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Town of Walpole Planned Production Plan for Affordable Housing

January 7, 2008



Submitted to:

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Department of Housing & Community Development

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Prepared for:

Town of Walpole

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**WALPOLE AFFORDABLE HOUSING PLANNED PRODUCTION PLAN
TOWN OF WALPOLE**

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Executive Summary

This Planned Production Plan (the Plan) contains a comprehensive demographic and needs analysis, housing strategies designed to address the specific needs of the Town, and a discussion of how the affordable housing inventory will be tracked and maintained. The strategies developed for the plan build upon analyses of demographic trends and other planning efforts currently underway in Walpole. The Plan was developed to satisfy the Planned Production requirements set by the Massachusetts Department of Housing and Community Development (DHCD) as of December 2007, and also to serve as an educational document for local agents as they continue to explore different options for housing development into the coming decade.

The demographic analyses performed for the community show that Walpole is a mid-sized suburban Town with approximately 22,700 residents. Population projections show the senior population rising steadily in response to the aging “baby boomer” generation. The population of first-time homeowners is projected to decrease for the older, more fiscally established age range (age 35-44) while the younger, less established age range (25-29) is expected to increase. The population trends of seniors and first time homebuyers are particularly important to observe because these two groups typically comprise a large share of the affordable housing demand.

Over the course of the last decade, the number of housing units of all types in Walpole increased by 17 percent. The vast majority of the housing units in Walpole are single-family detached homes, comprising 71 percent of the total housing stock. The price of housing in Walpole has risen considerably over the past two decades with an average annual increase in home price of approximately five percent. Although the recent rise in home prices in Walpole appears dramatic, it has been consistent with trends throughout the Commonwealth.

In trying to target specific groups for housing, several conclusions were reached based on the review of existing data and affordability gap analyses. Senior citizens comprise a significant number of households at or below moderate levels, and population projections suggest that there is both a short-term and long-term demand for affordable senior housing. In particular, there is currently a strong demand for affordable senior rental housing. First-time homebuyers represent an important target group for the community and analysis indicates that many first time homebuyers may be priced out of the Walpole market.

Strategies for increasing affordable housing stock in Walpole were developed to serve the specific needs of the community. These strategies included new development of both rental and homeownership units, zoning amendments to increase opportunities for affordable units, and unit conversion through the use of public funding and strategic partnerships. Other Town-owned parcels that may offer housing development opportunities have also been identified for later phases of implementation. Proposed zoning amendments include expanding the capacity for permitting accessory apartments with affordability restrictions; attaching inclusionary requirements to existing subdivision

and zoning regulations; reforming density bonuses within the existing Open Space Residential Development (OSRD) and Age Qualified Villages (AQV) amendments; and approaches for adopting a 40R Smart Growth Zoning Overlay District. Unit conversion strategies involve an ongoing process of identifying potential property, accessing funds through tax levies or public private partnerships, and continuing outreach through existing agencies and community groups.

The housing strategies developed for Walpole were placed along a 10-year implementation timeline that will satisfy both the annual target increase of 0.75% and achieve an overall 10% inventory of affordable housing in the community. However, the Town strongly acknowledges that meeting the 10% statutory threshold does not necessarily mean that the housing needs of the community will be met. The process of providing affordable housing that is consistent with a community's needs is an ongoing and iterative planning process. As the local and regional economy continues to change, Walpole is committed to revisiting this plan when necessary to address changing local needs. Many of the strategies identified in the report, such as zoning amendments, will continue to work well beyond the 10-year timeline and will lay the foundation for these future planning efforts.

As the inventory of affordable housing stock continues to increase, the community will address the need for an affordable housing agency or agent who will be responsible for monitoring existing units, identifying units for conversion, and facilitating development where appropriate. This agent will also be responsible for ensuring that proper use restrictions are placed upon new units and maintained through the re-sale process.

Section 1—Comprehensive Housing Needs Assessment

COMMUNITY DEMOGRAPHICS

Population and Age Distribution

In the year 2000, the Town of Walpole contained 22,764 people, according to the U.S. Census. Based on existing demographic data and past trends in population growth, the Metropolitan Area Planning Council (MAPC) developed population projections for the community (Table 1; MAPC, 2003). After periods of comparatively low growth in the 1970's and 80's, the nearly 13% growth in population that Walpole experienced during the 1990's felt like an explosion to many residents (Community Design Partnership, 2004). However, compared to neighboring Towns in the region, Walpole's population growth during the 1990's was about average for the communities that had additional development capacity in Massachusetts. Included in the change is the increase in incarcerated population within MCI Cedar Junction during the 1990's by an additional 200 inmates to a total of 909.

Population projections show a general increase in most age categories from 1999 to 2030, with an average increase in population each decade of 1,258 people. A pattern of slight, projected decline appears in ages 20-34 starting in 2000, and this projection of decline persists throughout the years as this demographic group ages; 30-44 in 2010, 40-54 in 2020, and 50-64 in 2030. Despite overall declines in certain age ranges, there is a pronounced, projected increase in ages 65-80 from 2010 to 2030, indicating a need to plan for senior services, including housing. It is projected that there will also be an increase in ages 0-4 from 2010 to 2030 indicating a need for new family housing.

Although these projections can be a useful planning tool, it is important to realize that it is difficult to accurately predict population figures 15 to 20 years in advance, as there are many intangible socioeconomic factors that can significantly affect the actual growth within a community. Therefore, it is important to continually monitor population growth of a community as new data become available.

Table 1 shows the past and predicted future population statistics for the Town of Walpole. Figure 1 graphically depicts the historic and predicted age distribution for Walpole shown in Table 1.

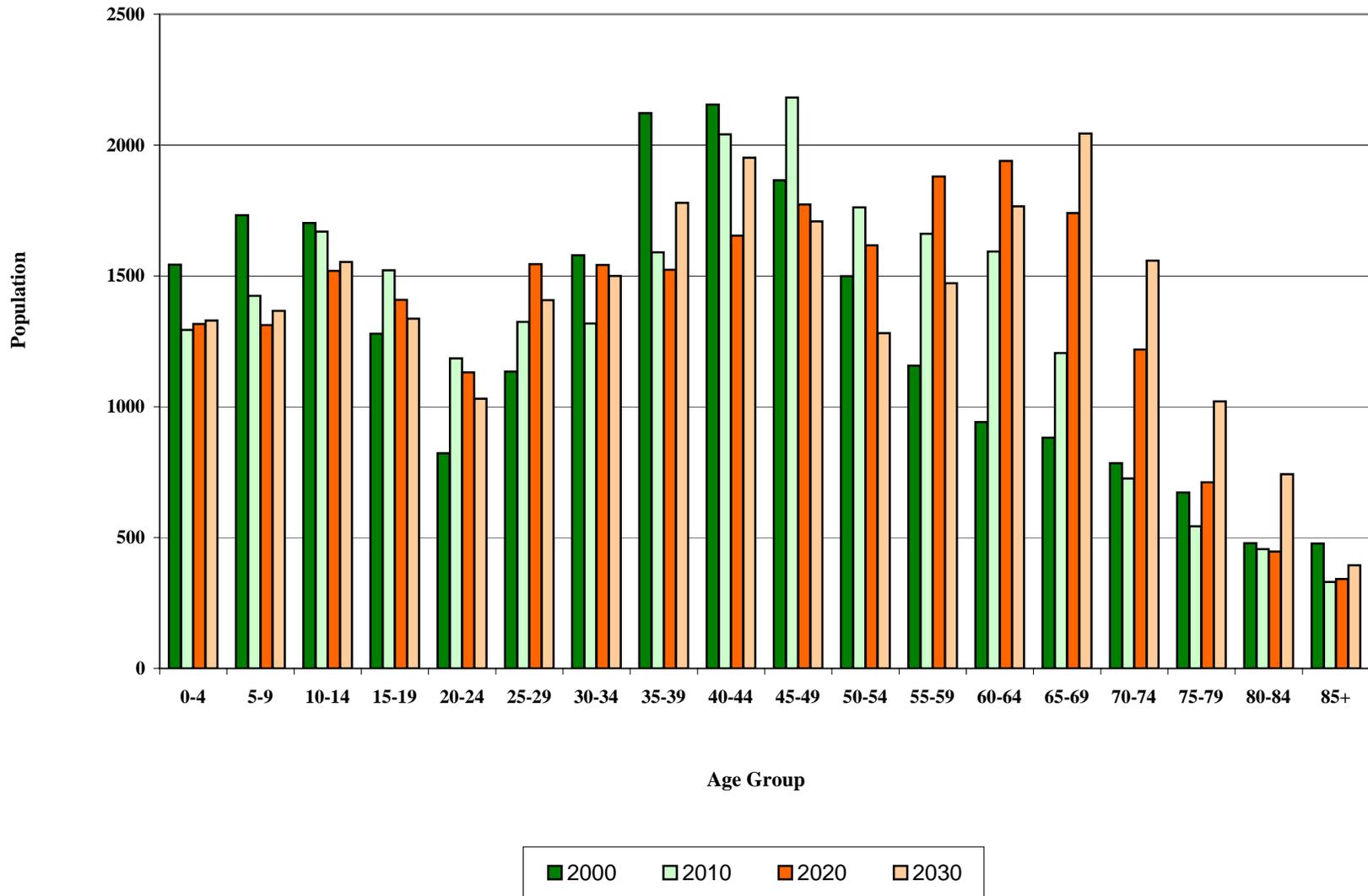
Table 1. Population Projections Developed by MAPC (MAPC, 2003)

Age Group	Year of Population Data or Projection				
	1990	2000	2010	2020	2030
00-04	1,452	1,543	1,294	1,316	1,330
05-09	1,339	1,732	1,424	1,312	1,367
10-14	1,249	1,702	1,669	1,520	1,553
15-19	1,193	1,279	1,522	1,409	1,337
20-24	1,499	822	1,185	1,131	1,031
25-29	1,692	1,135	1,324	1,545	1,408
30-34	1,889	1,579	1,318	1,542	1,500
35-39	1,747	2,122	1,590	1,524	1,779
40-44	1,575	2,155	2,041	1,654	1,952
45-49	1,197	1,865	2,182	1,773	1,708
50-54	1,089	1,499	1,762	1,617	1,281
55-59	1,072	1,157	1,661	1,880	1,472
60-64	987	941	1,593	1,939	1,766
65-69	799	822	1,205	1,740	2,044
70-74	592	784	726	1,219	1,559
75-79	440	672	543	712	1,021
80-85	242	478	456	447	742
85+	159	477	331	342	394
Total	20,212	22,764	23,826	24,622	25,244

In 2000, the age groups with the largest population were ages 35-39 and 40-44. As discussed later in the report, these age groups also have the largest household incomes in Walpole in 2000, and comprise the largest owner-occupied household age group in Town. These data suggest that people within these age groups have driven the housing market in Walpole for the past decade (described later and depicted graphically).

