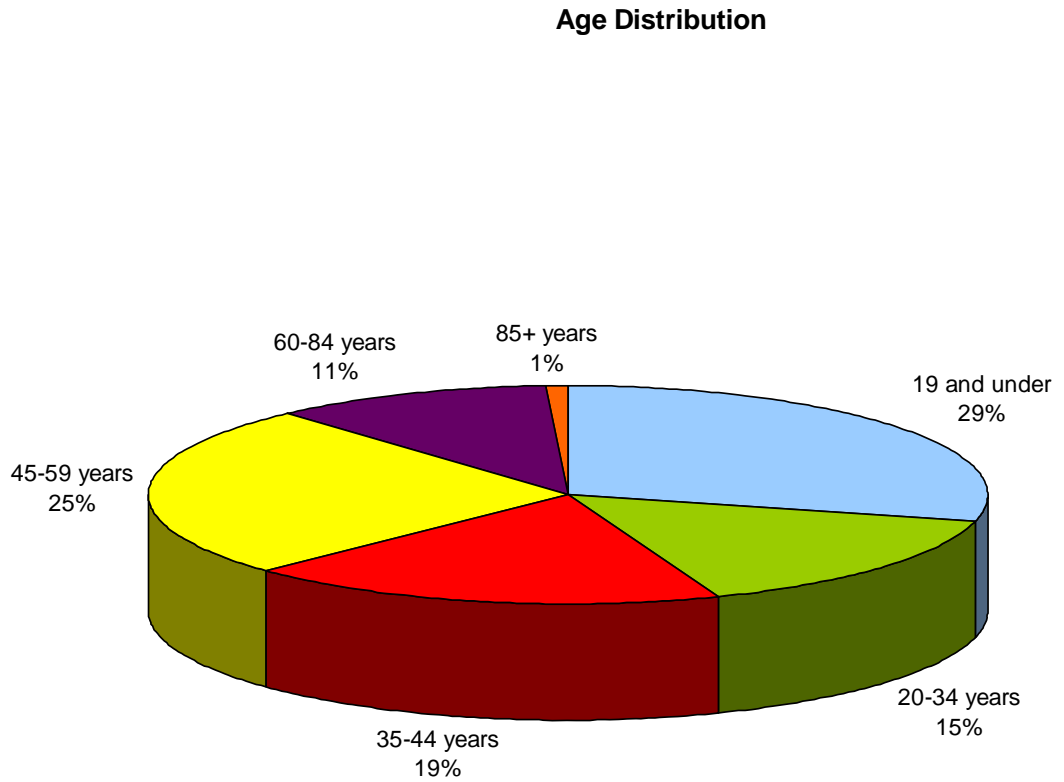
	<u>1990</u>		<u>2000</u>		
Total Population	3921	100.0%	4581	100.0%	
Sex					
Male	1989	50.7	2297	50.1	
Female	1932	49.3	2284	49.9	
Age					
Under 5 years	253	6.5	Under 5 years	278	6.1
5 to 9 years	317	8.1	5 to 9 years	345	7.5
10 to 14 years	391	10.0	10 to 14 years	392	8.6
15 to 19 years	308	7.9	15 to 19 years	314	6.9
20 to 24 years	191	4.9	20 to 24 years	195	4.3
25 to 34 years	505	12.8	25 to 34 years	500	10.9
35 to 44 years	900	23.0	35 to 44 years	858	18.7
45 to 54 years	448	11.4	45 to 54 years	895	19.5
55 to 59 years	117	3.0	55 to 59 years	271	5.9
60 to 64 years	121	3.1	60 to 64 years	154	3.4
65 to 74 years	224	5.7	65 to 74 years	194	4.2
75 to 84 years	119	3.0	75 to 84 years	147	3.2
85 years +	27	0.7	85 years +	38	0.8
Under 19 years	1269	32.5	Under 19 years	1329	29.1
65 years and older	370	9.4	65 years and older	379	8.3

Source: U.S. Census

While there is no available data since 2000 on potential changes in Rochester’s age distribution, changes from 1990 to 2000, if they continue to occur, demonstrate a couple of trends. There was a significant increase in the number of “baby-boomers” in the ten-year period between 1990 and 2000. The 45-59 year old age group made up just over 14% of the population in 1990. This percentage increased to over 25% in 2000. Though the number of children under age 19 increased in the same time period, their percentage of population decreased from 32.5% in 1990 to 29.1% in 2000. Another notable trend is the decrease in the number of 25 to 44 year olds. This age group made up just less than 36% of the population in 1990, but decreased to 29.6% in 2000.

When considering future housing needs in Rochester, the town must recognize that there is a trend towards an aging population. In addition, Rochester must examine the need for affordable housing for young people and families in order to keep a balanced and vibrant mix of age ranges in the community.

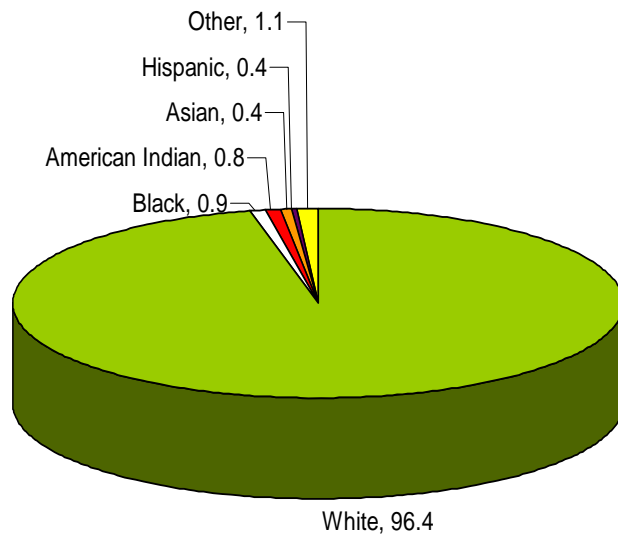
Figure III-1: Age Distribution in Rochester for 2000.



3. Race

Rochester is not racially diverse. In 2000 Rochester's racial composition was 96.4% White, 0.9% Black, and 1.1% Other. See Figure III-2 Racial Composition, 2000.

Racial Composition, 2000



4. Household Composition

Rochester had a total of 1,575 households in 2000; about 82% in family households and 18% in non-family households. The average household size was 2.91 persons and average family size was 3.20 persons. Households with children under 18 made up 42.3% of the total households with individuals age 65 and over comprising 17.9% of total households.

Table III-5 Household Composition, Town of Rochester, 2000

	<i>Number</i>	<i>Percent</i>
<i>Total Households</i>	1575	100.0
<i>Family Households (families)</i>	1294	82.2
<i>Family Households with own children under 18</i>	612	38.9
<i>Married-couple family</i>	1144	72.6
<i>Married-couple family with own children under 18</i>	544	34.5
<i>Female Householder, no husband present</i>	103	6.5
<i>Female Householder, no husband present w/own child. Under 18</i>	44	2.8
<i>Nonfamily Households</i>	281	17.8
<i>Householder living alone</i>	216	13.7
<i>Householder 65 years and over</i>	90	5.7
<i>Households with individuals under 18 years</i>	667	42.3
<i>Households with individuals 65 years and older</i>	282	17.9
<i>Average household size</i>	2.91	(X)
<i>Average family size</i>	3.20	(X)

Source: U.S. Census

As shown in Table III-6, the number of households in Rochester grew over 22% from 1990 to 2000. Lakeville's household growth rate was the highest of the eight neighboring communities at 26.4%, followed by Marion at 25.8%. In all the communities except for Lakeville the number of persons per household declined from 1990 to 2000, reflecting regional and national trends towards smaller households. (Source: U.S. Census)

Table III-6 Total Households, Rochester and its Neighbors, 1990-2000

<i>Municipality</i>	<i>Households</i>		<i>Difference</i>	<i>% Change 1990- 2000</i>	<i>Annual Rate of Growth</i>	<i>Persons Per Household</i>	
	<i>1990</i>	<i>2000</i>				<i>1990</i>	<i>2000</i>
<i>Rochester</i>	1288	1575	287	22.3%	2.22%	3.04	2.91
<i>Mattapoisett</i>	2233	2532	299	13.4%	1.34%	2.60	2.46
<i>Marion</i>	1587	1996	409	25.8%	1.39%	2.64	2.51
<i>Wareham</i>	7370	8200	830	11.3%	1.13%	2.57	2.44
<i>Lakeville</i>	2604	3292	688	26.4%	2.64%	2.90	2.91
<i>Middleborough</i>	6063	6981	918	15.1%	1.51%	2.87	2.78
<i>Freetown</i>	2722	2932	210	7.7%	.77%	3.09	2.85
<i>Acushnet</i>	3428	3793	365	10.6%	1.06%	2.78	2.68

5. Income Distribution

The median household income in Rochester in 1999 was \$63,289, up from \$42,000 in 1990.

Table III-7 Household Income Distribution, Town of Rochester

<i>Households</i>	<i>1990</i>		<i>1999</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
<i>Households</i>	1306	100.0	1578	100.0
<i>Less than \$10,000</i>	102	7.8	40	2.5
<i>\$10,000 to \$14,999</i>	89	6.8	36	2.3
<i>\$15,000 to \$24,999</i>	152	11.6	151	9.6
<i>\$25,000 to \$34,999</i>	199	15.2	115	7.3
<i>\$35,000 to \$49,999</i>	191	14.6	215	13.6
<i>\$50,000 to \$74,999</i>	333	25.5	386	24.5
<i>\$75,000 to \$99,999</i>	168	12.9	263	16.7
<i>\$100,000 to \$149,999</i>	59	4.5	283	17.9
<i>\$150,000 to \$199,999</i>	13	1.0	57	3.6
<i>\$200,000 or more</i>	-		32	2.0

Source: U.S. Census Bureau

Between 1990 and 2000 there were decreases in the numbers of households earning \$15,000 or less, and a substantial increase in those earning \$35,999 or more. Households earning more than \$75,000 increased by nearly 22% in the ten year period between 1990 and 2000.

Despite increasing household wealth, there still remains a population living in Rochester with very limited financial means. Of the 1,578 total households counted in 1999, approximately 15% earned under \$25,000. Public agencies define this income range as very low-income levels, within 50% of the area median income. Based on HUD income information, 35% of Rochester households (or about 557 households) would have likely

qualified for housing assistance as their incomes were at or below 80% of the area median income defined by the U.S. Department of Housing and Urban Development of \$59,691.

6. Employment

The 2000 census indicates that 38.0% of Rochester’s workers were involved in management, professional or related occupations. The remaining majority was employed in education, sales, office, and service occupations including manufacturing and retail: Education (23.1%), Sales and Office (23.7%). Service (13.1%), Manufacturing (16.3%), and Retail Trade (10.9%). While 72.9% were private wage and salary workers, another 16.9% were government workers, and 10% were self-employed. Agriculture, forestry, fishing and hunting, and mining captured 2.7% of the industrial workforce.

7. Poverty Status

Table III-8 shows 1999 poverty data for Rochester.

Table III-8 Poverty Status in 1999, Rochester MA

	<i># Below Poverty</i>	<i>% Below Poverty</i>
	Level	Level
<i>Families</i>	31	2.4
<i>With related children under 18 yrs</i>	24	3.8
<i>With related children under 5 yrs</i>	7	3.3
<i>Families with Female householder, no husband present</i>	-	-
<i>With related children under 18 yrs</i>	-	-
<i>With related children under 5 yrs</i>	-	-
<i>Individuals</i>	141	3.1
<i>18 years and over</i>	87	2.6
<i>65 years and older</i>	17	4.4
<i>Related children under 18 years</i>	54	4.4
<i>Related children 5 to 17 years</i>	36	3.8
<i>Unrelated individuals 15 years and over</i>	28	7.4

Source: U.S. Census Bureau

Table III-9 shows poverty status for Rochester and its neighboring communities. Of the eight neighboring communities, Wareham had the highest rate of poverty for all categories. Rochester ranked 6th for families and 7th for individuals under the poverty level. Interestingly, Rochester has no statistics for Female householders with No Husband Present under the poverty level. Typically this category has the highest poverty levels, as is seen in all of Rochester’s neighboring communities. (Table III-9 following page)

Table III-9 Poverty Status in 1999, Rochester and its Neighbors

% Below Poverty	Rochester	Mattapoisett	Marion	Wareham	Lakeville	Middleborough	Freetown	Acushnet
Families	2.4	2.8	3.5	8.1	1.9	3.5	2.7	1.9
With related children under 18 yrs	3.8	4.2	6.0	13.2	2.7	4.8	2.4	1.7
With related children under 5 yrs	3.3	-	-	20.3	3.3	6.8	6.7	2.2
Families with Female householder, no husband present	-	14.8	4.7	24.5	9.5	14.7	6.8	4.9
With related children under 18 yrs	-	22.8	6.5	32.4	16.3	17.4	6.1	8.8
With related children under 5 yrs	-	-	-	52.4	48.0	39.5	40.0	-
Individuals	3.1	3.6	4.6	10.7	3.0	5.5	5.0	3.8
18 years and over	2.6	3.9	3.7	8.6	3.0	5.0	5.3	4.3
65 years and older	4.4	3.2	2.0	13.5	8.5	5.3	2.3	9.3
Related children under 18 years	4.4	2.5	7.0	16.6	2.8	6.4	3.4	2.2
Related children 5 to 17 years	3.8	3.2	9.1	15.2	2.3	5.9	2.7	2.5
Unrelated individuals 15 years and over	7.4	13.8	7.1	19.1	10.5	17.8	27.4	18.7

8. Disability Status

Of the 2000 population age 5 to 20 years old, 79, or 7.3% had some disability. Moreover, of the population age 21 to 64 - 313, or 11.1%, claimed a disability, but 63% of this group was employed, leaving approximately 37% unemployed, possibly due to the disability. In regard to the population 65 years of age or older, 157 or 41% claimed some type of disability. These levels of disability are comparable to the Boston region as a whole, where 7.9% of those five to twenty years of age claimed a disability, 16.5% of those twenty-one to sixty-four claimed a disability (38.2% of whom were not employed), and more than one-third, 37.1% of those over 65 were disabled. (Figures based on 2000 census data for the Boston SMSA).

9. Residency in 1995

Just under one-fourth (22.3% or 960 residents) moved to a new residence from 1995 to 2000. Of these, 9.3% came from within Plymouth County, 13% came from a different county, with 10% coming from within Massachusetts and 3.1% coming from a different state or elsewhere, representing somewhat less mobility than the county as a whole, where 36.5% of all households moved during this same time period.

It is important to note that housing turnover drives up housing prices in an escalating real estate market, and typically the buyers are more affluent than the sellers, fueling demographic changes in the community over time. This suggests that it is useful to find ways to reduce housing turnover, to maintain the affordability in the existing housing stock to the greatest extent possible, and to help those who want to remain in town afford to do so.

10. Educational Attainment

In 2000 nearly all of the adults residing in Rochester (88.6% of those age 25 years and older) had a high school diploma or higher, and 28% had at least a Bachelors degree. These levels are comparable with the 2000 figures for at least college attainment of 27.8% for Plymouth County and 33.2% for the State. These figures represent some improvement in overall educational attainment from 1990 of 79% with at least a high school diploma and 20% with at least a college degree.

Those enrolled in school (nursery through graduate school) totaled 1,305 or 28.5% of the town's population. Those enrolled in nursery school through high school totaled 1,075, or 82% of those enrolled in school. These figures represent a significant increase (+414) in school enrollment from 1990, when there were 891 students enrolled in local schools.

B. Housing Characteristics

Table III-10 shows 1990 and 2000 US Census data for Rochester's housing stock. In 2000, Rochester has 1,634 housing units, predominantly single family detached structures (94.9%). During the 1990's Rochester added 293 units to its housing stock, with only fifteen of these being rental units. Owner occupied housing units comprised 93% of the occupied housing units and rental units were a relatively small segment at only 7% of all occupied units. Less than 2% of Rochester's housing stock was in multi-family dwellings.

Table III-10 Housing Characteristics, 1990 and 2000

	<i>1990</i>	<i>2000</i>	<i>Difference</i>	<i>% Growth</i>	<i>Annual Growth</i>
<i>Total Housing Units</i>	1341	1634	293	22%	2.2%
<i>Total Occupied Housing Units</i>	1288	1575	287	22%	2.2%
<i>Occupied Ownership Units</i>	1192	1464	272	23%	2.3%
<i>% of Occupied Hus</i>	89%	93%			
<i>Occupied Rental Units</i>	96	111	15	16%	1.6%
<i>% of Occupied Hus</i>	7.2%	7.0%			
Vacancy Rate					
<i>Ownership Units</i>	0.3%	0.6%	0.3%		
<i>Rental Units</i>	2.0%	2.6%	0.6%		
Units in structure					
<i>1-Unit Detached</i>	1283	1550	267	21%	2.1%
<i>% of All Hus</i>	96%	94.9%			
<i>1-Unit Attached</i>	8	39	31	388%	38.8%
<i>% of All Hus</i>	0.6%	2.4%			
<i>2 to 4 Units</i>	25	33	8	32%	3.2%
<i>% of All Hus</i>	1.9%	2.0%			
<i>5 to 9 Units</i>	0	0			
<i>% of All Hus</i>	-	-			
<i>10 or more Units</i>	11	12	1	9.0%	0.9%
<i>% of All Hus</i>	0.8%	0.7%			
<i>Mobil Home, Trailer or Other</i>	14	-	-14	-100%	
<i>% of All Hus</i>	1.0%	-			
<i>Vacant Housing Units</i>	53	59	6	11%	1.1%
<i>% of All Hus</i>	3.9%	3.6%			

Source: U.S. Census Bureau

The vacancy rate for ownership units was 0.6% in 2000, an increase from 0.3% in 1990. The vacancy rate for rental units increased from 2.0% in 1990 to 2.6% in 2000, however any vacancy level of less than 5% represents tight market conditions.

Table III-11 (on the following page) compares Rochester's housing characteristics to those of neighboring communities.

Source: US Census Bureau

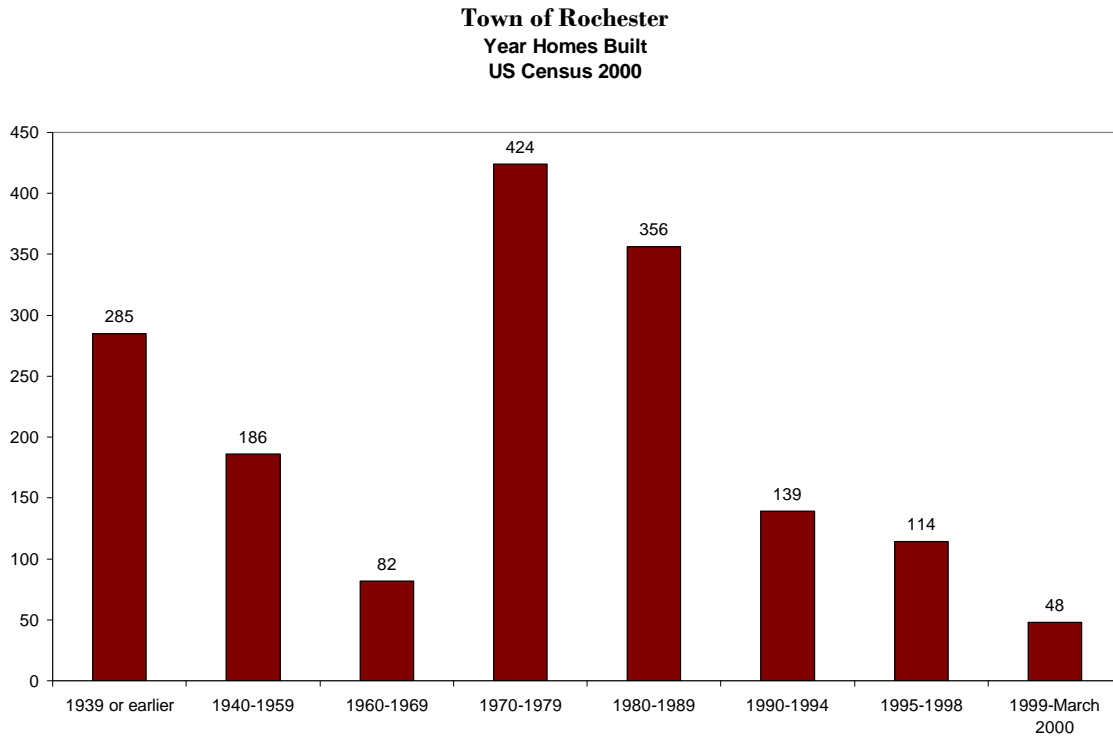
Table III-11 Housing Units, Occupancy and Tenure: Town of Rochester and its Neighbors, 1990-2000

	Rochester						Acushnet				
	1990		2000		Change		1990		2000		Change
Occupied Housing units	1288	96%	1575	96.4%	0.4%	Occupied Housing units	3428	97.2%	3793	97.5	365
Owner Occupied	1192	89%	1464	93%	4.0%	Owner Occupied	2871	81.4%	3186	81.9	315
Renter Occupied	96	7.2%	111	7.0%	-0.2%	Renter Occupied	557	15.8%	607	14.3	50
Vacant Housing Units	53	3.9%	59	3.6%	-0.3%	Vacant Housing Units	98	2.7%	96	2.5	-2
Seasonal/Rec. Use	37	2.8%	-	-	2.8%	Seasonal/Rec. Use	9	0.2%	10	.26	1
Total Housing Units	1341	100%	1634	100.0%		Total Housing Units	3526	100.0%	3889	100.0	
	Mattapoisett						Middleboro				
	1990		2000		Change		1990		2000		Change
Occupied Housing units	2233	75.0%	2532	79.8	299	Occupied Housing units	6063	94.8%	6981	96.3	918
Owner Occupied	1661	55.7%	1968	62.0	307	Owner Occupied	4275	66.8%	5170	71.3	895
Renter Occupied	572	19.2%	564	17.8	-8	Renter Occupied	1788	28.0%	1811	24.9	23
Vacant Housing Units	716	24.0%	640	20.1	-76	Vacant Housing Units	332	5.2%	268	3.7	-64
Seasonal/Rec. Use	628	21.1%	538	16.9	-90	Seasonal/Rec. Use	30	.47%	54	.74	24
Total Housing Units	2981	100.0%	3172	100.0		Total Housing Units	6395	100.0%	7249	100.0	
	Marion						Lakeville				
	1990		2000		Change		1990		2000		Change
Occupied Housing units	1587	77.6%	1996	81.8	409	Occupied Housing units	2604	83.0%	3292	89.8	688
Owner Occupied	1225	59.9%	1570	64.3	345	Owner Occupied	2379	75.8%	2978	81.3	599
Renter Occupied	362	17.7%	426	17.4	64	Renter Occupied	225	7.2%	314	8.5	89
Vacant Housing Units	458	22.4%	443	18.2	-15	Vacant Housing Units	534	17.0%	370	10.1	-164
Seasonal/Rec. Use	398	19.5%	344	14.1	-54	Seasonal/Rec. Use	407	12.9%	277	7.6	-130
Total Housing Units	2045	100.0%	2439	100.0		Total Housing Units	3138	100.0%	3662	100.0	
	Wareham										
	1990		2000		Change						
Occupied Housing units	7370	64.9%	8200	76.8	830						
Owner Occupied	5529	48.7%	6201	58.1	672						
Renter Occupied	1841	16.2%	1999	18.7	158						
Vacant Housing Units	4013	35.3%	2470	23.1	-1543						

Seasonal/Rec. Use	3133	27.6%	2020	18.9	-1113
Total Housing Units	11351	100.0%	10670	100.0	

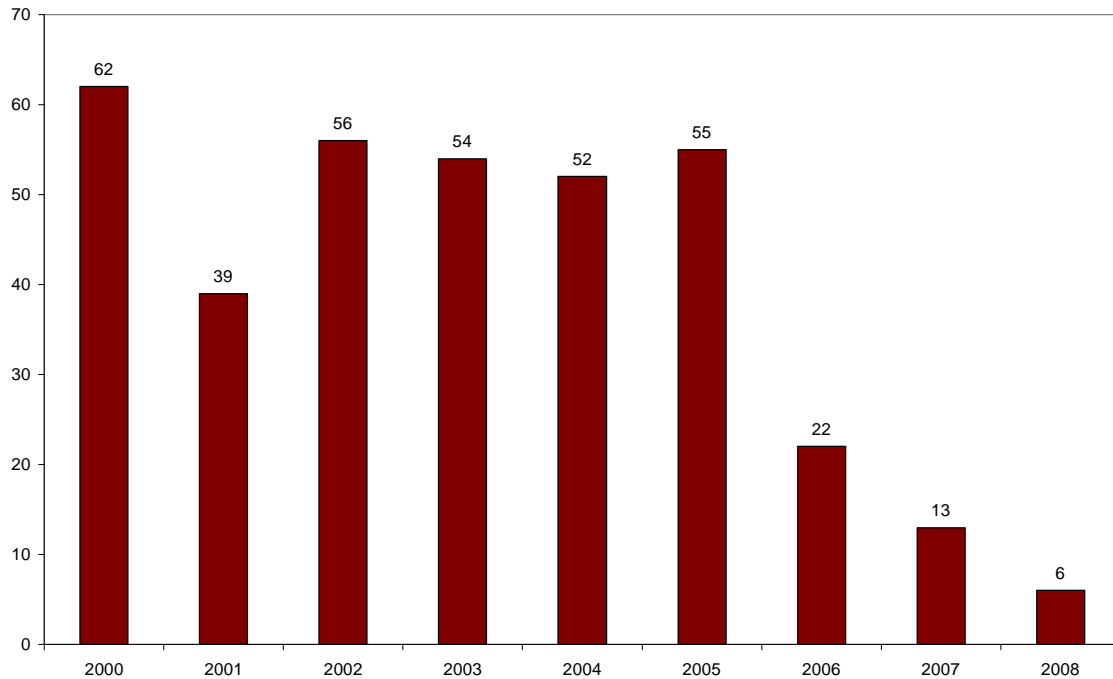
The Figure III-3, below shows that the majority of the housing stock in Rochester (780 units) was built in the 1970's and 1980's. With 533 units built before 1969 (285 units built before 1939) Rochester has relatively older housing stock. With nearly 33% of Rochester's housing stock forty years old or older, the town must consider that many homes may be in need of major renovations including new roofs, lead paint removal, updated kitchens, new heating systems, new septic systems and repairs and updates to other major systems.

Figure III-3 Town of Rochester, Year Homes Built



The figure below shows the number of residential building permits issued for the years from 2000 to 2008.

**Single Family Building Permits, Town of Rochester
2000-2008**



Rochester issued 359 single-family permits for the eight-year period. No permits for multi-family units were issued. Rochester averaged 46 single-family permits per year. Only Wareham (973 permits), Middleborough (822 permits) and Lakeville (461 permits) issued more permits between 2000 and 2008 than Rochester. During this period the Rochester zoning regulations limited construction of new dwelling units to no more than forty-eight (48) annually.

Tables III-12 and III-13 Building Permits for New Residential Construction, Rochester and its Neighbors, 2000-2008

Table III-12 Single-Family Building Permits Issued

	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total Permits
Rochester	62	39	56	54	52	55	22	13	6	359
<i>Mattapoisett</i>	23	19	53	18	36	38	22	23	19	251
<i>Marion</i>	32	25	16	19	23	11	8	2	1	137
<i>Wareham</i>	112	107	140	135	124	142	94	95	24	973
<i>Lakeville</i>	85	74	62	32	68	43	34	44	19	461
<i>Middleborough</i>	103	117	109	117	87	111	44	71	39	798
<i>Freetown</i>	48	43	63	63	54	32	26	19	15	363

<i>Acushnet</i>	42	48	56	47	32	33	12	9	10	299
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Table III-13 Multi-Family Building Permits Issued

	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total Permits
<i>Rochester</i>	0	0	0	0	0	0	0	0	0	0
<i>Mattapoisett</i>	0	0	0	0	0	0	0	0	0	0
<i>Marion</i>	2	0	0	0	0	0	0	0	0	0
<i>Wareham</i>	0	6	25	18	8	30	1	25	0	113
<i>Lakeville</i>	0	0	0	0	0	0	0	0	0	0
<i>Middleborough</i>	0	2	4	0	0	16	28	0	11	50
<i>Freetown</i>	0	0	0	0	0	0	0	0	0	0
<i>Acushnet</i>	0	0	0	0	0	0	0	0	0	0

C. Housing Market Conditions

1. Home Ownership

Census data also provides information on housing values for 2000. The census indicated that the median house value in Rochester in 2000 was \$215,000 up from \$162,400 in 1990. In 2000, 320 homes were valued at less than \$150,000, and 547 homes were valued between \$150,000 and \$199,999, making up the bulk of the affordable housing stock. Another 304 houses were priced in the \$200,000 and \$300,000 range, and an additional 99 homes were priced above that.

Current housing market conditions are summarized in Table III-14 with 39 available units, average list price of \$523,900. As of July 2009, 5 sales were pending with an average list price of 391,740. Nine units sold for an average sale price of \$217,037. These values reflect the “bubble burst” that is taking place throughout the country since the fall of 2008. Existing home sales rose in April, according to data from the National Association of Realtors. Sales were up 2.9 percent to a seasonally adjusted annual rate of 4.68 million units during the month, up from the upwardly revised 4.55 million units in March. Though total sales were still down from the previous year, when the annual pace reached 4.85 million units.

Sales rose in all areas except the Midwest in April. The Northeast led the rise with an 11.6 percent increase in the annual pace of its sales. The rate quickened to 770,000 units. Sales are still down 10.5 percent from April 2008.

Table III-14 Summary of Sales Data, 2009

Sales Summary	# of Units	Average List Price
Currently Available	39	523,900
Pending	5	391,740
Sales (Average Sale Price)	9	217,037

Multiple Listing Service, July 8, 2009

Table III-15 Median Sale Price of One-family Homes, 2000-2008

<i>Community</i>	<i>2000</i>	<i>2001</i>	<i>2002</i>	<i>2003</i>	<i>2004</i>	<i>2005</i>	<i>2006</i>	<i>2007</i>	<i>2008</i>
<i>Rochester</i>	215,000	240,500	250,000	320,000	365,000	422,500	365,000	390,000	357,000
<i>Mattapoissett</i>	235,000	290,000	321,000	342,500	400,000	390,000	407,000	446,000	415,000
<i>Marion</i>	270,500	275,250	293,250	300,000	554,500	445,000	446,500	380,000	441,500
<i>Wareham</i>	129,000	154,450	182,950	220,000	259,900	270,000	260,000	262,500	216,500
<i>Lakeville</i>	211,650	221,500	269,750	309,900	347,500	359,500	345,000	366,500	366,500
<i>Middleborough</i>	176,350	224,000	242,000	279,900	315,000	339,900	325,100	313,000	247,000
<i>Freetown</i>	174,900	207,450	232,000	274,000	310,000	351,750	329,000	332,000	282,000
<i>Acushnet</i>	148,555	158,000	185,250	250,000	270,500	280,000	281,000	254,000	231,200

Source: Warren Group

Table III-15 shows the median sale price of one-family homes rose from 2000 to 2008 peaking at \$422,500 in 2005.