Total enrollment of elementary and high school students in both public and private schools increased by 39% during the 1990's, from 2,900 in 1990 to 4,026 in 2000 (Walpole Master Plan, 2004). This corresponds to the trend displayed in the graph showing the significant increase in school-age population (4-19) from 1990 to 2000. Public school enrollment grew from 2,492 in 1990 to 3,548 in 2000, an average increase of 3.7% per year. Two years later, by the 2002-2003 school year, public school enrollment was 3,676, with the growth rate moderating to an average of 1.8% a year. In addition, it is projected that this age group will decline by approximately 16.8% by 2010

Figure 1. Historic and Predicted Age Distribution for Walpole
 (Source: MAPC Community Population Forecasts)



and 22.5% by 2020. These figures suggest that the Town will not continue to face the same enrollment pressures in the future as it did in the 1990's.

One of the more notable trends displayed in Table 1 (and in more detail in Table 2), is the current decrease of individuals between the ages of 25 and 34 between 1999 and the present, and the projected increase in population of this group in the future (2010 to 2030). This population age group typically represents the traditional age of first-time homebuyers, which is the second highest percentage of first-time home buyers in Walpole, secondary to ages 35-44. This projected change in population increase indicates a future need for first-time buyer housing stock. When examining the Greater Boston Housing Report Card, first-time homebuyers in the Boston Metropolitan Statistical Area, defined as households making 80% of the local median income, the income limit in Walpole is \$47,795.

Table 2. Trends in First-Time Buyer Population

Age Group	Average Change in Pop. (1999-2010)	Average Projected Change in Pop. (2010-2030)
20-24	-157	-77
25-29	-184	+42
30-34	-286	+91
35-39	-79	+95
40-44	+233	-45

Another notable trend apparent in Table 1 is the immediate increase in the numbers of individuals between ages 45-49. As people move beyond the years when they are raising children and also become more established in their careers, a community like Walpole will become an attractive place to buy a nicer home. This trend is prevalent throughout Massachusetts and is one of many factors contributing to the consistent rise in home values in suburban areas.

Finally, a more long-term perspective on Table 1 shows that the population of senior citizens, particularly ages 55-69, is expected to rise significantly in the coming 20 years. This projected increase is likely to occur as the baby boom generation ages and more elderly people are surviving into older ages. These trends in the elderly population were used to shape the housing production strategies found later in this report.

Racial Demographics

According to the 2000 U.S. Census, Walpole is a racially homogenous community with over 95% percent of its citizens being Caucasian. Table 3 summarizes the demographic trends in the community between two decennial census surveys.

Table 3. Distribution of Race in Walpole from 1989 to 1999 (U.S. Census, 2000)

	1989		1999	
	Number	Percent	Number	Percent
White (non Hispanic Origin)	19,298	95.5	21,316	93.4
African American	323	1.6	363	1.6
American Indian and Alaska Native	30	0.1	24	0.1
Asian, Native Hawaiian and Other Pacific Islander	133	0.7	257	1.1
Hispanic Origin	309	1.5	461	2
Other Race	119	0.6	256	1.1

The statistics summarized in Table 3 demonstrate that the community will have to ensure that any housing lotteries created for development in Walpole will have to meet all federal and state-level requirements for affirmative marketing within their Metropolitan Statistical Area (MSA).

Income

The median household income in Walpole, per the 2000 U.S. Census was \$59,744, which represents a 41% increase from the 1990 figure of \$42,391. To put this in perspective, the increase from the 1990 to the 2000 statewide median household income was 37% (from \$36,952 to \$50,502). The increase experienced by residents of Walpole was only slightly higher than statewide trends. Household incomes in Walpole have historically been lower than those in neighboring Towns as shown in Figure 2 (U.S. Census, 1990 and 2000). An examination of U.S. Census data showing the historic distribution of household incomes is depicted in Figure 3 with the 2000 data broken out by age group in Figure 4.

Figure 2. Median Income for Walpole and Surrounding Towns

(Source: U.S. Census Decennial Data)

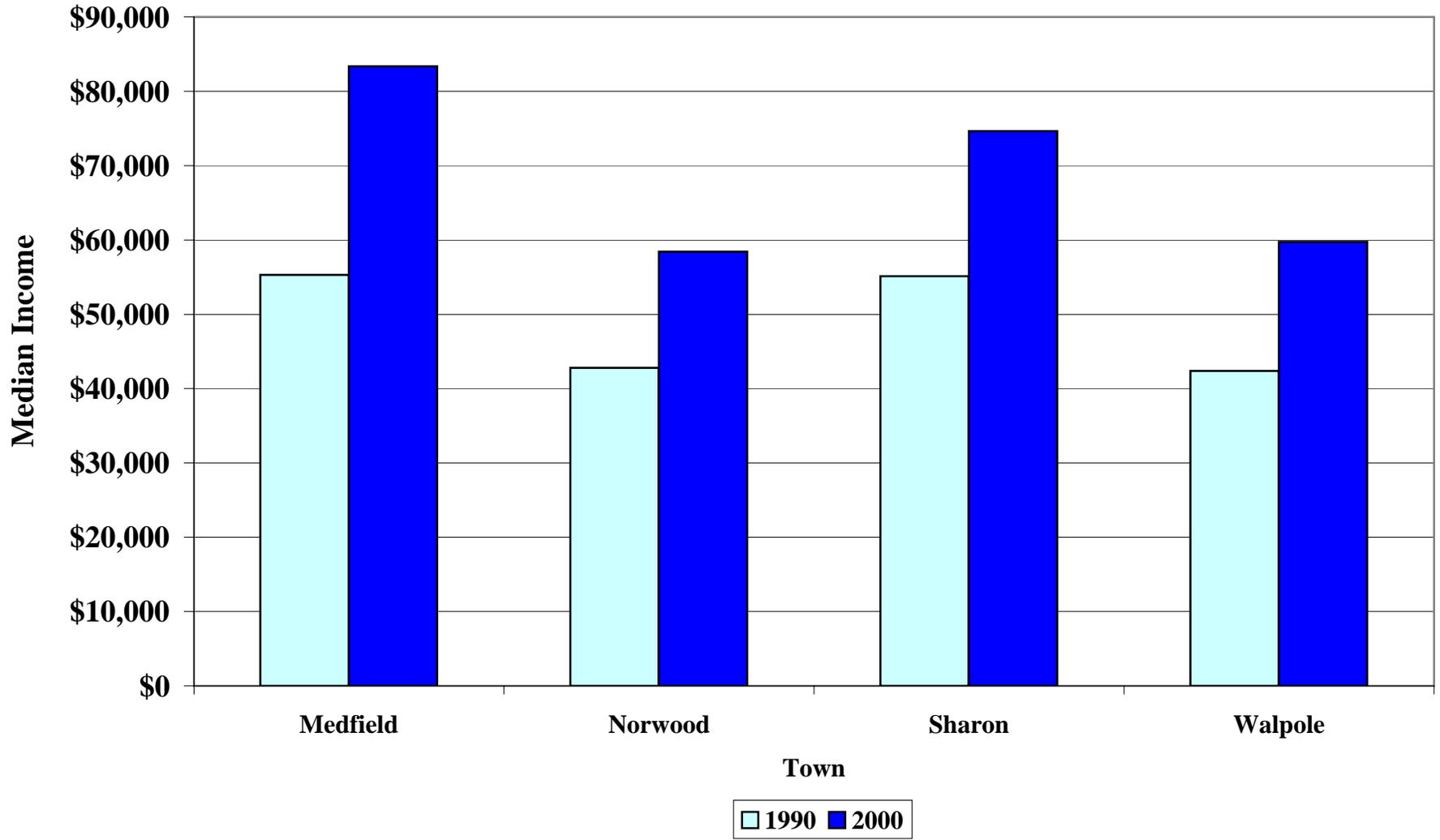


Figure 3. Household Income Distribution for Walpole
 (Source: U.S. Census Decennial Data)