The 2000 median housing prices provides a comparison of the Rochester housing to that of Plymouth County and the state, with a substantially higher market value -- \$215,000 for Rochester, \$179,000 for the county and 185,000 for the state. Since that time housing prices have nearly doubled and dropped as the median house value at the end of 2008 was \$357,000. The Warren Group also reported 41 sales of single family homes in Rochester at an average sale price \$356,181 in 2008, to afford this price a household would have to earn approximately 127,800 annually. The cause and effect to escalating housing prices are also reflected in increased property taxes, rising energy bills and insurance costs, causing a financial strain on residents, especially those with fixed incomes.

Source: Multiple Listing Service, June 9, 2009
 *One mobile home unit was included in the lower-priced single-family home listings.

This data indicates that there are few homes available in Rochester for under \$200,000 that would be affordable to low- and moderate- income households, and all listed under this price were mobile homes. Half of all sales were priced between \$200,000 and \$400,000. Average sale prices are somewhat lower at this time than the median, \$217,037 as compared to \$357,000.

Table III-16 presents recent market activity for condominiums. While condominiums represent a relatively small segment of Rochester’s housing stock with 54 units in total, they are also a growing segment of the stock throughout the region. Surprisingly, the average sales price for a condominium was more than the average sales price of a single-

family dwelling, \$299,950 as compared to \$217,037. There are currently 15 condominiums available, for an average sales price of \$384,800.

Table III-16 Summary of Sales Data for Condominiums

Sales Summary	# of Units	Average List Price
Currently Available	14	384,800
Pending Sales	1	329,900
(Average Sale Price)	2	299,950

Multiple Listing Service, July 8, 2009

2. Rental Housing

The 2000 census indicated that there were 110 occupied rental units in Rochester, up from 84 in 1990. The 2000 median gross rent was \$947, 112% substantially higher than the 1990 median rent of \$446 in fact it has more than doubled in ten years. Rental units still remain a small segment of Rochester's housing market, 7.0% smaller than that for Plymouth County and the state at 24.4% and 38.3%, respectfully. It is possible that more single-family homes on the market are currently for rent in the Town of Rochester based on the current economic conditions and the ability to sell.

Data on the costs of rental units for 1990 through 2000 is included in Table III-17. Like housing values for homeownership units, rental values tend to be underestimated in the census data and actual market rents are typically much higher. The current trends for rental prices are estimated to be stable overall. Presently there is a single listing for a rental apartment rent, a one bedroom with garage, asking \$975. An estimated rental price in the Town of Rochester for a typical three bedroom home currently range from \$1,100 to \$1,500. Updated information on rents from the Multiple Listing Service indicated that there are no apartments listed for Rochester and most opportunities are passed on by word of mouth and not formally advertised. ***There has been over a 50% increase in rental cost from 1990 to 2000.***

**Table III-17 Rochester Rental Costs
1990-2000**

Gross Rent	1990		2000	
	#	%	#	%
<i>Under \$200</i>	0	0.0	0	0.0
<i>200-299</i>	0	0.0	0	0.0
<i>300-499</i>	31	36.9	0	0.0
<i>500-749</i>	8	9.5	21	21.6
<i>750-999</i>	19	22.6	23	23.7
<i>1,000-1,499</i>	0	0.0	28	28.8
<i>1,500 or more</i>	0	0.0	0	0.0

<i>No cash rent</i>	26	30.9	25	25.7
<i>Total</i>	84	100.0	97	100.0
<i>Median Rent</i>	\$446		\$947	

Source: US Census Bureau

D. Cost Analysis of Existing Market Conditions

As housing prices rise and fall, the affordability gap fluctuates, defined as the gap between the cost of housing and the proportion of income that is reasonable to pay for housing, typically defined as 30% or more of gross income. To afford the median sales price of a single family home in Rochester \$215,000, in 2000 a household would have to earn approximately \$18,986 annually.

The borrowing power of the average household, based on the adjusted median household income of \$68,289 as revealed below the affordable value of 158,222 and a home/value income ratio of 3.4.

**Table III-18 Housing Affordability Gap, 2008
(Median Household Income)**

	Medium Household Income	Medium Home Value	Affordable Value*	Home/Value to Income**
Rochester	63,289	215,000	158,222	3.4

Source: US Census Bureau

*Affordable Value (2.5 x Income)

**Ratio: Home/Value to Income

(Median Income Town Employee)

	Medium Household Income	Medium Home Value	Affordable Value*	Home/Value to Income**
Rochester	24,689	215,000	61,723	8.7

As more homes come on the market with sales tags of more than \$300,000, fewer existing longer-term residents will be able to afford them. However, it is important to recognize that those who have owned their homes for some time are likely to have gained significant assets, through the rise in value of their land, despite limited incomes.

Table III-19 Housing Burdens, Town of Rochester, 1990 and 2000

	1990	2000	Change	% Change
<i>Owned Housing with Mortgage</i>	764	1029	265	34.7
<i>Monthly Cost of Mortgage (Median)</i>	\$1007	\$1275	\$268	26.8
<i>Owner Cost as >35% of Household Income</i>	215	202	-13	-6.0
<i>Renter Gross Monthly Rent</i>	\$446	\$766	\$320	71.7
<i>Gross Rent as >35% of Household Income</i>	35	-	-35	100.0

Source: US Census Bureau

Table III-18, suggests that 202 households or about 19.6% of all Rochester households were living in housing that by common definition was unaffordable in 2000.

On the other hand, a special report by the U.S. Department of Housing and Urban Development (HUD), referred to as the CHAS report, that identifies cost burdens by household type and whether they are renters or owners, indicated a higher level of cost burdens in Rochester owners 33% for elderly, 17.4% small family, 24.5% large family, 26.6% for others. The data is summarized in Table III-20 and indicated the following:

- There were 87 renter households and 1,426 owner households with cost burdens.
- There were 38 total households who earned at the extremely low-income end of the range of at or below 30% of median income, another 89 earning between 30% and 50% of area median income, referred to as very-low income by HUD, and another 104 households who earned between 50% and 80% of area median.
- Of the 87 renters, 8 were spending more than 30% of their incomes on housing expenses, and 48 were or 55% of all renters spent more than 80% of their income on housing.
- Of the elderly renters 18.4% were experiencing housing affordability problems, and 14.3% of elderly owners were having the same experience.

Table III-20 Type of Households by Income Category and Cost Burdens, 2000

<i>Type of Household</i>	<i>Households earning < 30% MFI/% with Cost Burdens</i>	<i>Households earning > 30% but <50% MFI/% with cost burdens</i>	<i>Households earning > 50% but <80% MFI/% with cost burdens</i>	<i>Households earning > 80% MFI/% with cost burdens</i>	<i>Total/% with cost burdens</i>
<i>Elderly Renters</i>	8/0	4/0	0	4/0	16/0
<i>Small Family Renters</i>	0/NA	0/NA	15/0	30/0	45/0
<i>Large Family Renters</i>	0/NA	0/NA	4/100.0%	4/0	8/50
<i>Other Renters</i>	0/NA	4/0	4/0	10/0	18/0
<i>Total Renters</i>	8	8	23	48	87
<i>Elderly Owners</i>	18/100.0%	36/77.8%	73/19.2%	77/10.4%	204/33.3%
<i>Small Family Owners</i>	20/100.0%	45/100.0%	23/82.6%	855/9.4%	943/17.4%
<i>Large Family Owners</i>	0/NA	4/100.0%	4/100.0%	143/20.3%	151/24.5%
<i>Other Owners</i>	0/NA	4/0	4/100.0%	120/25.0%	128/26.6%
<i>Total Owners</i>	38	89	104	1195	1426

Due to the escalating housing costs since 2000, it is likely that many of these households are experiencing greater cost burdens or have been forced to move outside the community in search of more affordable living conditions.

E. Subsidized Housing Inventory

1. Current Inventory

The Department of Housing and Community Development counts eight units in Rochester that meet affordability requirements under Chapter 40B and are eligible for inclusion in the Subsidized Housing Inventory. Chapter 40B mandates that the town should have 10% of its year-round housing stock as affordable housing which would total 163 units out of its 1634 year-round housing units (2000 US Census). With a current inventory of eight (0.48%) affordable units, Rochester currently has a deficit of 155 affordable units.

Rochester is not alone in being challenged by the 10% state threshold as most communities in Massachusetts have not surpassed the 10% level; however, Rochester is lagging behind its neighbors as indicated below:

Table III-22 Level of Affordable Housing, Rochester and Neighboring Communities

<i>Town</i>	<i># Year-round units</i>	<i># Affordable units</i>	<i>% Affordable Units</i>
Rochester	1634	8	0.48%
Mattapoissett	2,634	69	2.6%
<i>Marion</i>	2,095	51	2.4%
<i>Wareham</i>	8,650	559	6.5%
<i>Lakeville</i>	3,385	287	8.5%
<i>Middleborough</i>	7,195	386	5.2%
<i>Freetown</i>	2,991	111	3.7%
<i>Acushnet</i>	3,879	87	2.2%

Only the community of Lakeville has produced enough affordable units to meet the state target of 10% of its year round housing stock. Rochester has made the least amount of progress in creating units that are affordable within their community.

Rochester Housing Authority

The Town of Rochester does not have a Housing Authority position; at one time they shared this resource with the Town of Marion.

South Shore Housing Development Corporation

South Shore Housing is the region’s non-profit housing organization, based in Kingston. The organization owns and manages a 40-unit elderly and handicap accessible complex called Meadowbrook located in the Town of Carver. This is the closest complex for area residents to access. The complex contains 32 one-bedroom apartments and 8 one-bedroom handicap-accessible units, located near the Carver Town Hall, Police and Fire Stations, Public Library, and other amenities.

State Agencies

Currently there is no state agencies with housing units either rental or otherwise located in the Town of Rochester.

Private Developers

The Annie Maxim House is a housing and services facility located on North Avenue in Rochester. They currently have 13 suites/apartments and a maximum residency of 24 individuals. They service the Town of Rochester and the surrounding communities by a limited draw system. The Annie Maxim House opened in 1984 and is considered a private non-profit facility.

2. Proposed Projects

In the fall of 2006, Rochester Selectmen received a preliminary proposal from one of the Commonwealth’s sponsoring agencies for a Comprehensive Permit for 146 units of housing. The following year the Rochester Board of Appeals received a definitive application based on feedback received from the 2006 preliminary on October 30, 2007

This definitive application for a Comprehensive Permit is for 144 units of housing, thirty-six of which would qualify as Inventoried Affordable by the Commonwealth. Hearings are currently ongoing.

F. Gaps Between Existing Housing Needs and Current Supply

As the affordable housing data and research have shown in Section III of this document, significant gaps remain between what current residents can afford and the housing that is available. In fact the current homeownership market is outside the means of those earning median to low- and moderate – income households.

The most recent Build-out Analysis projected that the Town of Rochester could potentially support an additional 6,000 units of housing based on current zoning. Projections therefore indicate that in order to meet the 10% state standard, the estimated population growth would require at least an additional 600 units or so of affordable housing. It would seem like an extremely challenging goal to reach.

Based on the Housing Needs Assessment, there are some local needs for affordable housing including:

- *More two or three multi-family dwellings are needed as the Town of Rochester single-family units 95% versus a regional standard of 72%.*
- *More housing for the 65 and older population is needed given there is a trend toward an aging population. Based on HUD income information, 35% of Rochester households (or 557 households) would have likely qualified for housing assistance as their incomes were at or below 80% of the area median income.*
- *More rental living units are needed, as only 7% of Rochester’s households are renter occupied, in stark contrast to 24.4% in Plymouth County and 38.3% in Massachusetts.*
- *More new housing should be built to accommodate accessibility to those that are either disabled or seniors with supportive services integrated into housing.*
- *More programs to support necessary home improvements, including deleading and septic repairs for units occupied by low income or elderly residents relying on a fixed income.*

The Town of Rochester is severely lacking in affordable housing. Without affordable initiatives, Rochester’s elderly and younger population will be unable to afford to remain in town. New housing developments should be managed to result in the following:

- *Provide a wider range of housing options: first time homeownership, rentals, condominiums, and assisted living facilities.*

- *Direct future growth to areas appropriate for density.*
- *Balance growth with protecting the character and natural resources of the community.*

IV. Obstacles to Development and Mitigation Measures

It will be a challenge for the Town of Rochester to create enough housing units to meet the 10% state goal or local needs, particularly in light of current constraints to new development including the following:

1. Zoning

Rochester's zoning by-law divides the town into five (5) zoning districts. These are Agriculture/Residential, Residential, Limited Commercial, General Commercial, and Industrial. There are also two (2) overlay districts including the Mattapoissett River Valley Watershed and Groundwater Protection District. The current zoning by-law allows multi-family uses such as duplexes, three- or four-family buildings by Special Permit from the Zoning Board of Appeals. It does not allow apartment buildings or condominium complexes by-right. Special Residential Development (SRD) as a Special Permit allows condominiums from the Planning Board, (Rochester By-Law Section for "Over 55s"). For an apartment (or apartment buildings) one must apply to the ZBA, and the same applies for a two- family, as the town has not yet addressed Accessory Apartment by-laws.

The Agricultural/Residential District is the largest zoning district as it covers the majority of the town's land area. Commercial uses are found in the General Commercial District and Limited Commercial District. The General Commercial District allows for a range of commercial uses as of right, another set of uses by Special Permit with all other proposals by variance through the ZBA. The Limited Commercial District allows a limited range of uses as of right, or Special Permit.

Some of the other major provisions of the zoning by-law are summarized below.

Flexible Development

Under this provision, in addition to the general purpose of Agricultural/Residential District the Planning Board can approve plans for Flexible Development provided that they comply with a set of requirements. These provisions allow flexibility in type of development, lot size and configuration, and the means of providing for open space although not intended as a means of obliging density reduction or to impose limitations on the rate of development.

Special Residential Development

The purpose of the Special Residential Development permit is to grant relief in the form of increased density to encourage housing needed in the town such as: providing alternative housing for a maturing population, providing housing which reduces resident's burdens of property maintenance, reduces demands on municipal services, and promotes flexibility in land use planning. This by-law is defined as a residential development of multiple dwelling units as attached or detached single-family dwellings on a tract of land in single ownership. The Planning Board acts as granting authority by a

special permit in the Agricultural/Residential Development District. The density shall be computed based on the maximum number of bedrooms per acre of buildable area is determined by multiplying the Buildable Area (expressed as acres) by the number 4. The maximum number of dwelling units shall contain no more than the maximum number of bedrooms and is distributed at the developer's discretion between one, to three bedrooms per unit.

2. *Infrastructure*

The Town of Rochester holds the responsibility to protect the water resources for the communities of Marion, Mattapoisett, Fairhaven, and New Bedford. Rochester has strong relations with its partners on the Mattapoisett River Valley Water Supply Protection Advisory Committee (MRVWSPAC) and the Mattapoisett River Valley Water District Commission (MRVWDC). The organizations though very different from each other share a common concern for the quality and quantity of water within the Mattapoisett River Valley for future generations.

Most residents in Rochester rely on private wells, with the exception of those located on Mattapoisett Road, New Bedford Road, Marion Road, and County Road. These residents are connected to the Towns of Marion or Wareham water resources. A few structures located within the Town Center are connected to the Town of Marion water resource including: the Town Hall, Plumb Corner Mall, Police Station, Senior Center, Town Hall Annex.

The Town of Rochester has an inter-municipal agreement in place with the Town of Marion and has begun to explore inter-municipal agreements with the City of New Bedford and the Town of Wareham. The Town of Rochester is a participating member of the Mattapoisett River Valley Water District Commission, which regularly reviews the capacity to service a growing region which relies on the same water source.

The Town of Rochester sewage disposal service is private on-site subsurface sewage disposal systems. If the town were to approve denser residential development to achieve Inventoried Affordable living units as defined by the Commonwealth Department of housing and Communities Development the current sanitary issues may require a shared system. (Master Plan, 2009)

3. *Environmental Concerns*

Due to the fact that the Town of Rochester holds the responsibility of protecting the water resources for the communities of Marion, Mattapoisett, Fairhaven, and New Bedford one begins to understand the constraints associated with such a responsibility. Over one third of the town lies within Zone II well-head protection area determined by hydro-geological modeling and approved by the Department of Environmental Protection's Drinking Water Program associated with the groundwater supply or Zone A, B, or C surface water protection area.

Rochester is one of the few remaining communities in Southeastern Massachusetts that has maintained their rich natural resources including not only water, but fertile soil, wetlands, cranberry bogs, fisheries, forestry, biodiversity and habitats. These natural resources and communities are not only valuable locally but regionally as we begin to move toward a more sustainable future.

The Town of Rochester has gone through a number of mapping exercises to identify areas within the community that would reveal layers of information that would impede development such as: Zones I and II (groundwater protection layers), Zones A and B (surface water protection layers), permanently protected open space parcels, Interim Well-head Protection Areas (IWPA), Massachusetts Department of Environmental Protection wetlands layer, and high-yield aquifers. The community has found this leaves few areas within the community suitable for dense development. Other layers that have been reviewed include: Priority and Estimated Habitat (Natural Heritage and Endangered Species Program), Chapter 61 parcels, Farmland of state or local importance, Prime and Unique farmland soils, developed parcels five (5) acres or less and greater than five (5) acres.

4. Transportation

As of 2008, there were approximately 80 miles of town roads in Rochester. This includes: 9 miles of unaccepted roads, 6 miles of MassHighway roads, and 64 miles of town accepted roads. To accommodate new development, SRPEDD build-out projections anticipate that another 191 miles of roadway will be created. It is important that the Town evaluates and selects appropriate measures to relieve the impact of growth on traffic. Presently there are no major roadways that service the Town of Rochester. Route 105 is the only thoroughfare that runs north to south throughout the town. Currently public transportation is limited to non-existent and residents must rely on their automobiles, another burden for those with limited incomes. SRPEDD studies indicate that the roads in Rochester are adequate for the foreseeable future with few identifiable safety or capacity problems. Many of the roadways in town could be considered for the Scenic Road Program offering developers a blueprint on how the community would like to grow. (Master Plan, 2009)

5. Schools

In 2004 the Rochester Memorial School Building Committee concluded after several years that additional classrooms are needed at the Rochester Memorial School. The State Building Assistance Bureau offers state funding to assist communities in these areas. Recently the town filed an application and was approved for funding up to 58.94% of the cost of construction. The town is in the process of a \$26.5 million expansion to the Rochester Memorial School. The Old Rochester High School and Junior High School have recently undergone extensive renovations and should be sufficient for the next five years. The Old Colony Regional Vocational Technical School serves: Acushnet, Carver, Lakeville, Mattapoisett, and Rochester and continues to be providing adequate space to accommodate these communities. (Master Plan, 2009)

6. *Availability of Subsidy Funds*

The availability of subsidized funding for affordable housing is increasingly difficult to obtain. Affordable housing preservation and production as well as rental have suffered budget cuts over the past few years making it extremely difficult to compete for and obtain funding that maybe less available. Unfortunately Rochester has not passed the Community Preservation Act that could help provide an important funding mechanism for affordable housing, and preservation of open space preservation and historical sites. In 2006 the community voted no by only 53% in a local election process curtailing this opportunity.

7. *Community Perceptions*

Affordable housing conjures images of potential plunge in property values, increased crime, and neglect. On the other, with increased real estate prices, there exists a need to provide affordable housing. Many professionals, college aged children, and elderly residents and their family members may not be able to afford to live or remain in the community. The Town of Rochester is interested in addressing these issues by taking a more proactive approach to support affordable housing initiatives.

It will be necessary to engage the community in discussions on affordable housing and present information related to the issue to dispel myths to help solidify local support. These outreach efforts are imperative to supplying the community with much needed affordable housing for the future.

V. Property Inventory

The following information represents a work in progress that will be revised on an ongoing basis in conjunction with other Town boards and committees.

A. Public Property

The Town of Rochester does not own much property that can be used for affordable housing, and Table V-1 list some properties that are owned by the Town, which may be suitable for some amount of affordable housing.

Table V-1 Publicly-owned Properties with Potential for Affordable Housing Development				
Parcels	Map #/ Lot#	Total Parcel Acres	Estimated # Housing Units/Aff. Units*	Comments
“Home Look Lot”	21/5C	4.96	8/8	Potential open space or fire station site in addition to housing
Gomes Lot	21/33	4.1	6/6	Forest and partial swamp
Pereira Lot	14/13A	1.9	2/2	Forested
Lopes Lot	18/7	1.75	2/2	Several environmental constraints and other factors
Mary’s Pond Rd	10/4	.16	1/1	Small, vacant lot with limited frontage
Former Zyskowski Property	37/8&9	19.5	33/16	Vacant, open fields, wetlands & pond
High Street Property	14/11,12 &13A	7.4	10/10	Vacant lot adjacent to Sippican River and overhead power lines.

* Estimates based on two units/ buildable acre with a combination of 50% and 100% affordable units.

In addition to currently owned Town parcels, the town of Rochester may decide to acquire privately owned sites in the future for the purposes of protecting open space and developing some amount of housing, through flexible (cluster) development on a portion of sites. Smaller sites may be available as well to build affordable new starter homes on an infill basis. Some limited opportunities may also be available through the taking of tax-foreclosed properties for affordable housing. In such cases the Town could vote to transfer tax-foreclosed properties to Habitat for Humanity of Greater Plymouth for building single or multi family, affordable housing.

B. Private Properties

It is also likely, that developers will continue to pursue comprehensive permit applications or the standard regulatory process for housing development, including affordable housing, and it will be incumbent on the Town to determine the best approach for guiding new development to more appropriately satisfy local needs and requirements.

Additionally, as mentioned above, the Town should become alert to opportunities for acquiring properties that would be suitable for some amount of affordable housing. Possible tax foreclosures may provide options for the Town to develop scattered-site affordable housing. Ideally such properties would meet a number of smart growth principals depending on size such as:

- The redevelopment of existing structures, including vacant and abandoned houses;
- Infill development in existing neighborhoods;
- Development of housing in underutilized locations with existing infrastructure;
- Large enough to accommodate clustered housing;
- Good carrying capacity for waste and septic systems or can accommodate special treatment facilities;
- Buffer between adjacent properties; and
- Located on a major road.

VI. Housing Production Goals

The Massachusetts Department of Housing and Community Development (DHCD) administered the Planned Production Program since December 2002, in accordance with

regulations that have enabled cities and towns to prepare and adopt a Production Plan that demonstrated the production of an increase of .75% over one year or 1.5% over two-years of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory.¹ If DHCD certified that the locality had complied with its annual goals or that it had met two-year goals, the Town could, through its Zoning Board of Appeals, deny comprehensive permit applications with opportunity for appeal by developers for one or two years, respectively.

Recently adopted changes to Chapter 40B have established some new rules.² For example, Planned Production Plans are now referred to as Housing Production Plans. Moreover, annual goals changed from 0.75% of the community's year-round housing stock, translating into 13 units per year or 26 units over two years for Rochester, to 0.50% of its year-round units, meaning that Rochester will have to now produce at least 8 affordable units annually to meet production goals through 2010. When the 2010 census figures become available in 2011, this number will be somewhat higher.

Using the strategies summarized under Section VII, the Town of Rochester has developed a Housing Production Program to chart affordable housing activity over the next five (5) years. The town will be able to update the Plan after or even before these five years elapses. The projected goals are best guesses at this time, and there is likely to be a great deal of fluidity in these estimates from year to year. The goals are based largely on the following criteria:

- To the greatest extent possible, at least fifty percent (50%) of the units that are developed on publicly-owned parcels should be affordable to households earning at or below 80% of area median income – the **affordable units** – and a least another 10% affordable to those earning up to 120% of the median income – **moderate-income “workforce” units** – depending on project feasibility. The rental projects will also target some households earning at or below 60% of area median income and lower depending upon subsidy program requirements.
- Projections are typically based on no fewer than four units per acre. However, given specific site conditions and financial feasibility it may be appropriate to decrease or increase density as long as projects are in compliance with state Title V and wetlands regulations. Clearly the lack of Town water and sewer services constrains higher densities without special facilities.
- Because housing strategies include some development on privately owned parcels, production will involve projects sponsored by private developers through the standard regulatory process or possibly the “friendly” comprehensive permit process. The Town will continue work with these private developers to fine-tune proposals to maximize their responsiveness to community interests and to increase the numbers of affordable units.
- The projections involve a mix of rental and ownership opportunities. The Town will work with developers to promote a diversity of housing types directed to different populations with housing needs including families, seniors and other

individuals with special needs to offer a wider range of housing options for residents per the identified priority housing needs in the Housing Needs Assessment (see Section III).

Table VI-1 Rochester Housing Units Program*			
Strategies by Year	Units <80% AMI	Units 80% -120 AMI	Total # Units
Year 1-2010			
Private Development - Inclusionary Zoning	8	4	32
<i>Subtotal</i>	8	4	32
Year 2-2011			
Private Development – Elderly/Group home	10		10
<i>Subtotal</i>	10		10
Year 3-2012			
Private Development - Multi-family/ duplex	4	2	16
Conversion of existing housing	2		2
Mixed-use development	4	2	16
<i>Subtotal</i>	10	4	34
Year 4-2013			
Private Development “friendly” 40B	12		48
<i>Subtotal</i>	12		48
Years 5-2014			
Towned-owned property mix of ownership and rentals	18	2	20
Private development non conforming lots	2		2
<i>Subtotal</i>	20	2	22
Total	60	10	146

Total = 60 affordable units (for those earning at or below 80% of area median income). 10 workforce units for those earning between 80% and 120% of area median), and 76 market units with a totaled projected number of housing units created of 146 units.

**Final determination of the use of existing publicly-owned parcels for new affordable housing is subject to a more thorough feasibility analysis of site conditions and Town approval in the case of town-owned properties. If any of the preliminarily identified existing Town-owned properties are finally determined infeasible or do not obtain approval from Town Meeting, it is anticipated that the projected numbers of affordable units would be met through the acquisition of privately*

owned properties or private development.

It is difficult to project which specific projects will involve ownership vs. rental and these projections are therefore conservative with homeownership projects, if not otherwise indicated, with at least 30% of the units affordable although a mix of rental and ownership is planned to meet local needs. The numbers would be higher in the case of rental projects with all units counting as part of Subsidized Housing Inventory. additionally, these estimates do not earmark particular projects as being directed to seniors, families, individuals or special needs populations beyond the first couple of years. However, this plan projects that all of these needs will be addressed through local development efforts during the next few years.

Meeting these production goals will be extremely challenging. Currently there is a 160-unit gap between existing affordable units (8) and 10% of the Town's year-round housing units (1,682 units). Moreover, this gap will increase when the new census figures become available in 2010. If the Town were to meet each of its annual production goals, obtaining certification each year, it would still be unlikely to reach the 10% state threshold within the next ten years.

VII. Housing Strategies

The Strategies outlined below are based on the Housing Needs Assessment, local housing goals, and previous planning and discussions, as well as the experience of other comparable localities in the area and throughout the Commonwealth. They also address several recommended actions identified in the Town's Master Plan options for mixed-use

zoning, provide for a variety of housing options (first time homebuyers, rental, condominiums, elderly, assisted living facilities and other), additional zoning by-laws to promote housing needs and utilization of funding programs to assist the low and moderate income including the elderly.

Housing strategies are grouped according to the type of action proposed – Building Local Capacity, Planning and Regulatory Reforms, Housing Production, and Housing Preservation - and categorized by level of priority – as either Priority 1 or 2 actions. Priority 1 actions are those that will begin within the next two years, most of which will involve some immediate actions. Those strategies listed as Priority 2 involve focused attention after the next couple of years, working towards implementation after Year 2 but before Year 5. A summary of these actions is included in Appendix 2.

The strategies also reflect the recent changes to state Housing Production requirements that ask communities to address all of the following major categories of strategies to the greatest extent applicable:³

- *Identification of zoning districts or geographical areas in which the municipality proposes to modify current regulations for the purposes of creating affordable housing developments to meet its housing production goal;*
 - Promote mixed-use development (see strategy VII. B.6)
- *Identification of specific sites for which the municipality will encourage the filing of comprehensive permit projects;*
 - Promote mixed-use development (see strategy VII.B.6)
 - Support private development in line with local guidelines (see strategy VII.C.2)
- *Characteristics of proposed residential or mixed-use developments that would be preferred by the municipality;*
 - Adopt inclusionary zoning (see strategy VII.B.1)
 - Adopt Housing Guidelines (see strategy VII.B.2)
 - Promote accessory apartments (see strategies VII.B.7 and VII.C.4)
 - Promote mixed-use development (see strategy VII.B.6)
 - Support private development in line with local guidelines (see strategy VII.C.2)
 - Allow a wider range of housing types (see strategy VII.B.4)
- *Municipally owned parcels for which the municipality commits to issue requests for proposals to develop affordable housing;*
 - Make suitable public land available for affordable housing (see strategy VII.C.1)
- *Participation in regional collaborations addressing housing development.*

- Access new resources such homebuyer counseling, other homebuyer services, and other regional programs and services (see strategy VII.A.4)

It will be important to also insure that affordable units produced through this Plan get counted, to the greatest extent possible, as part of the Subsidized Housing Inventory (SHI), applied through the Local Initiative Program (LIP) administered by the state's Department of Housing and Community Development (DHCD) if another state or federal housing subsidy is not used. In addition to being used for "friendly" 40B projects, LIP can be used for counting those affordable units as part of a Town's Subsidized Housing Inventory that are being developed through some local action including:

- Zoning-based approval, particularly inclusionary zoning provisions and special permits for affordable housing;
- Substantial financial assistance from funds raised, appropriated or administered by the city or town; or
- Provision of land or buildings that are owned or acquired by the city or town and conveyed at a substantial discount from their fair market value.

In order to be counted as part of the Subsidized Housing Inventory the units must meet the following criteria:

- A result of municipal action or approval;
- Sold or rented based on procedures articulated in an affirmative fair marketing and lottery plan approved by DHDC;
- Sales prices and rents must be affordable to households earning at or below 80% of area median income; and
- Long-term affordability is enforced through affordability restrictions, approved by DHCD.

Additionally, a Subsidized Housing Inventory New Units Request Form must be submitted to DHCD to insure that these units get counted.