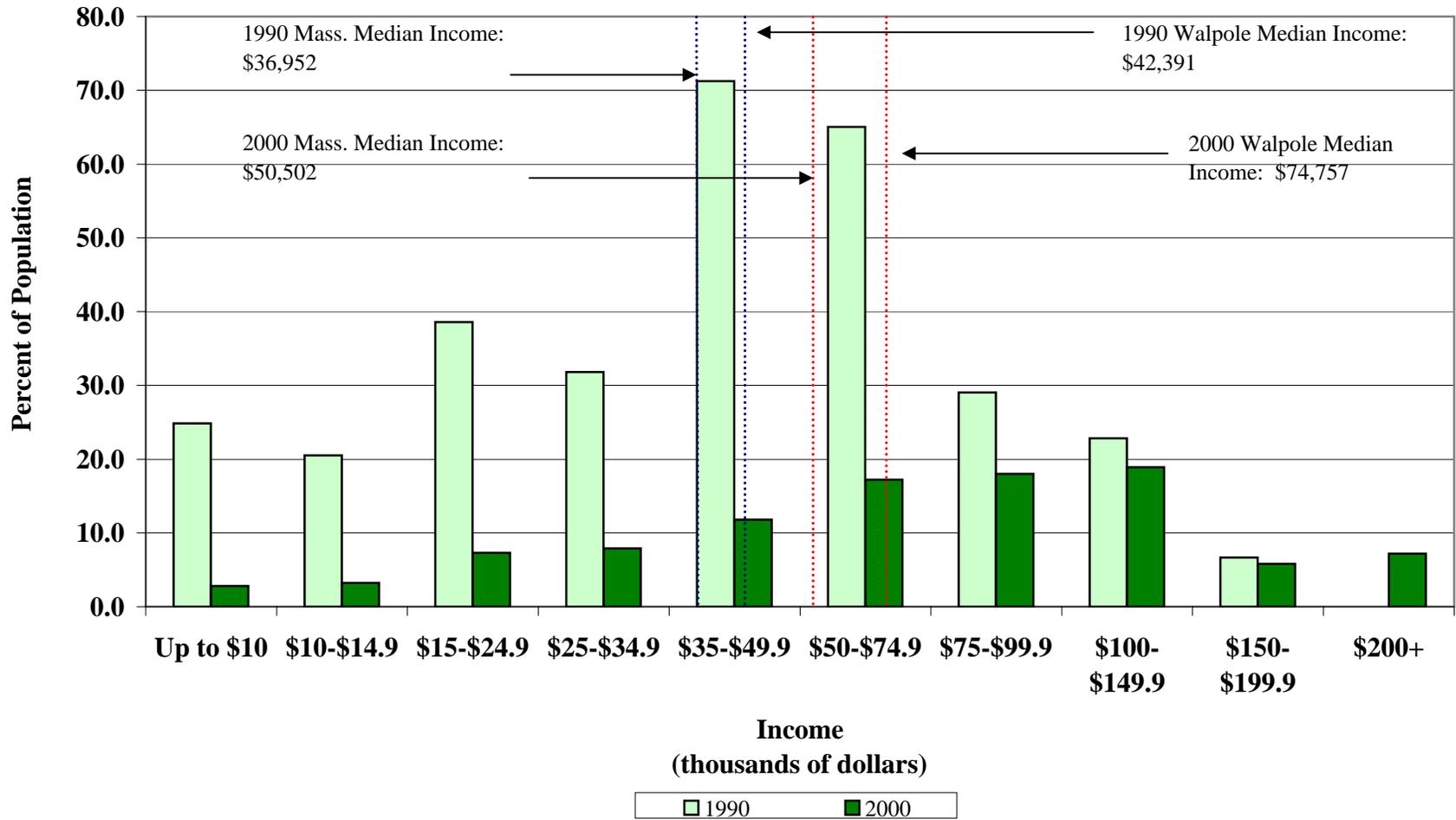
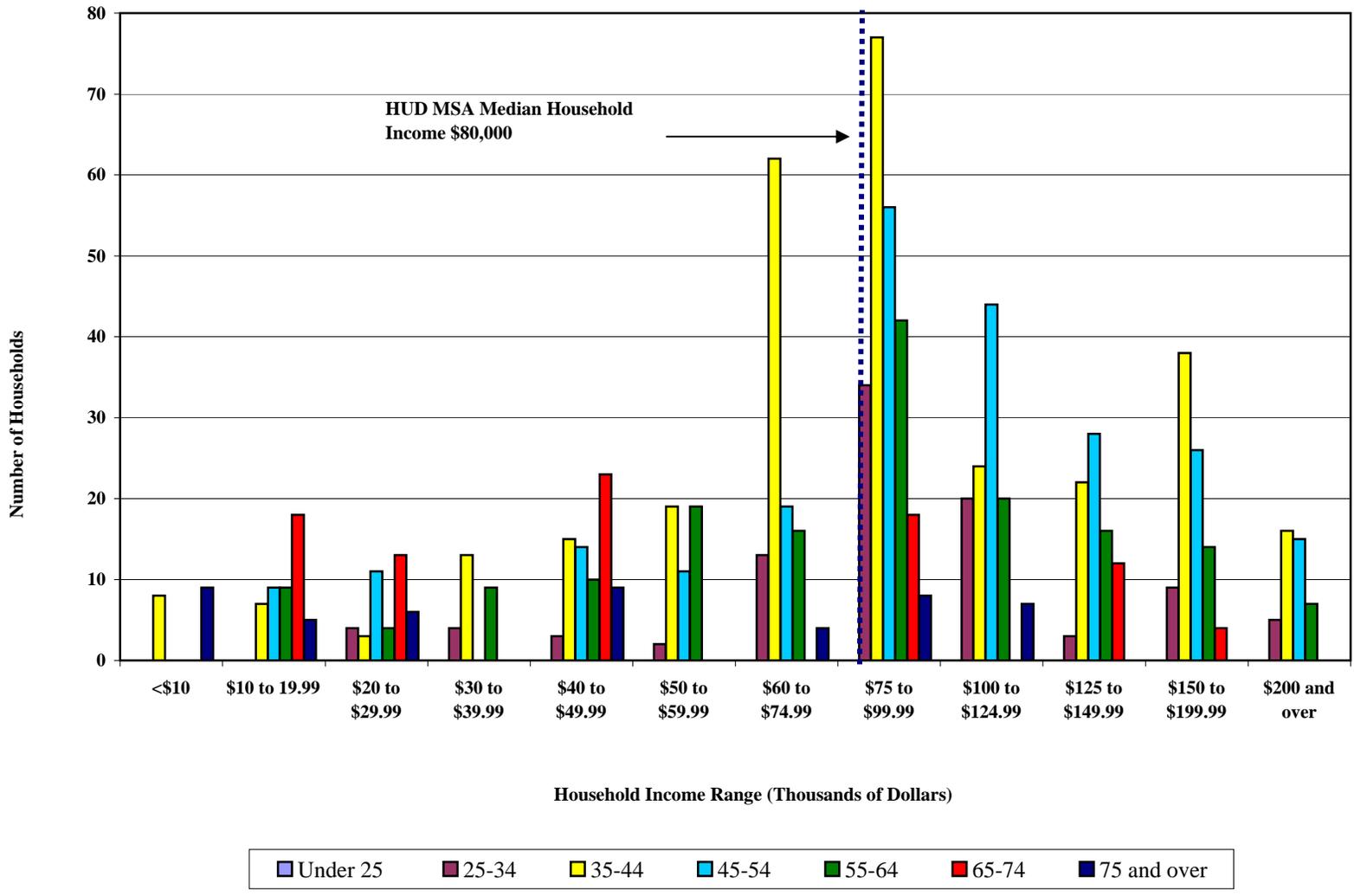


Figure 4. Walpole Household Income by Age Group
 (Source: U.S. Census 2000)



The majority of households in Walpole have an annual income ranging from \$75,000 to \$99,999. These households are mainly comprised of the population ranging from ages 25-34, the traditional first-time home buyer population, as well as those with head of households aged 35 to 44 (see Figure 4). This is an indication that the entire first-time home buyer group (ages 25-44) currently dominates the economy in Walpole, probably due in part to its proximity to strong job markets in the Greater Boston and Metropolitan Providence areas. Another important fact highlighted in Figure 4 is that the majority of households aged 65 to 74 either fall under the Town’s median income or just meet it. This could create a housing affordability issue within this growing age group.

It is important to note that, relative to Chapter 40B, the median income for an individual community is determined by the Housing and Urban Development (HUD) Metropolitan Statistical Area (MSA) median value. Walpole is part of the Boston MSA, which is shared by nine other municipalities in the region*. The median income for the Boston MSA in 2007 is \$82,400 (HUD, 2007). HUD calculates affordability limits for households using a variety of formulas depending on the subsidy program that will be used and also considering the number of individuals in a particular household. Calculations for the different categories are slightly adjusted based on specific regional characteristics. Therefore, it is necessary to determine the location, subsidy program and type of housing to accurately determine the cost of housing for each subsidized project. Table 4 summarizes the affordable income limits published by HUD in 2007.

Table 4. 2007 HUD Income Limits for Housing Affordability, Boston Metropolitan Statistical Area (Source: U.S. Department of Housing and Urban Development, 2007)

Number of People in Household	Household Income Classification (Dollars)		
	30 % of Median	Very Low Income	Low Income
1	17,700	29,450	46,300
2	20,200	33,650	52,950
3	22,750	37,850	59,550
4	25,250	42,050	66,150
5	27,250	45,400	71,450
6	29,300	48,800	76,750
7	31,300	52,150	82,050
8	33,350	55,500	87,350

* The other municipalities in the Boston MSA include all Towns located within the following four Metropolitan Divisions: Boston-Quincy, Cambridge-Newton-Framingham, Essex County, and Rockingham County-Strafford County, NH.

HOUSING DEMOGRAPHICS

Inventory and Trends

Walpole has been growing steadily for 60 years, with the recessionary 1970's accounting for the slowest annual increases. This pattern of increased growth continued during the 1990's. Over the course of the decade, the number of housing units of all types in Walpole increased by 1,207 units, or 17 percent. Sixty-two subdivisions of 893 units, taking up 1,100 acres, were developed or permitted during the decade. The average subdivision was on 18 acres with 14 lots, but the median was nine lots on 10 acres. The subdivisions ranged from five, two-lot subdivisions to several large developments, such as "High Oaks 4" with 65 lots, Symphony Park with 61 lots, Hitching Post Estates with 70 lots, and "Wisteria 2" with 91 lots.

Table 5. 2000 Housing Inventory for the Town of Walpole (U.S. Census, 2000)

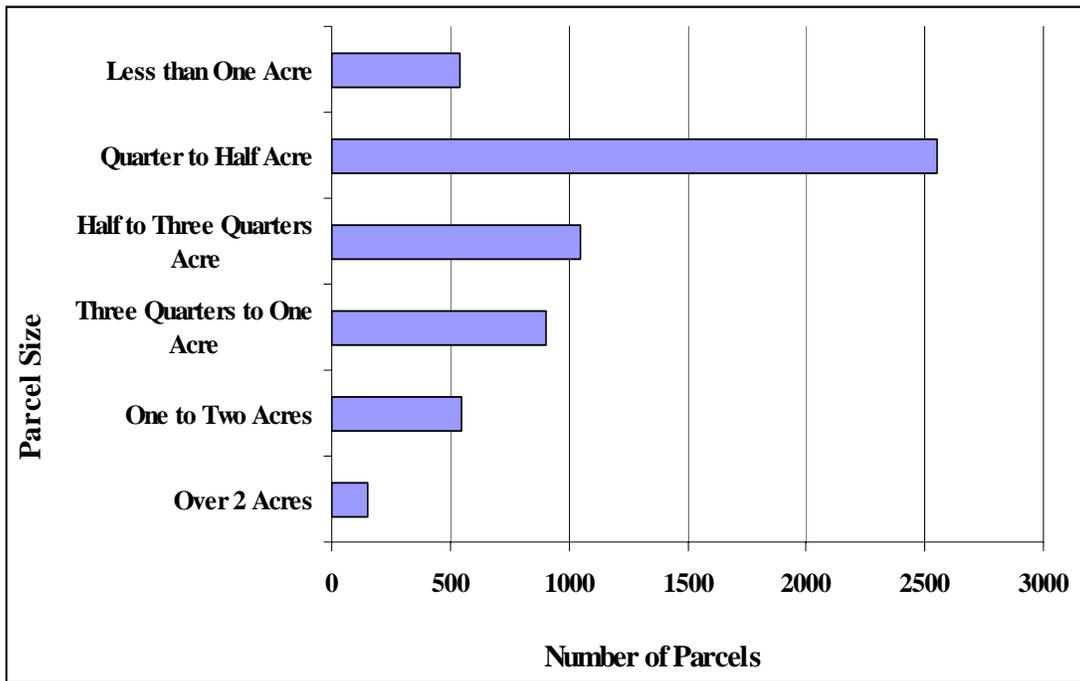
Housing Type	Number of Units		Change	
	1990	2000	Number	Percent
1 Unit, Detached	5,220	5,867	647	12.4%
1 Unit, Attached	293	585	292	100%
2 to 4 Units	740	669	-71	-9.6%
5 to 9 Units	412	383	-29	-7.0%
10 or more Units	284	718	434	152.8%
Mobile & Other (Boat, RV, etc.)	73	7	-66	-90.4
Total	7,022	8,229	1,207	17.2%

The 2000 U.S. Census counted 8,229 housing units in Walpole of all kinds (including 27 seasonal units), an increase of 1,207 or 17 percent from 1990. Table 5 clearly shows that the vast majority of housing units in Walpole are single-family detached homes, comprising 71 percent of the 8,229 housing units. In the 1990's the Town did increase its supply of attached housing units; adding 726 collective Townhouses and multi-family development units. The majority of these units were condominiums. Although Walpole has made a concerted effort in increasing its multi-family housing stock, the Town is still saturated with single-family homes, showing a need to continue to increase its alternative housing stock.

According to the data collected for the Town's Master Plan, the majority of single family homes in Town are located on lots of a quarter acre to one acre; approximately 44% of the total parcels. This number reflects the large number of houses in established neighborhoods in the Residential B (north and south of downtown) and General Residential (surrounding the Central Business District) districts. However, there are single family homes situated on lots of varying size, as indicated in Figure 5.