Some of the important tasks for insuring that the affordable units, now referred to as Local Action Units (LAU's), meet requirements of Chapter 40B/LIP include:

- Meet with the developer to discuss requirements for insuring that the unit(s) meets the requirements for inclusion in the Subsidized Housing Inventory through the state's Local Initiatives Program (LIP).
- Determine the purchase price based on LIP guidelines.
- Contact DHCD to discuss the project.
- Prepare a LIP Local Action Units application submitted by the municipality (chief elected official).
- Identify a marketing agent to conduct outreach and the lottery.

- Execute a regulatory agreement to further insure long-term affordability between developer, municipality and DHCD.
- Prepare a Fair Housing Marketing Plan.
- Prepare a Purchaser Application and implement the Marketing Plan.
- Hold at least one information session about the lottery.
- Approve applicants for eligibility in the lottery.
- Prepare a letter to those eligible for inclusion in the lottery and another to those who do not qualify.
- Conduct the lottery³
- Work with winning applicants and lenders to secure mortgage commitments.
- Obtain the deed Rider and Resale Certificate from DHCD that requires the loan commitment letters, purchase and sale agreements, and contact info for the closing attorneys.
- Work with lenders and developer to close on the units.
- Submit necessary documentation to DCHD to have the unit counted as part of the Subsidized Housing Inventory.
- Annually recertify the continued eligibility of the affordable units.

A designated municipal employee, or a consultant will be identified to coordinate this work. The affordability restrictions for all units produced through the Local Initiative Program will be monitored by DHCD, but the premise of LIP is that the municipality and DHCD work together to create affordable housing and fulfill the obligations of the affordability restrictions, recertifying annually that the units remain eligible for counting as part of the SHI.

It should be noted however that a major goal of this Plan is not only to strive to meet the state's 10% goal under Chapter 40B but to also serve local needs, and there are instances where housing initiatives might be promoted to meet these needs that will not necessarily result in the inclusion of units in the Subsidized Housing Inventory (examples may include the promotion of accessory apartments or even workforce housing for those earning between 80% and 120% of median income).

³ Up to 70% of the affordable units in most developments can be reserved for those who have a connection to the community as defined in the state's Affirmative Fair Housing Market Plan guidelines, and the Town will need to justify the use of this preference by demonstrating both local need and how the local reference will be implemented to mitigate a potential discriminatory impact.

Within the context of these compliance issues, local needs, existing resources affordability requirements, the Master Plan and the goal listed in Section II of this Plan, the following housing strategies are offered for consideration. ***It is important to note that these strategies are presented as a package for the Town to consider, prioritize, and process, each through the appropriate regulatory channels.***

A. Capacity Building Strategies

In order to carry out the strategies included in the Housing Production Plan and meet production goals, it will be important for the Town of Rochester to build its capacity to promote affordable housing activities. This capacity includes gaining access to greater resources – financial and technical – as well as building local political support, developing partnerships with public and private developers and lenders, and creating and augmenting local organizations and systems that will support new housing production.

It will be a substantial challenge for Rochester to meet the prescribed annual affordable housing production goal of 16 units, based on 0.50% of the town's year-round housing stock,⁴ that will increase after the next decennial census count becomes available. Housing growth will continue to drive-up the 10% goal.

Specific actions to help build local capacity to meet local housing needs and production goals are detailed below. While these strategies do not directly produce affordable units, they provide the necessary support to implement a proactive housing agenda that ultimately will produce new units.

1. *Conduct Ongoing Educational Campaign*

Current Status: Affordable housing has become a more visible issue in Rochester, largely as a result of high housing prices that are having homeowners, especially long-term homeowners, pondering how they might fare in the current housing market if they did not already own a home. Affordable housing, or the increasing lack thereof, is becoming a much-discussed issue throughout the state, and many communities are trying to become more proactive on affordable housing production, including Rochester. While residents are increasingly aware of these high housing prices and some are likely encountering difficulties affording housing in Rochester, it is likely that many residents hold onto negative stereotypes of what affordable housing is and what it will do to their community. In deed some claim that the very term “affordable” housing carries a stigma.

On July 28, 2009 the Planning Board sponsored a public meeting at the Rochester Town Hall for a presentation by the Affordable Housing Committee and SRPEDD to hear the results of the Housing Needs Assessment, which is a substantial component of the Housing Production Plan (see Section III). During this meeting housing and socio-economic data was presented and discussed highlighting the gaps between the supply of housing and local needs. The Board of Selectmen held a public meeting with the Planning Board discussing the results of the assessment including existing subsidized housing inventory, gaps between needs and supply, and conclusions and recommendations.

Several meeting were held by the Affordable Housing Committee and SRPEDD to review drafts of the Housing Production Plan, provide information and receive feedback on the Plan's strategies and goals. Additional opportunities to engage the community in

discussions on affordable housing and to present information on the issues are needed to dispel myths and help galvanize local support, political and financial, for new affordable housing production, particularly in regard to new housing initiatives. These outreach efforts are mutually beneficial as they provide useful information to community residents and important feedback to local leaders on local concerns and suggestions. They also present an opportunity to improve communication and coordination among various Town boards and committees that have some role related to the implementation of this Housing Plan.

Next Steps: The presentation of this Housing Production Plan offers an opportunity to bring attention to the issue, offering information on housing needs and proposed strategies that can help attract community support for affordable housing initiatives. Other public education opportunities should be pursued such as having representatives from other towns speak in public forums on innovative affordable development strategies, such as those Truro has conducted that included panel discussions on particular housing-related topics. Yarmouth held a second annual affordable housing summit around a spaghetti dinner to draw residents to hear updates on the Town's Housing Plan and future initiatives. Most communities hold public meetings to present new housing initiatives to the community and get important feedback and agreement on how to move towards approval. These forums can help build community interest, improve communication and garner support. It may also be feasible to have local banks support such efforts with financial and/or technical assistance.

Timeframe: Priority and ongoing

Responsible Party: Affordable Housing Committee or proposed Housing Trust (see strategy VII.A.3).

Resources Required: Donated time of the Housing Committee or Housing Trust.

2. *Secure Professional Support to Implement the Plan*

Current Status: If the Town of Rochester wants to assume a more proactive role in promoting affordable housing and effectively implement actions included in this Housing Plan, it will have to augment its capacity to coordinate these activities. While most of the strategies that are included in this Plan do not by themselves involve substantial amounts of staff time from Town officials or donated time from board and committee members, when considered altogether they require a significant time commitment and involve some specialized expertise in housing programs, policy and development. Being such a small community, Rochester does not currently have a Town Planner or other town staff with any affordable housing expertise.

Various municipalities have handled this need differently. For example, the Town of Carver approved funding to hire an Affordable Housing Consultant to implement its Housing Production Plan. The Town of Marshfield issued a Request for Proposals for a

Housing Coordinator position and hired a full-time person for several years. Currently it splits this position between two consultants. The Town of Grafton has an assistant planner on board to assume many of these housing related functions. Bedford has a consultant working part-time on overseeing its housing activities and at one time shared its consultant with the Town of Lincoln. Belmont is working with a non-profit development organization located in a nearby community to support its housing activities. Holliston is working with a consultant to implement key initiatives, and at some point in the future is likely to hire a housing professional on at least a part-time basis with CPA funds. Yarmouth has also hired a part-time consultant to provide needed support.

Next Steps: The Board of Selectmen should work with the Affordable Housing Committee and eventually a proposed Housing Trust (see strategy VII.A.3) to determine how best to bring on the necessary skills and expertise to effectively oversee the implementation of various components of this Housing Plan. If the Town approved the Community Preservation Act (CPA) (see strategy VII.A.7), this funding could support a staff position related to implementing community housing initiatives as could fees from developers seeking approval 40B permits.

Rochester should consider partnering with neighboring communities or regional entities in an effort to get professional support towards the implementation of various strategies including:

- *Carver, Office of Planning and Community Development (OPCD)*
There may be opportunities for Rochester to partner with Carver OPCD to file joint application to address affordable housing issues and/or secure part-time services from Carver's housing consultant. Other options may include seeking assistance through the *Carver Housing Authority (CHA)* to address specific issues identified in this Housing Plan.
- *Wareham, Office of Community and Economic Development (OCED)*
There may be opportunities for Rochester to partner with Wareham OCED to prepare joint CDBG applications to address affordable housing issues, i.e., education and outreach, first time homebuyers programs or housing rehabilitation. Other options maybe contracting with OCED housing staff on a part-time basis to undertake specific tasks outlined in this Housing Plan. This option may also extend to the *Wareham Housing Authority (WHA)* as well.

- *Marion Housing Authority*
At one time the Marion Housing Authority was shared with Rochester. The Town of Rochester may consider discussing re establishing the prior agreement to address specific tasks relative to this Housing Plan.
- *South Shore Housing Development Corporation (SSHDC)*

SSHDC is the region's non-profit housing organization and has decades of experience managing various housing services, developing affordable housing and managing real estate. South Shore Housing has helped many communities in Plymouth and Bristol Counties advance their affordable housing agendas and can be helpful in providing support rental housing, marketing and outreach for lotteries, etc.

More information on these and other organizations can be found in APPENDIX 3.

Timeframe: Priority 1

Responsible Party: Board of Selectmen in consultation with the Affordable Housing Committee or proposed Housing Trust.

Resources Required: Consultant fees would be based on implementation of specific priority tasks or strategies and a scope of services. Assistance provided through housing authorities would probably be paid on a fee for basis. Some fees could be generated through specific development project budgets. Passage of the Community Preservation Act (CPA) would provide an excellent resource to pay for such services.

3. Create a Municipal Affordable Housing Trust and Dedicated Housing Trust Fund

Current Status: Discussions with other communities regarding the success of their affordable housing initiatives indicate that it is often critical to have accessible funds available to respond immediately and effectively to housing opportunities as they arise. Also, applications for state subsidy sources are substantially more competitive when there are local contributions either through local funds, donation of Town-owned property, or private donations. In order to receive donations and avoid paying taxes, it is useful for a locality to have a dedicated housing fund that offers communities greater ability to support the development of affordable housing.

On June 7, 2005, the Governor signed new legislation, called the Municipal Affordable Housing Trust Fund Act, which simplified the process of establishing such funds. More than forty (40) communities have adopted these funds to date and more have plans to do so in the coming year. Previously cities could create trusts through their own resolution, but Towns had to get approval from the legislature through a home rule petition. The law provides guidelines on what trusts can do and allows communities to collect funds for housing, segregate them out of the general budget into an affordable housing trust fund, and use these funds without going back to Town Meeting for approval. It also enables trusts to own and manage real estate, not just receive and disburse funds. The law further requires that local housing trusts be governed by at least a five-member board of trustees, appointed and confirmed by the Board of Selectmen, in case of towns and including a member of the Board of Selectmen. While the new trusts must be in compliance with

Chapter 30B, the law which governs public procurement as well as public bidding and construction laws, it is likely that the Rochester Trust trusts will opt to dispose of property through a sale or long-term lease to a developer so as to clearly differentiate any affordable housing development project from a public construction project.

Next Steps: Rochester's Board of Selectmen should seek approval of Town Meeting for the establishment of a Municipal Affordable Housing Trust Fund and subsequently appoint members of the Board of Trustees. This Housing Trust would serve as the Town's permanent committee for overseeing housing issues and the implementation of the Housing Production Plan, managing the Affordable Housing Trust Fund, defining policy issues that are in the public interest, serving as the Town's development review committee, and working in conjunction with the Planning Board on establishing housing guidelines for housing efforts. This entity will effectively assume the responsibilities of the Affordable Housing Committee and current members might be considered for serving on this Housing Trust.

It will also be important to explore a wide range of possible fundraising options to capitalize the trust fund. In addition to possible CPA funding (see Section VII.A.7) and other public sector resources, the Town should also consider private sector donations. This process of securing private support not only provides financial benefits to support local housing efforts, but it is also a vehicle for raising awareness of the affordable housing issue and generating interest and political support for affordable housing initiatives.

Many communities are reaching out to residents for private donation of land or funds to promote housing affordability. Such contributions and the bargain sale of real estate could become a part of the Rochester land ethic, but donations need to be promoted, nurtured, and facilitated. Inclusionary zoning, if passed, may also provide cash resources of a wider range of possible development that can help capitalize the Affordable Housing Trust Fund if the developer decides to pay cash in lieu of constructing actual affordable housing units. Developers may also contribute to the Housing Fund through negotiations on comprehensive permit projects or other local developments. Developers make additional contributions to these funds if the purchase prices for the market units are higher than the prices that were projected in their comprehensive permit applications and profits are more than the 20% allowed under Chapter 40B.

Faith-based affordable housing initiatives are also widely viewed as effective, as reported by the organization World Vision⁵. The Rochester Housing Committee/Trust can work with local churches on some additional activities that focus on affordable housing, including, for example, donations to the Housing Fund, perhaps during Fair Housing month.

Timeframe: Priority 1

This process could be accomplished within the next year, ready for vote by the next Town Meeting.

Responsible Party: Board of Selectmen with support from the Affordable Housing Committee

Resources Required: The process for creating the Affordable Housing Trust Fund is relatively straightforward and can be coordinated by the Affordable Housing Committee in concert with the Board of Selectmen. Once established, it will be incumbent upon the Town to support efforts to capitalize the Fund including possible future CPA funding in support of affordable housing initiatives. Other resources include the donated time of volunteers to coordinate fund raising activities with staff support at some point in the future.

4. Access Housing Resources

Current Status: The affordability of most housing development projects typically involves multiple sources of financing including both private and public loans and grants. Even Chapter 40B comprehensive permit projects rely on what is referred to as “internal” subsidies where the market rate units support the costs of the affordable ones in tandem with increased density. It will be important for the Town to encourage the establishment of partnerships with other interested parties including non-profit organizations, lenders, public agencies, and developers to secure the necessary financial and technical resources to create affordable units. Most communities with Community Preservation funding find this source invaluable in paying for upfront predevelopment cost and feasibility analysis as well as leveraging additional public subsidies (see strategy VII.A.7).

There is a wide range of other regional and state resources that can be tapped to support Rochester’s housing efforts, some of which are discussed in strategy VII.A.2 above and summarized in APPENDIX 4.

Next Steps: The Town of Rochester should work with developers to reach out to private, public and non-profit entities to secure additional housing resources – technical and financial – in support of its efforts to produce new affordable housing as new opportunities arise. The developer is typically responsible for applying for these funds,

⁵ Shabecoff, Alice. Rebuilding Our Communities: How Churches Can Provide, Support, and Finance Quality Housing for Low-Income Families, World Vision: Monrovia, California.

but the support of municipal governments is often crucial for securing very competitive funding. Moreover, there may be opportunities to work with local or regional lenders or other financial service establishments to make some concessionary financing available in

support of local housing efforts, enhancing affordability. Regional resources also include South Shore Housing’s wide range of housing services and programs (e.g. downpayment and closing cost assistance, homebuyer counseling, home improvements financing, rental subsidies, homeless prevention, and housing development and property management assistance) that are available and should be accessed where appropriate.

Timeframe: Priority 1

Responsible Party: Board of Selectmen and in some cases the Rochester Affordable Housing Committee or proposed Housing Trust.

Resources Required: Donated time of members of the Affordable Housing Committee or proposed Housing Trust.

5. Encourage Training for Board and Committee Members

Current Status: Local boards such as the Affordable Housing Committee, Zoning Board of Appeals, Planning Board and other interested local leaders should receive training on affordable housing issues including the comprehensive permit process, the new regulations and guidelines in particular. Well advised and prepared board and committee members are likely to conduct Town business in a more effective and efficient manner. New members without significant housing experience would benefit substantially from some training and orientation regarding their responsibilities. Moreover, requirements keep changing and local leaders must remain up-to-date. Funding for the professional development of staff would also help keep key professionals informed on important new developments, best practices and regulations.