Roughly half or more of the developed single family parcels in the following zoned residential districts: General Residential, Residential B, and Residential A (west and south Walpole), are smaller than the minimum zoning requirement, compared to only one

Figure 5. Size of Single-Family Home Parcels
(Source: Community Design Partnership, 2004)



third in the Rural District. This probably reflects the Rural District’s larger lot size, as well as the fact that the rural land toward the edge of the Town has been subdivided fairly recently, while other areas were built up before the current zoning regulations were in place. Average lot size has increased steadily since mid-century as development has spread from the original settlements into former fields and forests, and will continue to increase if current trends persist.

The 1999 build-out analysis prepared by the state estimated that the majority of potential new housing units would be in the Residence R zoning district in north and west Walpole (Executive Office of Energy and Environmental Affairs, Build-out Analysis 2003). This build-out analysis assumes that residential development within Aquifer Protection Zones 1 to 4 is limited to two acre lots with septic systems. Two-thirds of the R district lots are outside the Aquifer Protection Zones. At current rates of development, and assuming that all lots will be occupied by a single family house, Walpole would reach build out under current zoning in about 28 years. The build-out could be expected to add more than 6,000 new residents, 2,400 new households and, assuming current averages of school children per household, over 1,200 new schoolchildren. It is worth noting that all land in a residential zone that was not permanently protected or environmentally precluded from development was included in this analysis. For example, government land and Massachusetts Chapter 61 parcels (Classification and Taxation of Forest Lands and Forest Products). The likelihood and timing of build out depends on market conditions and other factors. (Community Design Partnership, 2004.)

Table 6 shows the changes in housing stock between 1990 and 2000 U.S. Census data as they relate to owner-occupied and rental occupancies. As shown in Table 6, Walpole had 8,060 occupied units, accounting for 97.9 percent of the housing stock. The number of owner-occupied homes increased from 1990 to 2000 by 1,300 units. In 2000, 85% of Walpole’s households owned their home. However, the Town’s supply of rental units declined slightly by 34 units. These trends illustrate the overall change in Town from people renting their homes to owning their homes; indicating a strong home ownership market and a possible shortage of rental properties in Walpole today.

Table 6. Housing Occupancy Status, Town of Walpole (U.S. Census, 2000)

	1990		2000	
	Number	Percent	Number	Percent
Total Housing Units	7,022	100.0	8,229	100.0
Vacant Units	228	3.2	169	2.1
Occupied Units	6,794	96.8	8,060	97.9
Owner-Occupied Units	5,560	81.8*	6,860	85.1*
Renter-Occupied Units	1,234	18.2*	1,200	14.9*

* Percentage of *occupied* housing units (does not include vacant units).

Age of Housing Stock

The age of the overall housing stock in Walpole is relatively old, based on the U.S. Census 2000 reporting a median age of 45 years (Figure 6). The predominant “old age” of the community’s total housing stock indicates that there is a high turnover of existing homes in the community, which may currently fill the gap between supply and demand for housing. While neighborhoods such as South Walpole, East Walpole, and Plimptonville hark back to Walpole’s colonial history, the bulk of Walpole’s housing stock was built after the Second World War. Although there was a slight building acceleration in the 1980s and 90s, increasing the stock of “younger” homes in Walpole, the single biggest addition of homes came in the first wave of suburban growth in the 1950s. This data does indicate an eventual need for the renovation of existing homes and/or the construction/reconstruction of new homes to attract new buyers.

As indicated in Figure 7, between 1995 and 2002 an average of 82 single family building permits were issued. However it is unknown whether these permits were issued for new construction or renovation. As indicated above, the older age of the housing stock creates a need for the continual renovation of homes in Town.

Figure 6. Age of Housing Stock in Walpole
(Source: U.S. Census 2000)

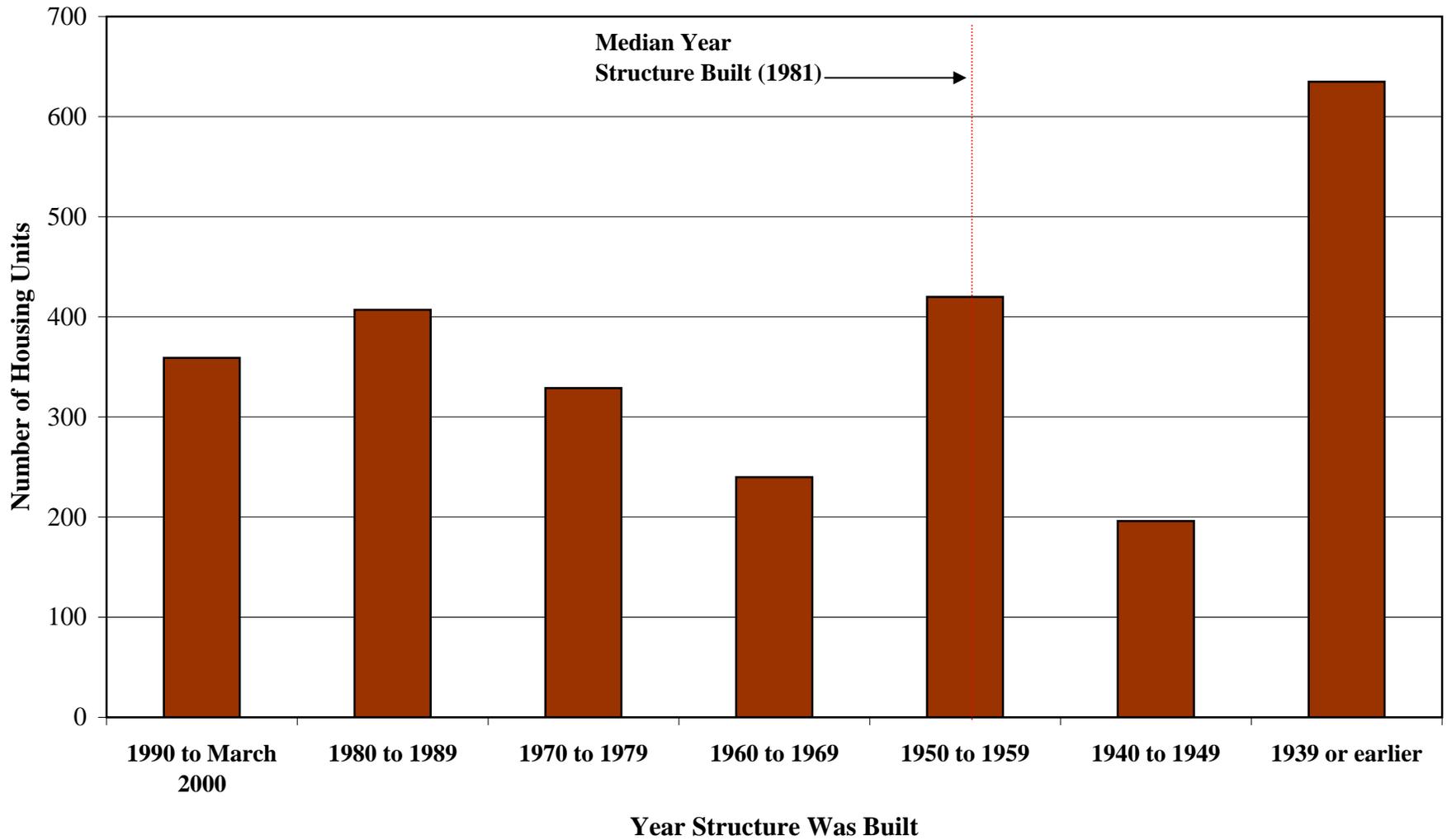
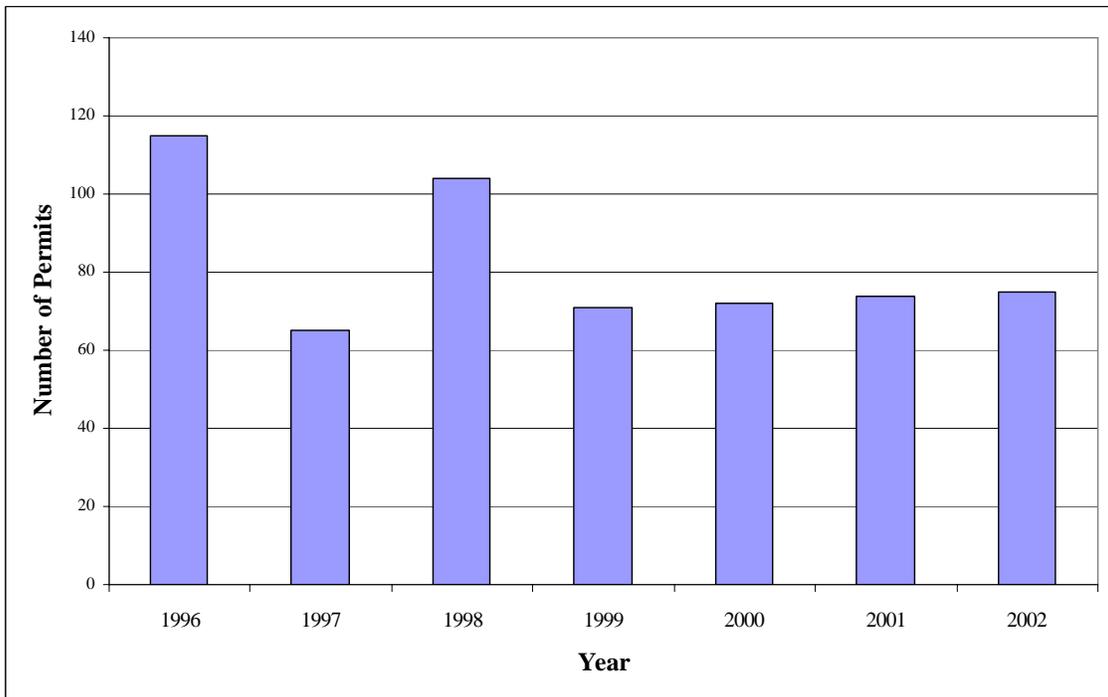


Figure 7. Building Permit Trends in Walpole
(Source: U.S. Census)



Price of Owner-Occupied and Rental Units

The price of housing in Walpole has risen considerably in the past fifteen years, which is certainly consistent with trends throughout the Commonwealth. Figure 8 charts the consistent rise in the median sales price of single-family homes in Walpole, as well as the rise in “all sales”, which includes multi-family and rental property. In 2007, the median price of a single family home sold in Walpole was \$415,000, more than double the \$170,000 median price in 1990. Condo prices rose at a comparable rate of 5.5% per year over the past decade, to a median of \$340,500 in 2004. The average annual increase in the median home price between 1988 and 2007 is 5%. Notably, this is increase in home price is more than the average annual increase of the community’s median income between 1989 and 2000 (4.1%). Simply put, the rise in home costs is outpacing the rise in local household income.

From a broad statistical perspective, the Town remains relatively affordable compared to many communities in the Greater Boston region. Table 7 shows the comparative median single-family home sales prices from 1990 to 2007. The most recent study of housing affordability in the 161 cities and Towns of Greater Boston found that in Walpole, a household making the median household income can afford a single family house at the 2003 median sales price in Walpole (Greater Boston Housing Report Card, 2004). The percentage of income that residents pay for housing makes Walpole slightly more affordable than the Greater Boston Area, as a whole.

Table 7. Housing Occupancy Status, Town of Walpole (The Warren Group, 2007)

Town	Median Single-family Home Sales Prices	
	1990	2007
Dover	\$319,000	\$947,500
Medfield	\$238,000	\$547,500
Westwood	\$191,000	\$550,000
Sharon	\$198,700	\$416,500
Walpole	\$170,000	\$415,000
Norwood	\$171,200	\$367,000

According to the U.S. Census, in the year 2000 there were a total of 1,200 renter-occupied housing units in the Town of Walpole versus the 8,060 owner-occupied units. With a large majority of the housing supply consisting of single-family homes that are owner-occupied, the numbers of rental units are in short supply. Census 2000 data show that rental rates were in the range of \$200 to approximately \$1,500 per month for the 1,200 renter-occupied housing units in the Town (Figure 9). The median reported rate from this 2000 data set was \$820, almost 20 percent more than the \$684 statewide median. A notable percentage of the rental units in 2000, approximately 350 of the 1,200, were renting for \$750 to \$999. For both the State and Town, the percentage of renters paying over 30 percent of income for housing is 15-20 points higher than it is for owners (36% versus 21% in Walpole). This discrepancy is due to renters having a lower average household income as a group, including the lowest income households who are effectively priced out of home ownership.

Figure 8. Historic Median House Price Sales in Walpole
(Source: The Warren Group, 2007)

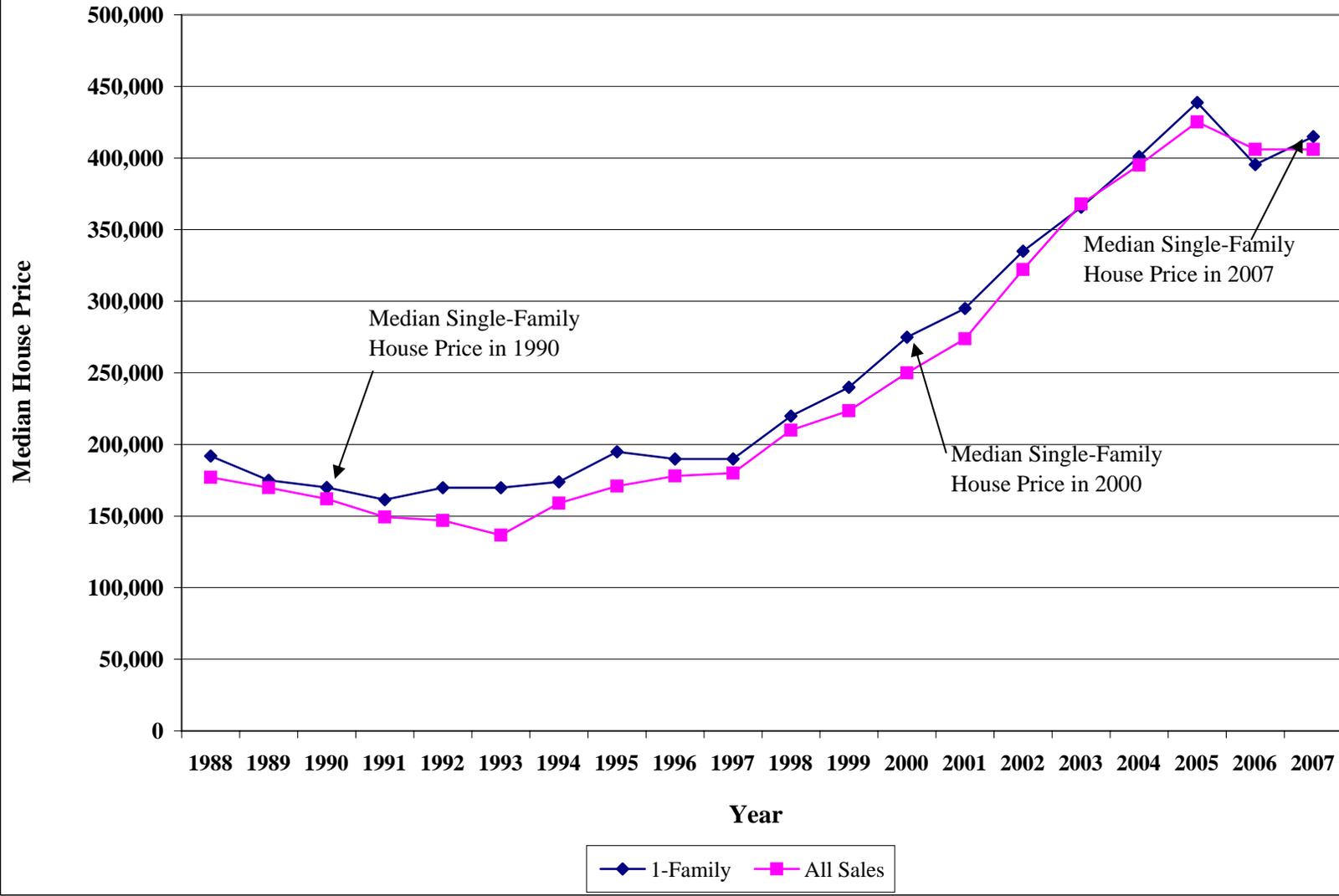
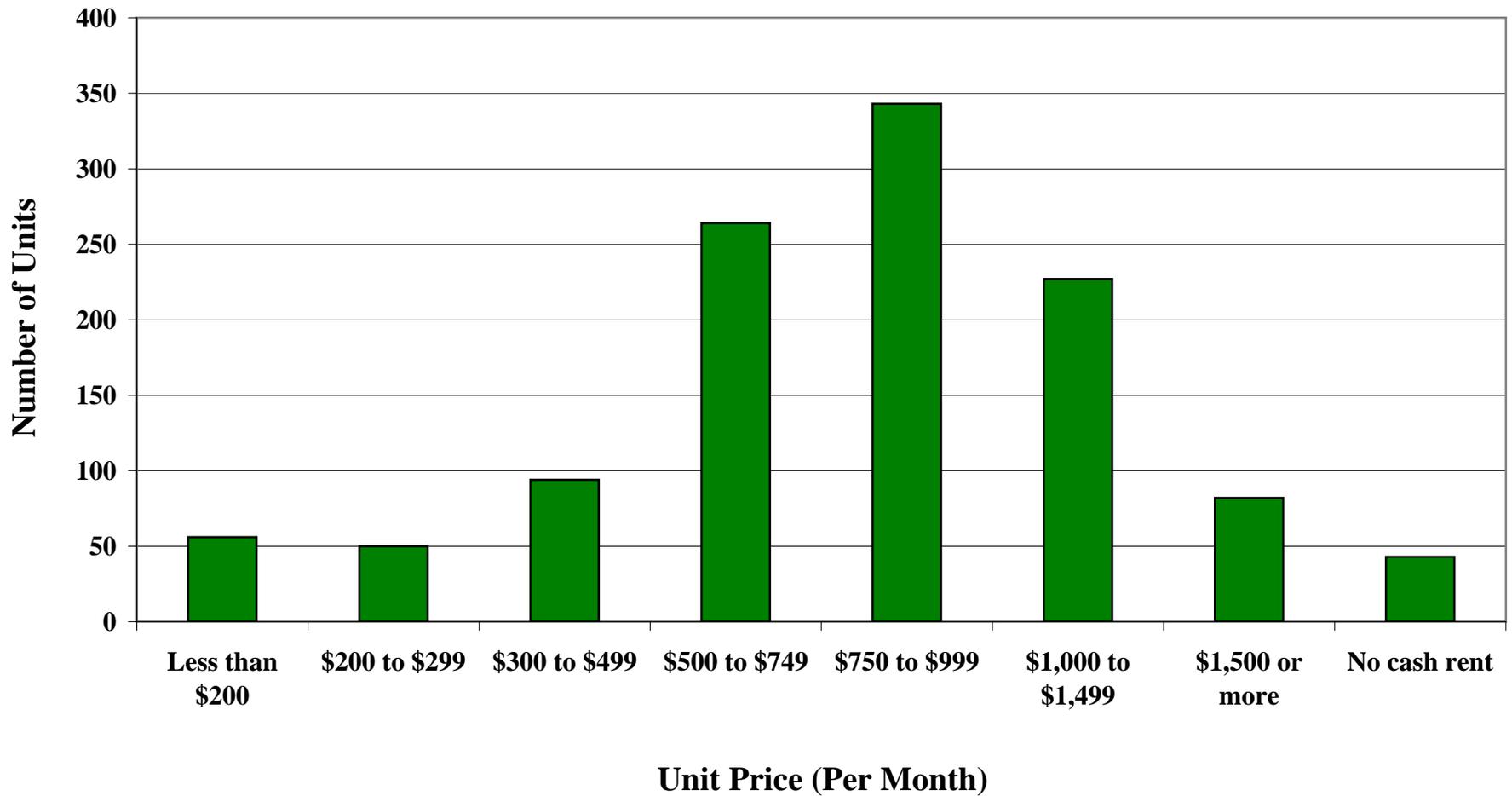


Figure 9. Rental Unit Price Distribution for Walpole

(Source: U.S. Census 2000)



Housing Affordability Summary

A typical measure of housing affordability is the number of households paying more than 30 percent of their income for housing. In 2000, about one in five (21.3%) of Walpole home owners paid more than 30 percent of household income for housing, about one percentage point lower than statewide. Walpole also had slightly more homeowners in the enviable position of paying less than 15 percent of income for housing, and was close to the state average in between the extremes (See Figure 10).

There are still many Walpole households for whom housing costs are high. For young people entering the housing market, the cost of a new home can be prohibitive and rising rents make it difficult to save for a down payment. At the time of the 2000 census, one-third of all Walpole households had incomes below \$50,000, and 21% had incomes below \$35,000. In comparison, 80% of the median income in Greater Boston for a family of four, which makes that family eligible for most affordable housing programs, was \$62,500.

Figure 11 shows the most recently reported distribution of housing prices in the community. In 2000, the majority of the housing stock fell into the \$200,000 to \$300,000 price range, keeping in line with the median housing cost of approximately \$300,000. According to 2007 median sales price data depicted in Figure 8, the median single-family home price is \$415,000; thereby possibly increasing the price of the majority of housing.