The University of Massachusetts Extension’s Citizens Planner Training Collaborative (CPTC) offers classes periodically throughout the year and will even provide customized training sessions to individual communities. Examples of topics covered in past workshops included but was not limited to the following:

- Roles and responsibilities of the Planning and Zoning Boards
- How to hold the perfect public hearing
- Chapter 40B
- Inclusionary Housing
- Open space residential development
- Sustainability

The Massachusetts Housing Partnership has initiated the Massachusetts Housing Institute, which is “an educational program to support municipalities and local participants to better understand the affordable housing development process and have an effective role in initiating and implementing local solutions to increasing housing choices”.⁶ This training is held over a two day period, at least once a year. Topics during the recent Institute included:

- The affordable housing development process
- What you should know about development
- Getting housing built in the community
- Design for affordability – architecture, design and density

Other organization and agencies, such as DHCD, MHP, CHAPA, and the Community Preservation Coalition also provide conferences and training sessions on a wide variety of housing issues that would be useful for local officials and staff persons to attend. In addition, there are numerous written resource for localities. For examples, DHCD has prepared a procedural “how to” booklet for local communities on the development process, MHP has many technical guides for localities, and CHAPA has a wide variety of reports on many issues related to affordable housing as well.

Next Steps: The Town’s Board of Selectmen should encourage members of appropriate committees, the ZBA, Planning Board, and Affordable Housing Committee or proposed Housing Trust to attend statewide and regional training sessions on housing-related issues. If fees are involved, this funding should be made available. This training should also be accessed on an ongoing basis as membership of these boards and committees turns over. Specialized training should also be made available to professional staff persons to keep them up-to-date on the new regulations and best practices.

Timeframe: Priority 1

Responsible Party: Board of Selectmen

Resources Required: Information on available training should be tracked by professional staff or the Affordable Housing Committee and made available. Attendance fees should be paid when required, the costs potentially ranging from \$2,000 to \$4,000 annually.

6. Apply for a Commonwealth Capital Score to Secure Funding from State Capital Spending Programs

Current Status: The state established Commonwealth Capital as a policy that encourages communities to implement smart growth measures by making municipal land use regulations more consistent with smart growth principles. The state uses these reforms as part of the evaluation of proposals for state funding under a number of state capital spending programs related to economic development, the environment, transportation and infrastructure as well as housing.

⁶Massachusetts Housing Partnership, Massachusetts Housing Institute agenda for June 14-15, 2007 Conference

Municipalities have been scored based on what progress has been made bringing local regulations, policies and land use-related initiatives into greater compliance with smart growth principals.

While the future of Commonwealth Capital was in doubt during the transition from the Romney to Patrick administrations, particularly when the Office of Commonwealth Development was disbanded, the state has maintained the basic principles of Commonwealth Capital. In fact the changes for the fiscal year 2008 were quite modest that included an altered list of discretionary state programs to which the policy applies. The state has proposed more substantive changes, which are summarized in APPENDIX 4. It is important to note that the completion of this Housing Plan would result in a higher score as would many of the strategies included in this Plan such as:

- Adoption of the Community Preservation Act
- Zoning for mixed-use development
- Modifying the accessory apartment by-law
- Zoning for cluster development mandated by-right or includes a density bonus for affordable units.
- Inclusionary zoning
- Attainment of Housing Production certification (meeting annual production goal)
- Production of housing units on municipally owned land or with municipal funding
- Where 66% or more of new units produced is through mixed-use development (including 40R and TOD), cluster development, multi-family housing development on ¼ lots, and /or conversion or redevelopment activities.

Next Steps: With staff support from a designated municipal official or a consultant, the Board of Selectmen should prepare and submit the scoring application under Commonwealth Capital prior to applying for any of the state's capital programs or as required.

Timeframe: Priority 1

Responsible Party: Board of Selectmen

Resources Required: May require time from a designated municipal official or a consultant to prepare the application for scoring under Commonwealth Capital.

7. Promote Local Approval for the Community Preservation Act (CPA)

Current Status: In 2006 the Town of Rochester voted no on the CPA by only 53% in a local election process. The CPA committee should be reactivated in an effort to adopt the Act. The Community Preservation Act establishes the authority for municipalities in the Commonwealth to create a Community Preservation Fund derived from a surcharge of 1% to 3% of the property to be matched by the state based on a funding commitment of approximately \$26 million annually. Once adopted the Act requires at least 10% of the monies raised to be distributed to each of the three categories – open space, historic preservation and affordable housing – allowing flexibility in majority of the money to any of the three uses as determined by the community. More than 100 municipalities in

the Commonwealth are benefiting from this important new resource that could be pivotal to Rochester preserving its history, open space and housing affordability.

Next Steps: The Town’s Board of Selectmen should re-establish a Committee comprised of members from a variety of Town boards, committees and organizations to explore this strategy. The Community Preservation Act Coalition is available to support community efforts related to the CPA and have an excellent web site at www.communitypreservation.org.

Timeframe: Priority 1

Responsible Party: Board of Selectmen

Resources Required: Donated time of volunteers to seek support and approval of CPA in Rochester.

B. Planning and Regulatory Strategies

Housing production is contingent not only on actual development projects but on the planning and regulatory tools that enable localities to make well informed decisions to strategically invest limited public and private resources on housing creation. To most effectively and efficiently execute the strategies included in this Plan and meet production goals, greater flexibility will be needed in the Town’s Zoning Bylaw, new tools will be required to capture more affordable units and better guide new development to specific “smarter” locations.

Similarly to most communities in Massachusetts, the Bylaw includes large lot zoning and other exclusionary provisions. In the case of Rochester, the minimum lot requirement is 87,120 square feet throughout most of the town and there are frontage, setback and other requirements that are not conducive to affordable housing. This creates the likely need for regulatory relief for any residential development that includes affordable units, possibly through the “friendly” comprehensive permit process that overrides local zoning if not through normal regulatory channels.

The Town of Rochester should consider the following planning and zoning-related strategies to promote the creation of additional affordable units and to direct new development in appropriate locations. These actions can be considered as tools that the Town will have available to promote new housing opportunities, each applied to particular circumstances and providing a powerful group of resources when available in combination. The strategies enable new affordable unit creation that is more responsive to local needs and priorities. Estimates of units that might be produced through these planning and regulatory tools are incorporated under Section VII.C – Housing Production strategies.

It should also be noted that recent changes to Chapter 40B regulations expand the items that a subsidizing agency must consider when determining the appropriateness of a site for eligibility through the comprehensive permit process and includes information provided by the municipality or other parties regarding *municipals actions previously taken to meet affordable housing needs, including inclusionary zoning, multi-family districts and 40R overlay districts*.⁷ Therefore a community's progress in reforming its land use provisions to promote affordable housing and smart growth will likely have a meaningful impact on the determination of project eligibility/site approval for comprehensive permit projects.

1. Adopt Inclusionary Zoning

Current Status: Inclusionary zoning, not currently included in Rochester's Zoning Bylaw, is a zoning provision that requires a developer to include affordable housing as part of a development or potentially contribute to a fund for such housing. This mechanism has been adopted by more than one-third of the communities in the state to insure that any new development project over a certain size includes a set-aside in numbers of affordable units or funding from the developer to support the creation of affordable housing. This bylaw applies to developments that typically meet local zoning requirements, but most communities have determined it appropriate to incorporate density bonuses in their inclusionary bylaw. Many of the municipalities that have inclusionary zoning in place are reaping the rewards of these actions through the creation of actual affordable units and/or cash contributions to the locality for investment in affordable housing production. Most of the bylaws include mandated percentages of units that must be affordable, typically 10% to 20% and density bonuses⁸. Some also allow the development of affordable units off-site and/or cash in lieu of actual units.

Next Steps: There are a variety of inclusionary zoning bylaws that have been adopted in localities throughout the state but requirements vary considerably. The Executive office of Environment and Energy's Smart Growth Toolkit includes a model inclusionary zoning bylaw that highlights key local decisions and makes some commentary for consideration throughout (www.mass.gov/envir/smart_growth_toolkit/pages/SG-bylaws.html). The Citizen Planner Training Collaborative's website also has a model bylaw with commentary as well as (www.umass.edu/masscptc/examplebylaws.html).

The Rochester Planning Board should explore models and prepare a zoning amendment that is best suited to supporting affordable housing in Rochester. The Planning Board should present the bylaw to Town Meeting for adoption.

⁷ Massachusetts General Laws, Chapter 40B, Section 56.04.

⁸ Density bonuses allow increased densities beyond what is allowed under the zoning bylaw.

Timeframe: Priority 1

Responsible Party: Planning Board

Resources Required: One of the benefits of this strategy is that it requires very little local investment to implement. A designated local official and/or a consultant could perform the research and preparation of the bylaw.

It will be important to also insure that all affordable units produced through the bylaw get counted as part of the Subsidized Housing Inventory, applied through the Local Initiative Program (LIP) administered by DHCD if another housing subsidy is not used.

The major tasks for insuring that the affordable units, now referred to as Local Action Units (LAU's), meet the requirements of Chapter 40B are summarized at the introduction to this section. Some professional support will be required to oversee this work (see strategy VII.A.2), the costs of which could be incorporated into the specific project budget. The monitoring of projects to insure continued affordability based on the restrictions would be responsibility of a designated monitoring agent, DHCD in the case of LIP units, however towns also have a significant role in the monitoring process.

Projected # Affordable Units Produced: Units counted under strategy VII.C.2 – support private development through housing guidelines. Ideally the adoption of this bylaw would lead to the production of actual housing units, but may also deliver payments in lieu of actual units to help capitalize the proposed Housing Trust (see strategy VII.A.3).

2. Adopt Affordable Housing Guidelines – Promoting More Responsive Private Development

Current Status: “Affordable Housing Guidelines” should be considered by the Town of Rochester as a helpful tool for promoting greater cooperation with private for profit and non-profit developers on the affordable housing production (see strategy VII.C.2). This Housing Plan incorporates production goals that identify development opportunities leading to the production of at least 0.50% of the year round stock per year of at least 8 units. However, given past production, this goal is ambitious and will require the Town to work with developers to boost the level of affordable housing. To this end the Town should consider affecting the types of housing proposals submitted through the creation of reasonable Affordable Housing Guidelines that provide guidance on projects that will likely be acceptable to the community.

Affordable Housing Guidelines, also referred to as LIP Policies or local 40B guidelines, provide an aid to both non-profit and for profit housing developers to help them plan for residential development that be in line with what the community seeks in affordable housing related to scale, siting, density, levels of affordability, location, design, etc. Through such Guidelines the developer “wins” because there is greater predictability in what the Town is willing to approve, and the Town “win” because it gets new affordable units that comply with reasonable locally-established development criteria and help it meet local needs and production goals. These Guidelines will continue to a more open environment where developers who meet these development criteria can approach the

Town with the expectation that they will likely be able to pursue their project through a “friendly” Chapter 40B process, if not normal regulatory channels, working with instead of against the Town on housing creation strategies.

Other towns have established guidelines including the Town of Grafton, which is planning to revisit and revise policies, as well as the Town of Chatham that has established local 40B policies, for example.

Next Steps: The Affordable Housing Committee or proposed Housing Trust should explore models of Affordable Housing Guidelines (also referred to as LIP Policies, Chapter 40B Policies and Procedures), make necessary changes and share them with the Board of Selectmen, Planning Board, Board of Appeals, Conservation Commission, Board of Health, and other interested boards and committees for their review and comment. The Guidelines can then be finalized and made public.

Timeframe: Priority 1

Responsible Party: Zoning Board of Appeals with support from the Affordable Housing Committee or proposed Housing Trust and Planning Board.

Resources Required: The donated time of local officials and various Town boards and committees and possibly the services of a consultant.

Projected # Affordable Units Produced: These units are counted under strategy VII.C.2

3. *Modify the Flexible Development (Cluster) Zoning Bylaw*

Current Status: Rochester’s Zoning Bylaw includes a Flexible Development provision for the purpose of encouraging the permanent preservation of natural and cultural resources, including open space, agricultural and forestry land, water bodies, other cultural resources, and historical and archeological resources. The bylaw offers no provisions for density bonuses or affordable housing. Consideration should be given to adopt greater incentives to encourage the following:

- Density bonus provisions for the creation of more affordable housing units in return for recreational fields and other municipal amenities;
- Density bonus provisions for cluster development with more open space; and
- Density bonus provisions for low-and moderate-income housing.

Next Steps: The Planning Board should review model bylaws with respect to more flexible zoning provisions and tweak the existing bylaw. Model bylaws have been produced by the Metropolitan Area Planning Council (MAPC), Massachusetts Audubon, and others in the Green Neighborhood Alliance, and adopted by a number of Massachusetts communities. Several examples are offered on the Citizen Training Collaborative website (www.umass.edu/masscptc/examplebylaws.html) and the state’s Smart Growth Toolkit (www.mass.gov/envir/smart_growth_toolkit/SG-bylaws.html).

More incentivised density bonuses and affordability requirements should be integrated into the bylaw to encourage this kind of development and to support project feasibility. Consideration should be given to allowing smaller multi-family dwellings. Associated design guidelines and inclusionary requirements can insure that goals are met in ways appropriate and beneficial to the Town.

Timeframe: Priority 2

Responsible Party: Planning Board

Resources Required: The Planning Board should work with other appropriate local officials in drafting the zoning amendment, coordinating the necessary approvals toward implementation. The strategy is likely to require some professional support from a consultant.

Projected# Affordable Units Produced: Units created under this strategy become part of the private development estimates (see strategy VII.C.2 for estimates).

4. Allow a Wider Range of Housing Types

Current Status: Similar to most other local zoning bylaws, Rochester's zoning bylaw is directed to single-family housing development. The bylaw allows multi-family under very limited circumstances. For example, multi-family is allowed under special permit on a minimum of three (3.0) acres in the AR District. There are no provisions for town housing development or accessory apartments.

It is not surprising, therefore, that almost all of Rochester's housing stock is comprised of single-family detached homes on two (2) acre lots, and even the provisions allowing multi-family units have not provided sufficient incentives developers and property owners to create many of these types of opportunities. With the exception of the Annie Maxim House, which provides 12 units (suites/apartments) there are no congregate housing units, special needs group homes, nor assisted living options. This Housing Plan recommends amending the Zoning Bylaw to encourage a broader range of housing types (single and multi-family units, rentals, condominiums and assisted living facilities) to better reflect the range of existing needs, including the integration of affordable housing.

Next Steps: The Affordable Housing Committee or proposed Housing Trust to explore adapting bylaws that would that would encourage greater housing diversity working with a designated town official and Planning Board Planning Board to propose a zoning amendment for Town Meeting approval.

Responsible Party: Planning Board in cooperation with the Affordable Housing Committee/Housing Trust

Timeframe: Priority 2

Resources Required: The Affordable Housing Committee or proposed Housing Trust should coordinate this effort with the Planning Board and other appropriate local officials, determine the feasibility of implementing various approaches in Rochester, drafting the amendment (s) and coordinating the necessary approvals towards implementation. This strategy will require designated town staff and potential consultant time.

5. Allow “Starter Home” Development on Nonconforming Lots⁹

Current Status: There are parcels of vacant land that at this time cannot be developed because they do not meet the dimensional requirements of the zoning bylaw such as minimum lot size as well as front, rear and side yard provisions. It is likely that some, if not many, of these parcels could in fact be suitably developed as housing. Smaller lots will encourage the construction of smaller homes under appropriate guidelines to provide some housing options that are not currently being created by the private market as starter housing.

Next Steps: The Planning Board should explore what other communities are doing with respect to these undersized lots and should prepare a zoning amendment to enable these lots to be developed based on specific criteria. One potential model is to adapt a bylaw that has been approved in Dennis to allow “affordable lots” that enables nonconforming lots to be built on by special permit if they meet the following conditions:

- Contains at least 10,000 square feet and satisfies other Board of Health requirements.
- Has safe and adequate access to public and private way.
- Is similar in size and shape to surrounding lots.
- The dwelling cannot have more than three (3) bedrooms with a minimum of 500 square feet per bedroom.
- The applicable front, rear and side yards requirements are determined by establishing an average setback based on the homes adjacent to and across the street from the lot in question.
- Where two lots are in common ownership, one of the two lots must be deed restricted to insure permanent affordability and where more than two lots are held in common ownership, the second, third and fifty percent of the remaining lots to be built upon shall be deed restricted as permanently affordable (the fourth lot may be market rate, fifth affordable, sixth market rate, etc.).

Another consideration might be to decrease the minimum lot requirements for two-family homes where one of the units is affordable and eligible for counting as part of the Subsidized Housing Inventory as long as the development is in line with Title V requirements. The development of these lots could also be promoted through the friendly “40B” process of the state’s Local Initiative Program (LIP).

Timeframe: Priority 2

Responsible Party: Zoning Board of Appeals in coordination with Planning Board

Resources Required: The Planning Board should coordinate this effort with other appropriate local officials in determining the feasibility of implementing this strategy in Rochester, drafting the zoning amendment and coordinating the necessary approvals toward implementation. This strategy may also require some professional support from a consultant. It will also be incumbent upon the Town to insure that any affordable units created under this strategy meet all state requirements and be included on the Subsidized Housing Inventory as well as annually monitored, once again with assistance from a consultant (see strategy VII.A.2).

Projected # Affordable Units Produced: Counted under strategy VII.C.2

6. Promote Mixed-Use Development

Current Status: Rochester’s Zoning Bylaw does not allow mixed–use development in any of its zoning districts. It’s typically appropriate, at least in a planning context, to look towards promoting mixed-uses, particularly mixed commercial and residential uses, in areas that already allow commercial development and where somewhat higher density makes sense such as town or village center or commercial corridors. In the case of Rochester, it would be useful to promote this type of development in the town center, Along County Road in the north industrial area and Lower County Road including business, commercial and even industrial zoning districts. Opportunities for attracting new business development to diversify Rochester’s tax base and for integrating affordable housing should be promoted in the bylaw.

There are bylaws that have been adopted in many other communities that offer models on how to incorporate housing, including affordable housing, in town or village centers and other commercial areas. These bylaws encourage the development of housing on top of the first-floor retail space, for example. The Town of Yarmouth recently passed Village Center Bylaw as did the Town of Dennis. The Metropolitan Area Planning Council (MAPC) has prepared a report entitled, “*Mixed-Use Zoning: A Planner’s Guide*” that can be referenced. Additionally, the Citizen Training Collaborative offers several models. The establishment of Smart Growth Overlay District under the state 40R and 40S provisions may also be helpful in promoting the feasibility of mixed-use development (40R/40S are described in APPENDIX 4).

Another option would be to develop policy and design guidelines on mixed-use development and process acceptable mixed-use development projects through the “friendly” 40B process as established under the state’s Local Initiative Program (LIP). These policies could be incorporated into the Affordable Housing Guidelines proposed under strategy VII.B.2.

Next Steps: The Planning Board should explore bylaws promoting mixed-use

development and prepare a zoning amendment that best meets Rochester's needs, which would be submitted to Town Meeting for approval.

Timeframe: Priority 2

Responsible Party: Planning Board

Resources Required: This strategy may require the staff time from a designated municipal official or a consultant. Potential developers may also be willing to cover at least some of the costs related to creating this bylaw.

Projected # Affordable Units Produced: Counted under strategy VII.C.2.

7. *Adopt an Accessory Apartment Bylaw*

Current Status: Rochester's Zoning Bylaw does not allow for accessory apartments although it is generally recognized that there may be illegal accessory apartments in town that may in fact possibly pose health and safety hazards.

Accessory units are helpful in meeting a number of public policy objectives including the following:

- Enables homeowners to capture additional income, which is particularly important for elderly homeowners or single parents where such income may be critical to remaining in their homes. Also some young families or moderate-income households might be able to afford homeownership if they could count on income from an accessory apartment.
- Provides appropriately sized units for growing numbers of smaller households.
- Are inexpensive ways of increasing the rental stock at lower cost than new construction and without loss of open space, without significant impact on the surrounding neighborhood, and without additional Town services such as streets or utilities. There are, however, issues regarding the adequacy of existing septic systems when a new bedroom is added.
- Tenants in accessory apartments can also provide companionship, security and services for the homeowner, from shoveling the sidewalk for an elderly owner to babysitting for a single parent.
- Often referred to as "in-law apartments, they have offered good opportunities for keeping extended families in closer contact.
- New accessory units typically generate tax revenue in a locality because accessory units add value to existing homes.

Recent Changes to state requirements for counting accessory apartments as part of the Subsidized Housing Inventory (SHI) have dampened the enthusiasm of many localities in adding an affordable accessory apartment component in their local bylaws. The major change affected the tenant selection process, requiring owners of such units to fill from a pre-qualified list established by the municipality in conformance with state

requirements including Fair Housing laws. Additionally, deed restrictions are required but now can be revoked upon the discretion of the owner, in which case the unit can be removed from the Subsidized Housing Inventory. Some communities, such as the Town of Carlisle, are pursuing an affordable accessory apartment in conformance with these requirements. Other communities have determined to put their efforts on hold as these units while affordable, will not be eligible for counting in the SHI.

For example, Wellfleet has an affordable accessory apartment bylaw that promotes the development of accessory units where tenants meet income requirements but owners are not required to enter into deed restrictions nor pick tenants from a Ready Renters List. The Town also has just recently initiated a new pilot initiative, the Affordable Accessory Dwelling Unit (AADU) Loan Program, to provide qualifying local property owners with assistance in creating affordable accessory rental units. The Wellfleet Town Meeting approved \$20,000 in Community Preservation funding to provide no interest loans to which will be due as a balloon payment in 30 years or when the unit is no longer used as an affordable accessory unit, whichever comes first. The funding was meant to cover two to four loans to address outstanding health and/or safety repairs in order to obtain special permit approval from the Zoning Board of Appeals for the accessory unit, however it is probable that the costs of improvements will be more than what is projected under the loan program. This loan program was developed by the Wellfleet Housing Authority (WHA) in conjunction with the Lower Cape Cod Community Development Corporation (Lower Cape Cod CDC) and was meant to support Wellfleet's existing effort to promote year round rental units, providing another incentive for property owners to convert part of their residential or commercial properties to an affordable residential accessory unit. Wellfleet has also passed special legislation to offer tax exemptions on the portion of the property rented affordably.

Next Steps: The Planning Board in conjunction with the Affordable Housing Committee/Housing Trust should explore models and prepare a zoning amendment that is best suited to support affordable housing in Rochester. Promoting accessory apartments, whether eligible for counting in the SHI or not, provides another housing choice for Rochester's elder residents and young people who can not yet afford to buy a home or who could benefit greatly from some rental income.

Timeframe: Priority 2

Responsible Party: Planning Board in cooperation with Affordable Housing Committee or proposed Housing Trust.

Resources Required: The donated time of members of the Planning Board as well as time for a designated Town official and a potential consultant.

Projected # Affordable Units Projected: This strategy is likely to produce units occupied by tenants earning at or below 80% of the area median income and serve an important

local need for more affordable year-round rental units. However, these units may not count as part of the Subsidized Housing Inventory unless owners choose to take tenants from a Ready Renters List and enter into deed restrictions.

8. *Revise Multi-family Bylaw*

Current Status: Rochester' Zoning Bylaw allows multi-family dwelling units by special permit in the AR District but it is very restrictive and as such had not provided diversity and in the housing stock or affordability. Example: Minimum lot sizes for a 2-family unit requires 2.4 acres and 300 feet of frontage, a 3-family unit requires 3.3 acres and 375 feet of frontage and a 4-family dwelling unit requires 4.2 acres and 450 feet of frontage.

Next Steps: Planning Board with input from the Affordable Housing Committee or Housing Trust should consider allowing provisions for low-and moderate-income units and the reduction of the minimum lot sizes by 50% in appropriate areas for affordable housing development.

Timeframe: Priority 2

Responsible Party: Planning Board

Resources Required: Donated time of the members of the planning Board and Affordable Housing Committee or Housing Trust

Projected # Affordable Units Produced: Units are counted under strategy VII.C.2.

C. Housing Production Strategies

While some of the affordable units produced may rely on the participation of the existing homeowners, most of the production will require joint ventures with developers – for profit and non-profit – to create affordable units. For profit developers continue to express interest in developing in Rochester, and there are also numbers of effective non-profit organizations that have successfully completed affordable housing developments in Southeastern Massachusetts.

In addition to the active participation of the development community, it will be important for Rochester to seek support from state and federal agencies. In addition to state's Department of Housing and Community Development (DHCD), other state and quasi-public agencies that have resources to support affordable and special needs housing include MassHousing, MassDevelopment, Department of Mental Retardation, Department of Mental Health, Community Economic Development Assistance Corp. (CEDAC), Massachusetts Housing Partnership Fund, and Massachusetts Housing Investment Corporation (MHIC). Regional resources should be considered as well as including South Shore Housing Development Corporation (SSHDC) and Habitat for Humanity of Greater Plymouth. Because affordable housing is rarely developed without private financing, project developers will need to reach out to private lenders as well.

(See APPENDIX 4 for more details on program assistance offered through these agencies and organizations.)

The following programs provide the basic components for the Town to meet its housing production goals:

1. Make Suitable Public Land Available for Development

Current Status: The contribution or “bargain sale” of land owned by the Town but not essential for public purposes is a component of production goals, and the Town has identified a short list of potential publicly-owned parcels that might possibly be developed as affordable housing (see Section V.A. of this Plan for the list of properties under preliminary consideration). Final determination of the use of these parcels for affordable housing is subject to a more thorough feasibility analysis of site conditions and in the case of municipally-owned properties, Town Meeting approval.

In addition to currently owned Town parcels, the Town of Rochester may decide that it will acquire privately owned sites at some point in the future for the purposes of protecting open space and developing some amount of housing, including affordable housing, through cluster development on a portion of the sites. Smaller infill sites might be acquired as well to build affordable starter homes. Acquisitions could occur through the private housing market, through special negotiations with existing owners who are interested in selling their properties for a discounted price in exchange for tax advantages, or through the tax foreclosure process.

Next Steps: Where feasible, the Town should investigate the suitability of various Town-owned site (see Section V.A) for development based on the knowledge of expertise of various Town staff persons and support the costs of preliminary feasibility analyses where appropriate. Such analyses could be funded through Community Preservation funds if approved (see Strategy VII.A.7) or potentially some state funding for predevelopment work. For Town-owned properties, approval will be required from the Board of Selectmen and Town Meeting to acquire and/or designate these parcels for housing development that includes affordable housing and perhaps other uses as well.

Because this strategy involves the use of publicly-owned property, it would be appropriate to maximize the public benefits by setting aside at least 50% of the units as affordable. This is likely to require multiple sources of public subsidies and the Town should select a developer that has substantial experience and expertise in this type of development.

Following the necessary approvals for the conveyance of Town-owned properties, the Town’s Chief Procurement Officer, working with a housing consultant, should prepare a Request for Proposals (RFP) to solicit interest from developers based on the Town’s specific project requirements and select a developer based also on identified criteria included in the RFP. Projects are likely to require densities or other regulatory relief

beyond what is allowed under the existing Zoning Bylaw, and this might be obtained through normal regulatory channels, if community support is assured, or through the use of the “friendly” 40B comprehensive permit process through DHCD’s Local Initiative Program (LIP) or other subsidizing agency. Additionally, the Town will need to be involved in working with the selected developer to secure the necessary financial, technical and political support. Evidence of municipal support is often critical when seeking financial or technical assistance from regional, state or federal agencies, and municipalities are required to take the lead in applying for eligibility on the state’s Local Initiative Program (LIP), also referred to as the “friendly” 40B process.

Timeframe: Priority 1

Responsible Party: Board of selectmen with support from the Affordable Housing Committee or proposed Housing Trust

Resources Required: It would be useful to have professional support to coordinate this effort, working with the Town’s Chief Procurement Officer to prepare a Request for Proposals (RFP) and staff the developer selection process. Moreover, if the selected developer did not have the necessary capacity to undertake the marketing and lottery for the affordable units, the designated professional or other experienced consultant, agency or organization should be identified to perform these functions, with funding from the project budget to cover these costs. It is worth noting that South Shore Housing has been performing these functions for projects throughout Bristol and Plymouth Counties in addition to local consultants.

Resources will also be required to help subsidize the development. Comprehensive permits typically do not involve external public subsidies but use internal subsidies by which the market units in fact subsidize the affordable ones. Many communities have used the “friendly” comprehensive permit process to take advantage of these internal subsidies, to create the necessary densities to make development feasible, and to make it easier to navigate the existing regulatory system. Other communities are finding that they require public subsidies to cover the costs of affordable or mixed-use residential development need to access a range of programs through state and federal government and other financial institutions to accomplish these objectives. Because the costs of development generate housing that costs more than the rents or purchase prices that low- and moderate-income households can afford, multiple layers of subsidies are often required to fill the gaps. Sometimes even Chapter 40B developments are finding it useful to apply for external subsidies to increase the numbers of affordable units, to target units to lower income or special needs populations, or to fill gaps that market rates cannot fully cover.

It is likely that a number of financial and technical resources will be required to produce affordable units in Rochester. APPENDIX 4 includes summaries of many of these programs but some are highlighted below.

- Predevelopment funding from state programs such as the Priority Development Fund, Smart Growth Technical Assistance Program, CEDAC, MHIC, Life Initiative, etc.
- Federal Home Program financing of up to \$65,000 per unit administered through DHCD for a range of housing activities. These are competitive funding sources, and DHCD typically accepts proposals through two funding rounds per year.
- Possible federal financing through Low Income Housing Tax Credits to developers of affordable housing that provide a significant equity into a development. The allocating agency is DHCD and there are typically two funding rounds per year. These funds are directed to rental properties solely and are extremely competitive.
- Section 202 federal financing to non-profit organizations for the development of rental housing targeted to very low-income seniors or those with disabilities.
- Affordable Housing Program grant funding from the federal Home Loan Bank Board, applied through participating banks.
- Rental subsidies through the Project Based Section 8 Program or individual Section 8 vouchers (this program is administered through the state, Housing Authorities and regional non-profit organizations).
- Section 8 to Homeownership Program, enabling Section 8 subsidy recipients to access homeownership.
- Additional resources that are directed solely to first-time homebuyer projects to make homeownership more affordable including the Soft Second Loan Program, American Dream Downpayment Assistance Program and MassHousing First-Time Homebuyer financing.
- Financing from CEDAC to support innovative forms of affordable housing including SRO's, congregate living options, transitional housing, limited equity cooperatives, etc. and to preserve existing affordable housing developments.
- OneSource Loan Program is a streamlined financing program offered jointly by MHIC and Massachusetts Housing Partnership Fund offering construction and permanent financing in a single package.
- Other state funding programs such as the Affordable Housing Trust Fund, Housing Stabilization Fund, etc.