Figure 10. House Ownership Costs as Percent of Income
(Community Design Partnership, 2004)

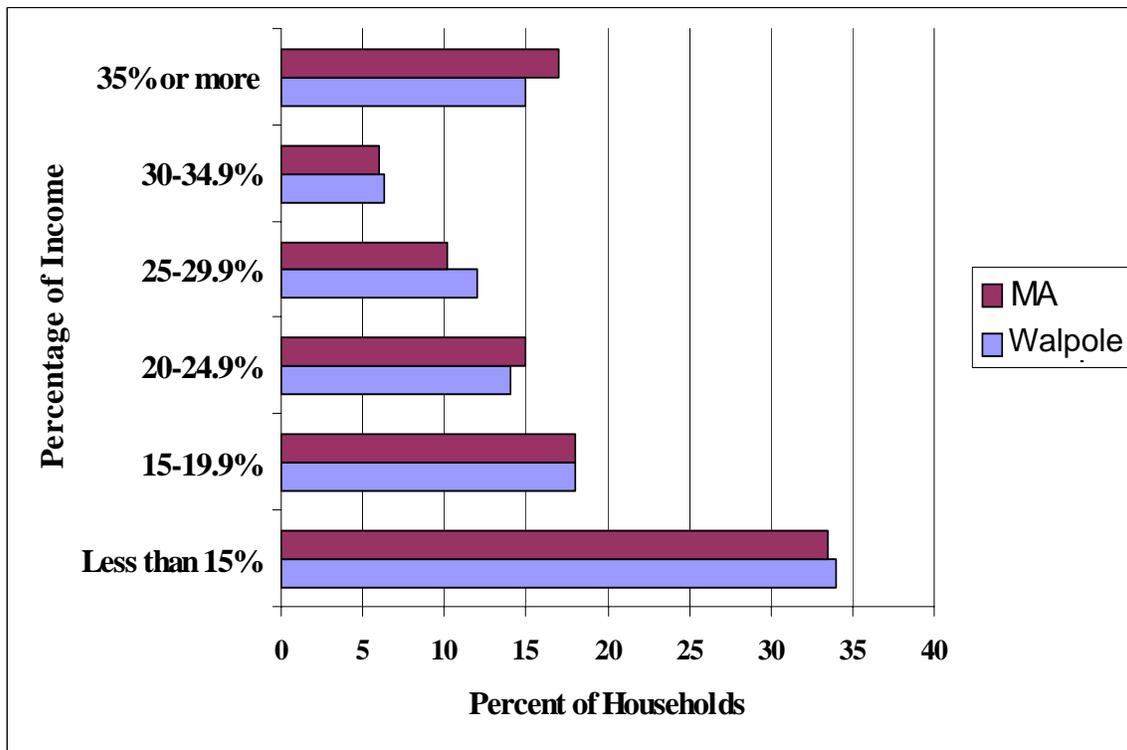
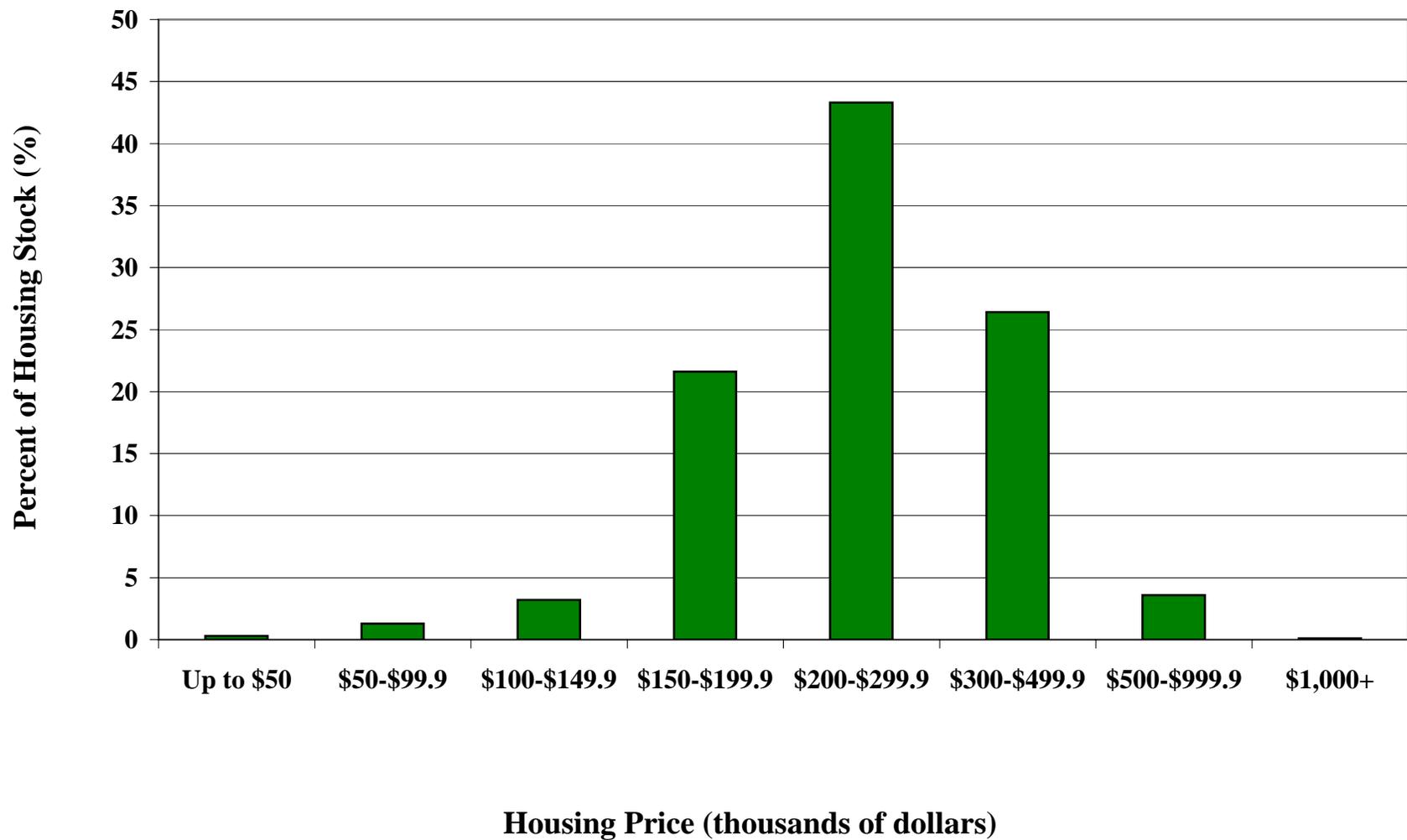


Figure 11. Distribution of Housing Prices in Walpole

(Source: U.S. Census 2000)



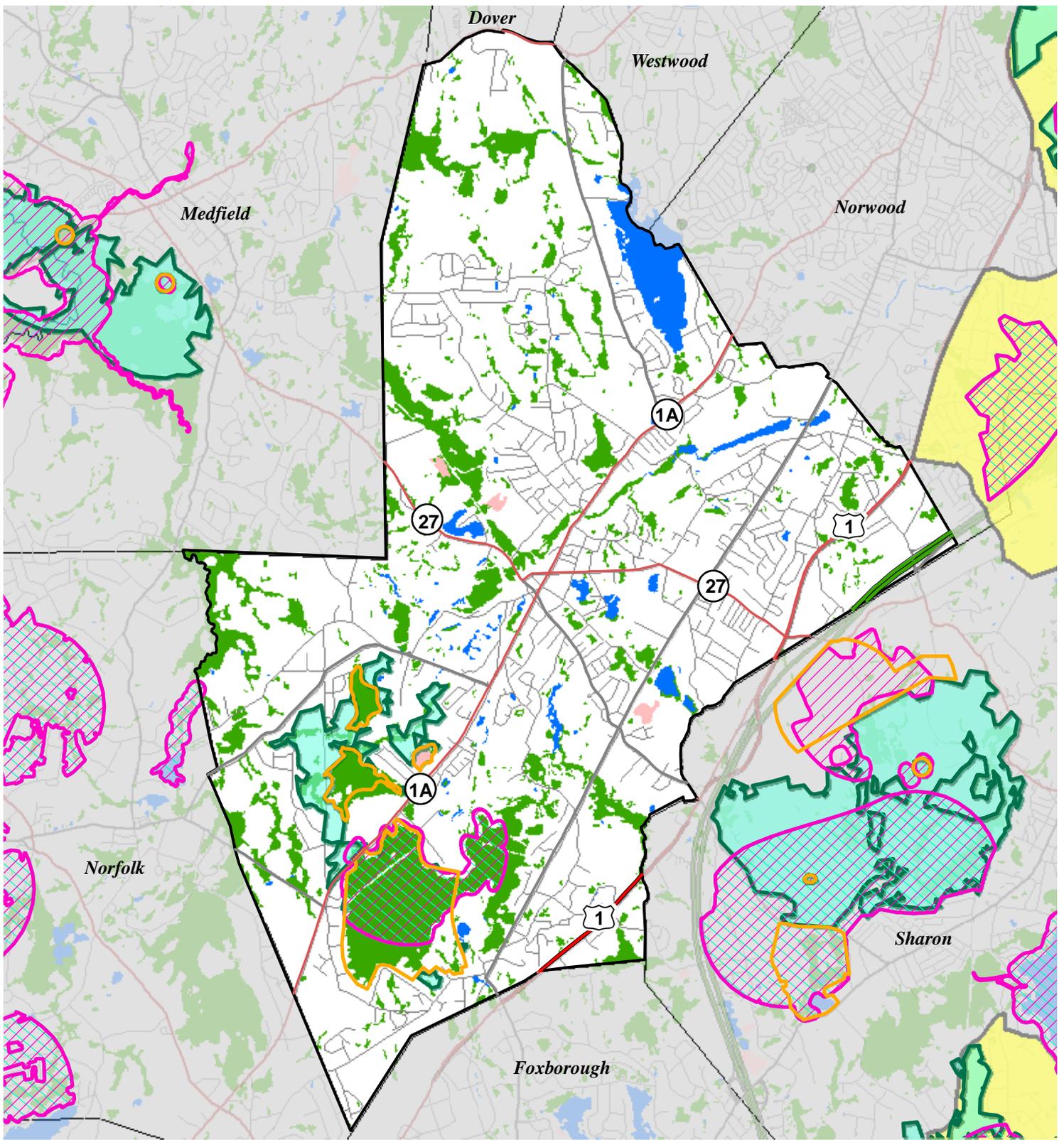
DEVELOPMENT CONDITIONS AND CONSTRAINTS

Walpole is a community rich in natural resources and conservation lands. A significant portion of the community has four areas that are designated as both Estimated and Priority Habitat of Rare Species (Figure 12). The four areas of Priority and Estimated Habitat in Walpole are the Cedar Swamp, the wetlands around School Meadow Brook from Washington Street to the Town border with Sharon, a small area surrounding a certified vernal pool east of North Street and south of Smith Avenue, and wetlands in North Walpole in the Adams Farm area. Priority habitats are not protected by law, but the rare species that may use these habitats are protected. Estimated Habitat areas are designated by the Natural Heritage and Endangered Species Program where state-listed rare species have been *documented* within the last 25 years in wetlands resources defined under the Massachusetts Wetlands Protection Act (WPA).

Walpole has almost 2,000 acres of wetlands, most of which are associated with the tributary streams to the Neponset River (Figure 13). Eighty percent of these wetlands are covered with trees or shrubs, while the remainder is open marsh or wet meadow habitat. A small percentage, about 33 acres, is natural berry, an increasingly rare form of wetland that supports a unique variety of plants and animals. All of these areas are protected by the state WPA, which establishes a 100-foot setback from the edge of wetlands where disturbance is carefully regulated. (Community Design Partnership, 2004)

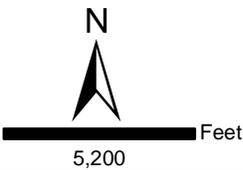
A primary concern within the community is Walpole's dependence on groundwater for its drinking water supply from a sole source aquifer, as designated by the U.S. Environmental Protection Agency (EPA). Public water supply areas and wellhead locations are outlined in Figure 14. The sole source aquifer is made up of two primary aquifers: the School Meadow Brook Aquifer and the Mine Brook Aquifer. The school Meadow Brook aquifer is susceptible to potential pollution hazards from Route 1. The Mine Brook aquifer is shared with the Town of Medfield. Walpole's complex of aquifers has been recognized by the EPA as requiring special protection because of geological conditions; sand and gravel and glacial till comprised of very deep and very well drained soils, which make the aquifers vulnerable to contamination, and because there are no viable alternative sources of drinking water to completely replace the current sources if they were to become contaminated.