Projected # Affordable Units Produced: 18 affordable units

2. Support Private Development in Line with Local Guidelines

Current Status: With incentives created in the Zoning Bylaws to promote affordable housing (see Section VII.B), and with local policies that provide guidance to developers on what the Town would like to see with respect to new development (see strategy VII.B.2), the Town is in a good position to work cooperatively with developers, both for profit and non-profit, to guide new development that incorporates affordable units. This Housing Production Plan suggests that new provisions be made to encourage the following types of housing:

- Mixed-use development in appropriate locations;
- Smaller infill housing on non-conforming lots;
- Small multi-family housing;
- The redevelopment of non-residential properties into housing;
- Cluster development that is consistent with smart growth principles, and
- Small, scattered sites, like those that are developed by Habitat for Humanity, when developed as affordable housing.

Support for such development could be processed through normal regulatory channels when projects are in basic compliance with existing zoning or could be handled through the “friendly” 40B process offered through the state’s Local Initiative Program (LIP) or 40R. Comprehensive permits have proven to be a useful tool in many communities for projects that require significant waivers of local zoning but meet local needs and priorities. Some of these projects have also incorporated more affordable units than those required under Chapter 40B. Key to the success of these new developments has been the partnership between Town and the developer to build affordable housing, the infusion of Community Preservation funding (see strategy VII.A.7) to support the enhanced affordability of these development and leverage other sources of financing, as well as the expertise of the developer in building affordable housing.

Next Step: The Town should *reach out* to local developers who have been active in producing affordable housing to discuss the Town’s interest in promoting these units, possible areas and opportunities for new development, local guidelines and priorities for new development (see strategy VII.A.2) and the prospects for working together in the future. This will be particularly useful after the Town has produced Affordable Housing Guidelines and has passed key zoning changes summarized in Section VII.B.

To effectively guide development, the Town should also establish a *process for reviewing* local development proposals in their early conceptual stages to provide useful feedback to developers on preliminary plans. The Town should therefore identify a particular municipal entity, such as an affordable housing consultant, to bring in professional expertise to staff the review process and work with the developer throughout the project planning and the regulatory processes.

Timeframe: 1

Responsible Party: Affordable Housing Committee or proposed Housing Trust

Resources Required: Representatives of the Affordable Housing Committee or proposed Housing Trust should take the lead in reaching out to affordable housing developers and the local proposal review process, working with developers on the “friendly” 40B process where appropriate. The support of an affordable housing consultant would be useful in implementing this strategy.

Projected # Affordable Units Produced: 38 affordable units

3. Convert Existing Housing Units to Affordability

Current Status: Rochester should not overlook the potential of working on strategies to not only preserve the affordability of existing housing stock but to, when possible, convert existing market units to state-defined “affordable” ones, thus insuring the long-term affordability of existing units.

There are a variety of program strategies that provide affordability by focusing on existing dwelling units rather than new ones. Examples include:

- Homebuyer Assistance Programs: Provision of subsidies to qualified first-time homebuyers to fill the gap between the market purchase price and the affordable price that is allowed under the state’s Local Initiative Program (LIP). Several towns have adopted such assistance programs. For example, the Town Chatham has introduced the first Time Homebuyers Program that uses up to \$60,000 in CPA funds per household to fill the gap between the market price of a home and the affordable purchase price as allowed under the state’s Local Initiative Program (LIP). Purchasers are pre-qualified through the Program before they are able to search in the private housing market for a qualifying home and deed restrictions are required. Purchasers are also required to attend first-time homebuyer classes and encouraged to explore more affordable mortgage financing such as loans through the state’s Soft Second Loan Program. The Chatham Housing Authority administers the Program. Comparable programs are also available in Acton, Bourne, Cambridge, Marshfield and Newton, largely subsidized through Community Preservation funding. Most of these efforts have been implemented.
- Buy-down Programs: Purchase of two-family structures or other housing types, renting or reselling one (or possibly both/several) of the units subject to a deed restriction that assures permanent affordability. Buy-down programs have proven to be viable strategies in a number of communities including the Sandwich Home Ownership Program (SHOP) implemented several years ago that produced seven (7) affordable housing units under the coordination of the Housing Assistance Corporation (HAC), the Cape’s regional non-profit housing organization. This work is usually coordinated by a non-profit housing organization and has also been implemented in Arlington, Bedford, Cambridge and Newton, for example.
- Equity Conversion Homeownership Programs (ECHO – also known as Affordable Deed Restriction Programs): Purchase of a restriction on housing occupied by an income eligible senior or other lower income household, providing public assurance (deed restriction) that the house when resold will remain affordable and offering residents cash for rehab plus an annuity or lump-sum subsidy. While ECHO initiatives have been popular in communities, including Bedford, Marion

and Westport. For example, which provided set-asides of funding; there have not been any affordable units created through this strategy to date. The Town of Stow indicates that it has interested participants but its program design has been under review by DHCD for months.

Next Steps: The Town should review these models and determine which makes the most sense in Rochester. It should then prepare an implementation plan that outlines program procedures and the respective roles and responsibilities of various municipal staff persons and boards and committees. The focus of such an initiative should be those housing units that are most affordable in Rochester's private housing market to minimize the amount of subsidy required to fill the gap between the purchase price and any costs of improvements and the affordable rents or purchase prices. Smaller homes are reasonable targets, or the more limited but affordable condo market. Community Preservation funding, (see strategy VII.A.7) if passed would be an effective Program subsidy.

Timeframe: Priority 2

Responsible Party: Affordable Housing Committee or proposed Housing Trust

Resources Required: Some professional time from an affordable housing consultant (potentially paid through CPA funds) to prepare an implementation strategy and oversee program operations.

Projected # Affordable Units Produced: 2 units

4. Promote Accessory Apartments

Current Status: If the Town determines that it wants to better promote accessory apartments and amend its existing bylaws, it would be helpful to coordinate an effort to encourage its use and oversee any new requirements.

Next Steps: Following the approval of a revised zoning bylaw related to accessory apartments, the Affordable Housing Committee or proposed Housing Trust should insure that existing property owners have information on new requirements and provide necessary support to insure compliance with these changes.

Timeframe: Priority 2

Responsible Party: Affordable Housing Committee or proposed Housing Trust

Resources Required: Some donated time of local leaders to determine local policies with respect to accessory apartments and professional staff time from an affordable housing consultant to prepare an implementation strategy and oversee the program.

Projected # Affordable Units Produced: This strategy will likely promote units occupied

by tenants earning at or below 80% of area median income and serve an important local need for more affordable rental units. However, these units may not count as part of the Subsidized Housing Inventory unless the Town requires compliance with new state guidelines with respect to affordable accessory apartments as part of its new bylaw (see strategy VII.B.7).

5. *Encourage Adaptive Reuse*

Current Status: The reuse of any abandoned, underutilized, or obsolete property could enable Rochester to direct growth towards already developed location thus reducing the development of land in areas without existing infrastructure. It could also be a way of preserving and/or restoring unique architecture in the community, which maybe also be of historical significance.

Next Steps: Work on developing an inventory to identify properties that might be purchased, rehabilitated and converted to residential use and then attract interested for profit or non-profit developers to undertake development. It might be possible to acquire such properties through tax taking, donation, negotiation, distress sale, and bank foreclosure, or brownfields remediation through the proposed Housing Trust and convey to a developer selected through an RFP process.

Timeframe: Priority 2

Responsible Party: Affordable Housing Committee or the proposed Housing Trust

Required Resources: The Affordable Housing Committee should work to identify possible properties and ultimately find partners to developed them. Predevelopment funding from DHCD's Priority Development Fund, EOEA's Smart Growth TA Fund, CEDAC, MHIC or other agency should be explored to support project planning if CPA funds are not available.

Projected # Affordable Units Produced: 2 units counted under strategy VII.C.5

D. Housing Preservation

Housing production is critical, but the Town also needs to be concerned that it supports lower income residents including seniors in accessing important housing resources to maintain their properties.

1. *Help qualifying Homeowners Access Housing Assistance*

Current Status: Some town residents including seniors living on fixed incomes are finding it increasingly difficult to afford the costs associated with rising taxes, energy costs insurance and home improvements. Additionally, some seniors and those with special needs require handicapped adaptations and repairs to help them remain in their homes. Rochester residents might also benefit from technical and financial support in the case of septic failures and Title V compliance issues. Increasingly, homeowners are

confronting the risk of foreclosure, particularly those who financed their homes through subprime predatory lenders, and are looking for way to hold onto their homes.

There are existing programs administered by Self Help, Inc., the area's community action program based in Brockton, that are available to help property owners with these needs such as:

- *Fuel Assistance Program*
Assists eligible households in paying their heating bills during winter season or until all benefits are exhausted through federal funding. Eligibility is based on federal criteria related to annual gross income, family size and annual heart consumption.
- *Weatherization Assistance Program*
A federally-funded program to help qualifying property owners make energy-efficient home improvements. Most households that receive fuel assistance also qualify for this program.
- *Heating Assistance Program (Heart WAP)*
An emergency repair program for households receiving fuel assistance that requires the repair or replacement of their heating system.

There are also a range of programs available in Rochester that are offered by MassHousing and other organizations, applied through either a particular agency or lender including:

- *Home Improvement Loan Program*
Provides a 5%, 5 to 15 year term loan to qualifying homeowners, the amounts ranging from \$5,000 to \$50,000. Loans are available through particular lenders, the most proximate being Lafayette Federal Savings Bank (Fall River), South Shore Cooperative Bank (Weymouth), South Shore Savings Bank (S. Weymouth), Sovereign Bank (E. Providence), and St. Anne's Credit Union (Fall River). Income limits are \$92,000 for one and two-person households and \$104,000 for larger households. One to four-family dwellings and condominiums are eligible for these loans.
- *Get the Lead Out*
With funding from MassHousing, this Program provides low-cost financing to owners of 1-4 family properties to remove lead and reduce the possibility of lead poisoning in children. The closest participating agency is Self Help, Inc., based Brockton. Interest rates range from 0% to 3% for owner-occupants, 0% for non-profit organizations, and 5% for investor-owners.
- *Septic System Repair Program*
Provides 0% to 5% interest loans ranging from \$1,000 to \$25,000 to improving failing septic systems. Loan terms vary from 3 to 20 years. These loans are

accessed through participating lenders including the Bank of Fall River, Bridgewater Savings Bank, Citizens Union Savings Bank, Foxboro Federal Savings, Lafayette Federal Savings Bank, South Shore Savings Bank, St Anne's Credit Union, and Taunton Federal Credit Union.

- *Home Saver Foreclosure Prevention Program*

This program offers assistance to those who are at risk of losing their home through foreclosure. Participants must initially contact the Homeownership Preservation Foundation to talk to a counselor and may be referred to a local counseling agency as well as a participating lender to obtain a loan. There are a number of participating lenders including Bridgewater Savings Bank, Rockland Trust Eastern Bank and Harbor One Credit Union.

South Shore Housing Development Corporation, the region's non-profit housing organization, also administers programs for prospective homebuyers including downpayment and closing cost assistance as well as counseling services. It also offers the Home Modification Loan Program that provides financial assistance to persons seeking to make home modifications to improve accessibility for the physically disabled. Interest rates range from 0% (families at or below median income) to 3% (families earning between 100% and 200% of area median) and loan amounts from \$1,000 to \$25,000. Summaries of these programs are included in APPENDIX 4.

Next Steps: Through the community educational campaign recommended in Section VII.A.1, important information on housing improvement resources could be disseminated to real estate professionals, local organizations and community residents. The Town, through its Council on Aging should provide the necessary education and referrals to programs sponsored by South Shore Housing, Self Help, Inc. and MassHousing for example, which provide low-cost financing for repair needs including de-leading, septic systems, weatherization and other home improvements.

Timeframe: Priority 1

Responsible Party: Rochester Council on Aging

Resources Required: Donated time of volunteers or some limited staff time from appropriate Town employees.

Projected # Affordable Units Produced: The available home repair programs provide needed assistance, helping seniors and others with special needs remain independent in their homes; however, these programs do not include the necessary requirements to enable properties to be included in SHI.

Appendix I – Calculation of Affordability

Calculation of Affordability

User Input	
Purchase Price of Your New Home	\$360,700
Down Payment	5.00%
Loan Term (in years)	30 years
Interest Rate	7.00%
Points	2.00%
Monthly Mortgage Insurance Payment Factor	0.67%
Closing Costs (Other than Points) as a % of Purchase Price	3.000%
Annual Property Taxes & Insurance as a % of Home Value	1.825%
Maximum Ratio of Monthly Housing Expense to Income	28.000%
Maximum Ratio of Total Monthly Housing Expense to Income	36.000%

Results	
TOTAL CASH REQUIRED:	\$35,709
Down Payment	\$18,035
Points	\$6,853
Closing Costs Other than Points	\$10,821
MINIMUM MONTHLY INCOME REQUIRED (before taxes and expenses)	\$10,784
MAXIMUM MONTHLY DEBT SERVICE PERMITTED	\$863
Loan Amount	\$342,665
Monthly Housing Expense	\$3,020
Mortgage Payment (Principal and Interest)	\$2,280
Taxes and Hazard Insurance	\$549
Mortgage Insurance	\$191

APPENDIX 2 Summary of Housing Strategies

<i>Actions</i>	Priority 1	Priority 2	# Affordable Units	Responsible Party**
<i>Capacity Building Strategies</i>				
1. Conduct ongoing educational campaign	X		*	AHC/HP
2. Secure professional support	X		*	BOS/AHC/HT
3. Create Municipal Affordable Housing Trust	X		*	BOS/AHC
4. Access housing resources	X		*	BOS/AHC/HT
5. Encourage training for board and committee members	X		*	BOS
6. Apply for Commonwealth Capital	X		*	BOS
7. Promote approval of CPA	X		*	BOS
Planning and Regulatory Strategies				
1. Adopt inclusionary zoning		X	*	PB
2. Adopt housing guidelines		X	*	ZBA/PB/AHC/HP
3. Revise flexible development bylaw		X	*	PB
4. Allow a wider range of housing types		X	*	PB
5. Allow start housing on nonconforming lots		X	*	ZBA/PB
6. Promote mixed-use development		X	*	PB
7. Adopt an accessory apartment bylaw		X	*	PB/AHC/HT
8. Exempt affordable housing from subdivision phasing bylaws		X	*	PB
9. Revise multi-dwelling bylaw		X	*	PB/AHC/HT
Housing Production Strategies				
1. Make suitable public land available for affordable development	X		18	BOS/AHC/HT
2. Support private development	X		38	AHC/HT
3. Convert existing housing units to affordability		X	2	AHC/HT
4. Promote accessory		X		AHC/HT

apartments (likely not to be included in SHI)				
5. Encourage adaptive re-use		X	(2 units counted under VII.C.3)	AHC/HT
Housing Preservation Strategies				
1. Help qualifying homeowners access housing assistance	X		*	HA/COA

* Indicates actions for which units are counted under other specific housing production strategies, have an indirect impact on production, or do not add to the Subsidized Housing Inventory.

**** Abbreviations****

Board of Selectmen (BOS)

Planning Board (PB)

Affordable Housing Committee (AHC)

Housing Trust (HT)

Council on Aging (COA)

Zoning Board of Appeals (ZBA)