The Town is also concerned about the interbasin transfer of water often caused by development. Town's partial sewer system ties into the Massachusetts Water Resource Authority; therefore, some of the water drawn out of the sole source aquifer does not return as recharge, but ends up in Boston Harbor. Although sewerage prevents groundwater contamination by failing septic systems, functioning septic systems can provide recharge to groundwater. The Town is also concerned about stormwater management practices that do not recharge treated stormwater to the aquifer through the use of Low Impact Development (LID) techniques. The use of LID techniques on affordable housing sites is desired and should be used wherever possible.



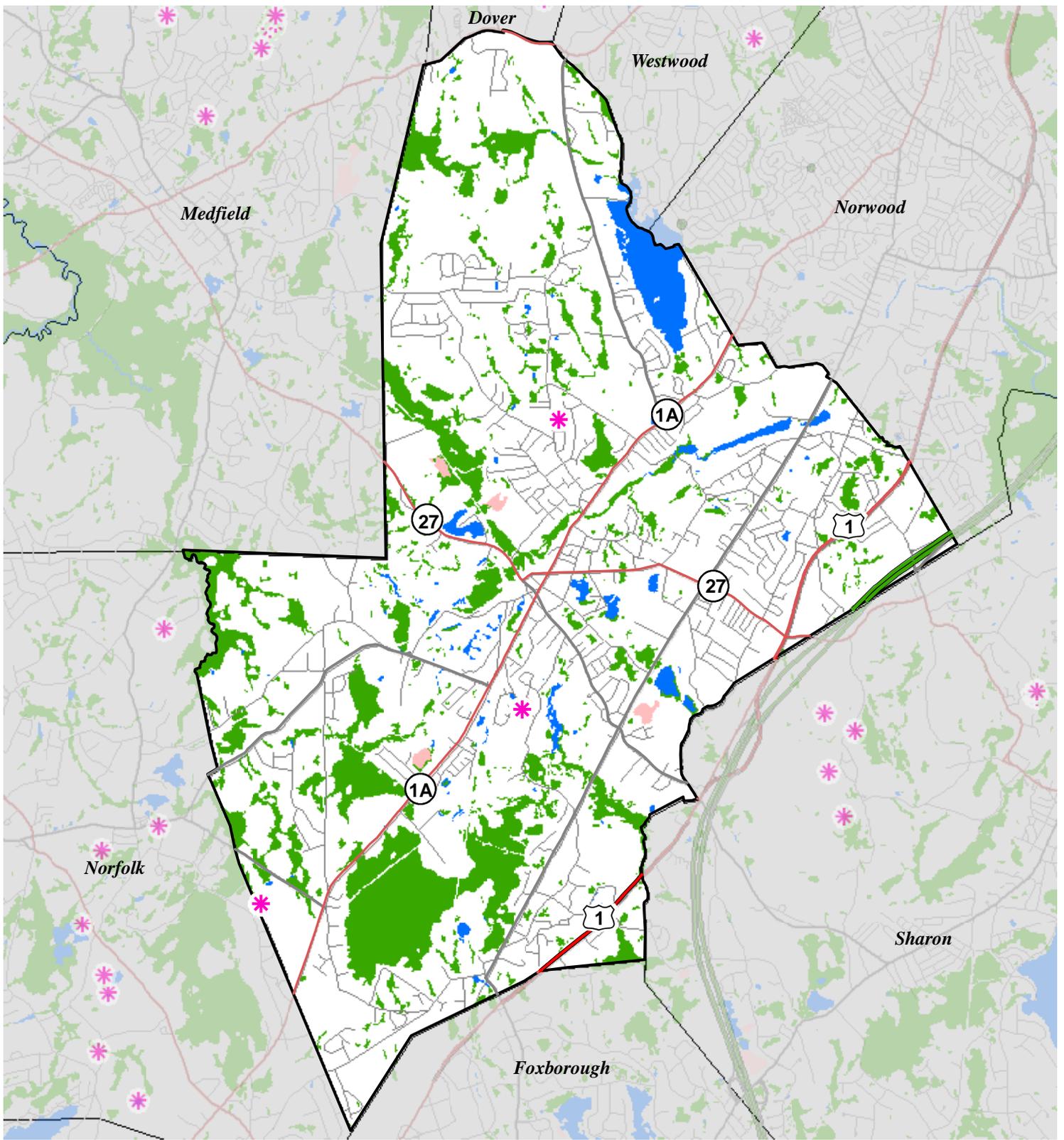
Legend

-  Town of Walpole
-  Roads
-  Bog
-  Wetlands
-  Surface Water
-  Areas of Critical Environmental Concern
-  NHESP BioMap Core Habitat
-  NHESP Priority Habitats of Rare Species
-  NHESP Estimated Habitats of Rare Wildlife
-  NHESP BioMap Supporting Natural Landscape



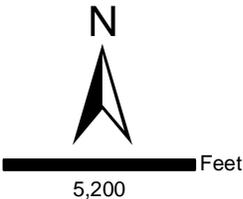
Horsley Witten Group
 phone: 508-833-6600
www.horsleywitten.com

Areas of Critical Environmental Concern (ACEC) & Natural Heritage & Endangered Species Program (NHESP)
 Walpole, MA



Legend

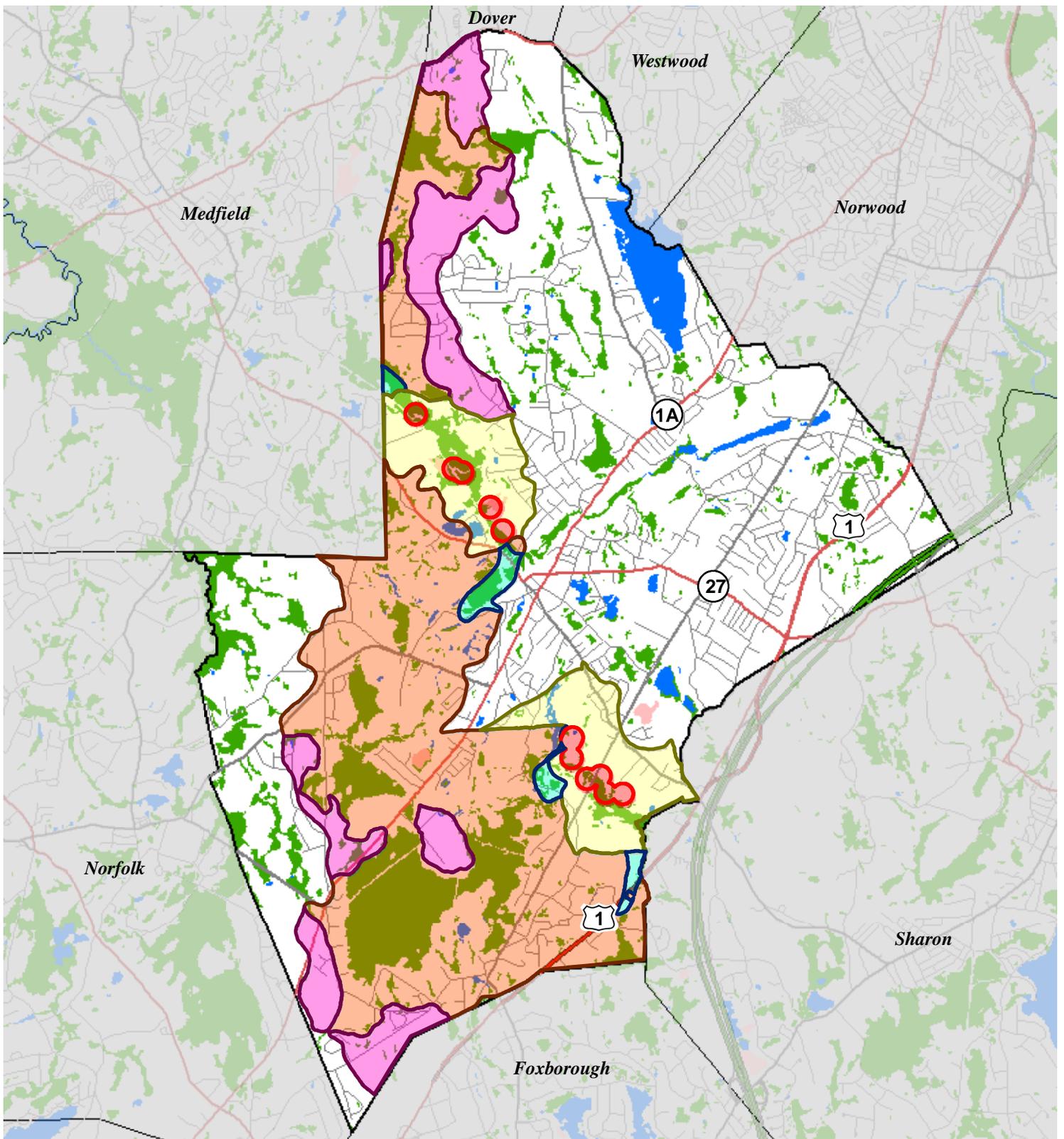
-  Town of Walpole
-  Roads
-  Bog
-  Wetlands
-  Surface Water
-  Certified Vernal Pools



Horsley Witten Group 
 phone: 508-833-6600
 www.horsleywitten.com

DEP Wetlands and
 Certified Vernal Pools

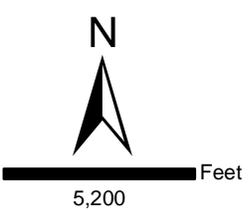
Walpole, MA



Legend

- Town of Walpole
- Zone 1 - 400' Well Radius
- Area 1 - Area of Pumping Influence
- Area 2 - Potential Water Supply Area
- Area 3 - Primary Recharge Area
- Area 4 - Secondary Recharge Area

- Bog
- Wetlands
- Surface Water
- Roads



Horsley Witten Group
 phone: 508-833-6600
 www.horsleywitten.com

Local Water Resource
 Protection Overlay Districts
 Walpole, MA

Walpole is also cognizant of its unique historic and cultural resources. However, the future of some of these resources is unknown due to development pressures and unknown economic value, particularly the remaining farmsteads and agricultural landscapes along North Street, the dams and mill sites along the Neponset River, and the rural roads in outlying neighborhoods.

It is important to note that Walpole has stated the following natural resource protection objectives in its Master Plan, which will somewhat constrain or affect the development of affordable housing:

- Identify private parcels near wells and Zone II wellhead protection areas for purchase or management outreach;
- Work with private property owners, homeowners associations and with Town departments to implement Best Management Practices (BMPs) around ponds and streams, wetlands, and on roadways to analyze stormwater flows and impacts;
- Preserve forests and isolated wetlands in tributary subwatersheds;
- Inventory Town-owned lands that are important wildlife habitat areas and corridors and permanently protect them;
- Incorporate wildlife buffers into stormwater management plans; and
- Explore a historic landmarks bylaw or encourage preservation easements with nonprofit organizations to create official protection of historic buildings and structures.

As evidenced by historic acquisitions, Walpole is committed to protecting open space. The current amount of permanently protected open space in Walpole is 1,995 acres. The majority of these lands are managed by the Conservation Commission (approx. 1,160 acres), some are owned or controlled by the New England Forestry Foundation (approx. 166 acres) and The Trustees of Reservations (89-acre Bird Park), and the remaining land is permanently protected under conservation restrictions held by other entities. More vulnerable lands are deemed as “temporary open space” areas, which are in open space use, but which could be privately developed or sold for development by the current owner for public facilities or services. These include Town-owned land that has not been placed in permanent conservation, the Norfolk County Agricultural School lands, Cedar Junction prison lands, private lands in tax abatement programs for forestry, agriculture and recreation (Massachusetts Chapter 61, 61A, and 61B, respectively), and other large private open space properties. The Town has stated the following open space protection goals/objectives in its Master Plan, which will somewhat constrain, affect or even enhance the development of affordable housing:

- Establish conservation subdivision zoning by right for sites of four acres or more;
- Pursue a Town-wide pedestrian and bicycling master plan; and
- Consider enacting the Community Preservation Act (as a dedicated stream of funding for open space protection).

The capacity for the Town of Walpole to mitigate these development constraints is limited as many of these constraints are widespread natural occurrences, which are protected by either local, state or federal law.

MUNICIPAL INFRASTRUCTURE

Water

The following water supply infrastructure description is taken from the Community Facilities section of the Walpole Master Plan, drafted by the Community Design Partnership, which was based on the December 2000 Water Supply Yield Assessment Study by the firm of Woodward & Curran, and Sewer and Water Department information.

As noted earlier, Walpole depends on a sole source aquifer for its drinking water, requiring special protection because of the geological conditions and the lack of viable alternative sources of drinking water to completely replace the current sources if they were to become contaminated. Walpole depends on 11 wells in two clusters within the larger Head of the Neponset Aquifer: School Meadow Brook Aquifer (7 wells) and Mine Brook Aquifer (4 wells). Water is treated at two plants, the recently upgraded Harold E. Willis plant at Mine Brook, and a plant at School Meadow Brook built in 1998. Eight storage tanks with a total capacity of approximately 8 million gallons maintain pressure throughout the system, provide fire flows, and ensure supply for peak demand and emergencies. Water is distributed through approximately 140 miles of water mains. In the Old Post Road High Pressure Zone, storage facilities are insufficient to meet fire protection needs.

The water system has a total capacity of 7.52 million gallons per day (mgd) if operated 24 hours a day and 5.01 mgd when operated at the recommended 16-hour daily operation. However, the water from the Mine Brook Aquifer has high levels of iron and manganese, requiring frequent cleaning of the wells and equipment. The upgrades to the Harold E. Willis treatment plant have improved the system's capacity to deal with these conditions. In addition, satellite wells have been constructed in this aquifer to ensure that wells can pump at their rated volume for longer periods without reductions in volume and costly cleaning. Average daily demand in 1999 was slightly over mgd and maximum daily demand was estimated at 4.38 mgd. Walpole controls two identified sites for future wells, both in the Mine Brook Aquifer, one of which has been proven to supply one mgd and another with an estimated yield of 0.5 mgd. Walpole also maintains interconnections with the Towns of Foxboro and Norwood which could be used in an emergency situation.

Water withdrawals are regulated by the state Department of Environmental Protection (DEP) through a 20-year permit that began in 1992 and is divided into 5-year periods. The current permit for the period 2000-2005 allows a total average daily withdrawal of 3.25 mgd, which will increase to 3.34 mgd for the period 2005-2010. Using population projections prepared in 1999 by MAPC – and therefore without benefit of the results of the 2000 Census – Woodward & Curran projected average daily demand at 3.33 mgd in 2010 (just below permitted levels) and 3.57 mgd in 2020. However, the projected MAPC population numbers were considerably higher than even the highest projections prepared by the Massachusetts Institute of Social and Economic Research (MISER) after the 2000 Census. For example, the MAPC projection for 2020 was 26,644 total population while

MISER's high estimate of projected population for the same year was 24,947 and its low estimate was 21,954.

The Woodward & Curran study found that during the 1989-1999 period, 22-33% of Walpole's water was unaccounted for, well above the goal of 15%. The Town has therefore instituted comprehensive leak detection and metering programs to try to reduce the amount of "lost" water. Other recommendations include the measuring of flushing and fire fighting flows, and modification of the fee structure to provide incentives for water conservation. While the Town issues a report every year on water quality that contains information on water conservation, the study recommended that a more active public education program be considered.

Wastewater

About half of Walpole's residential households, and the majority of its businesses, are connected to the Town sewer system. The system has approximately 80 miles of sewer pipe and five wastewater pumping stations. In addition, there are at least nine private pumping stations that service sewer systems installed to serve specific subdivisions or businesses. Wastewater from the sewer system is discharged to the Massachusetts Water Resources Authority (MWRA) collection system. The largest unsewered areas in Walpole tend to be located in north and west Walpole, where development is more recent and lot sizes are larger. However, there are scattered areas in all parts of Walpole that are not connected to the sewer system, including areas within the Town's Water Protection Overlay District.

Extension of the sewer system currently occurs when developers build new subdivisions in the Water Resources Protection District or where lot sizes or other conditions require it. The Town has not looked at the sewer system as a component of broader policies on residential and nonresidential development. The amount and kind of residential development in the Town, as well as recharge of the aquifer, is affected by the decision to allow developers to build and connect sewers privately. Communal wastewater systems that permit recharge may be more appropriate in some parts of Town than new sewers. (Community Design Partnership, 2004)

Roads

A majority of the roads in Walpole are rural residential local roads, with most businesses located on Route 1, Route 1A, and the downtown area. As shown in the chart below, 58% or 70 miles of all roads in Town are designated as local streets. These local streets have the lowest federal roadway functional classification and are generally low speed narrow streets that provide access to local neighborhoods and residential properties. Important collector streets in Walpole include Washington Street, Coney Street, East Street, West Street, and Fisher Street, which transition between higher speed arterial roads and local streets. Urban minor arterial roadways in Walpole, of moderate speed, include Routes 1, 1A, and 27, which connect state routes other connect cities and Towns

in the area. Interstate roadways such as I-95 in Walpole are multilane, high-speed, limited access freeway systems.

Route 1A has the highest incidence of crashes of any road in Town. This is also one of the most heavily traveled roads in Town with average daily traffic volumes over 20,000 vehicles in some locations. In public meetings conducted during the Master Plan development, Walpole residents were asked to choose from a list provided by the Police Department which intersection they find the most dangerous. The three most-often cited are on high-volume roads: East Street and School Street; East Street and High Plain Street; and Route 1 and Coney Street.

Walpole's arterial and collector roads carry significant traffic through Town. Other than Interstate 95 traffic, Route 1 and Route 1A are the highest volume roadways in Town. Route 27 also carries significant traffic passing through Town from adjacent communities. In 2001, Route 1A, north of Kendall Street, carried the highest recorded traffic volume in that year, with a volume of 21,200 vehicles. Route 1 south of Old Post Road has a recorded traffic volume of 27,000 vehicles per day in 1994. (Community Design Partnership, 2004)

Recreational and Municipal Facilities

According to the Walpole Master Plan, the public safety departments have the highest priority need for new facilities. Their current buildings are unsuitable for the needs of modern police and fire departments and are not generally ADA compliant, as required by law. The Library and Town Hall also need more space and upgrades. The current Senior Center in a wing of Town Hall is inadequate and the Council on Aging would like to see a new Senior Center in a downtown location. In the Master Plan survey and community meetings there was also discussion of a need for a Community Center, particularly to provide activities for youth other than team sports.

In terms of cross-planning purposes, it is important to note that the Master Plan discusses the following options to make the most of the Town-owned land:

- Creation of a civic center or municipal campus of Town facilities;
- Sale of the current library and creation of a new library, possibly with offices or affordable apartments above (as has been done in communities like Portland, OR, and Vancouver, BC);
- Creation of a senior center with senior housing; sale or long term lease of Old Town Hall for historic restoration and new uses such as offices or housing;
- Construction of a parking deck or garage for municipal and downtown parking; and
- Creation of a new Town Green as a community gathering place as a focus for the new civic center and community facilities.

It is important to note that a number of Town facilities located in Walpole Center are not adequate for their uses and/or do not meet requirements ADA access, including the Police

Department, the Fire Department, Town Offices, the Library, and the Senior Center. These facilities, and new buildings associated with them, will have to be ADA compliant.

Walpole is a very sports-oriented Town; therefore the majority of the Town's recreation areas include a wide variety of athletic fields, many of them located on school grounds. The Town's conservation lands and land trust holdings provide valuable environmental benefits, and also serve as places for hiking, cross-country skiing, bicycling, fishing and hunting.

A report submitted to the Board of Selectmen in August 2000 outlined the need for additional active recreation fields and reviewed various parcels of land to be considered. The field subcommittee inventoried the existing fields and determined a need for three additional all-purpose fields for soccer, field hockey and lacrosse, plus one 90 foot and two 60' diamonds for baseball and softball. The report calculated the necessary total area at approximately seven acres and evaluated 19 additional sites, five of which are within some of the wooded backland at Adams Farm. A major consideration for siting fields is whether presence of one of the Town's aquifers would prevent application of the chemical treatments required to maintain the fields.

Schools

The Town of Walpole has its own independent school system, consisting of one High School (Walpole High School), two middle schools (Bird Middle School and Johnson Middle School), and four elementary schools (Boyden Elementary School, Fisher Elementary School, Old Post Road Elementary School and Elm Street School).

Walpole high school has a current enrollment of 1,150 students. Currently, approximately 450 students in grades 6-8 attend Johnson Middle School, and 427 that attend Bird Middle School. As discussed previously, population projections show a decrease in school-aged children (ages 5-15) in Walpole beginning in 2010, thereby indicating a lack of facility increases in the Town's Education sector. This trend is expected to continue until 2020.

Section 2—Affordable Housing Goals and Strategies

GOALS

The goals of Walpole relative to the provision of affordable housing were developed through an assessment of the Town's comprehensive housing needs as well as through analysis of Walpole's Master Plan (2004).

1. Create affordable units that are compatible in size, scale and architecture with the prevailing character of Walpole through a diverse set of strategies.
2. Limit single-family housing development that does not provide affordable units.
3. Increase the number of permanently affordable rental units for seniors.
4. Increase the number of affordable homeownership units for seniors and people with disabilities.
5. Increase number of homeownership units for first time home buyers such as young families and young individuals.
6. Identify public and privately owned property that can support housing development.

NEEDS ANALYSIS

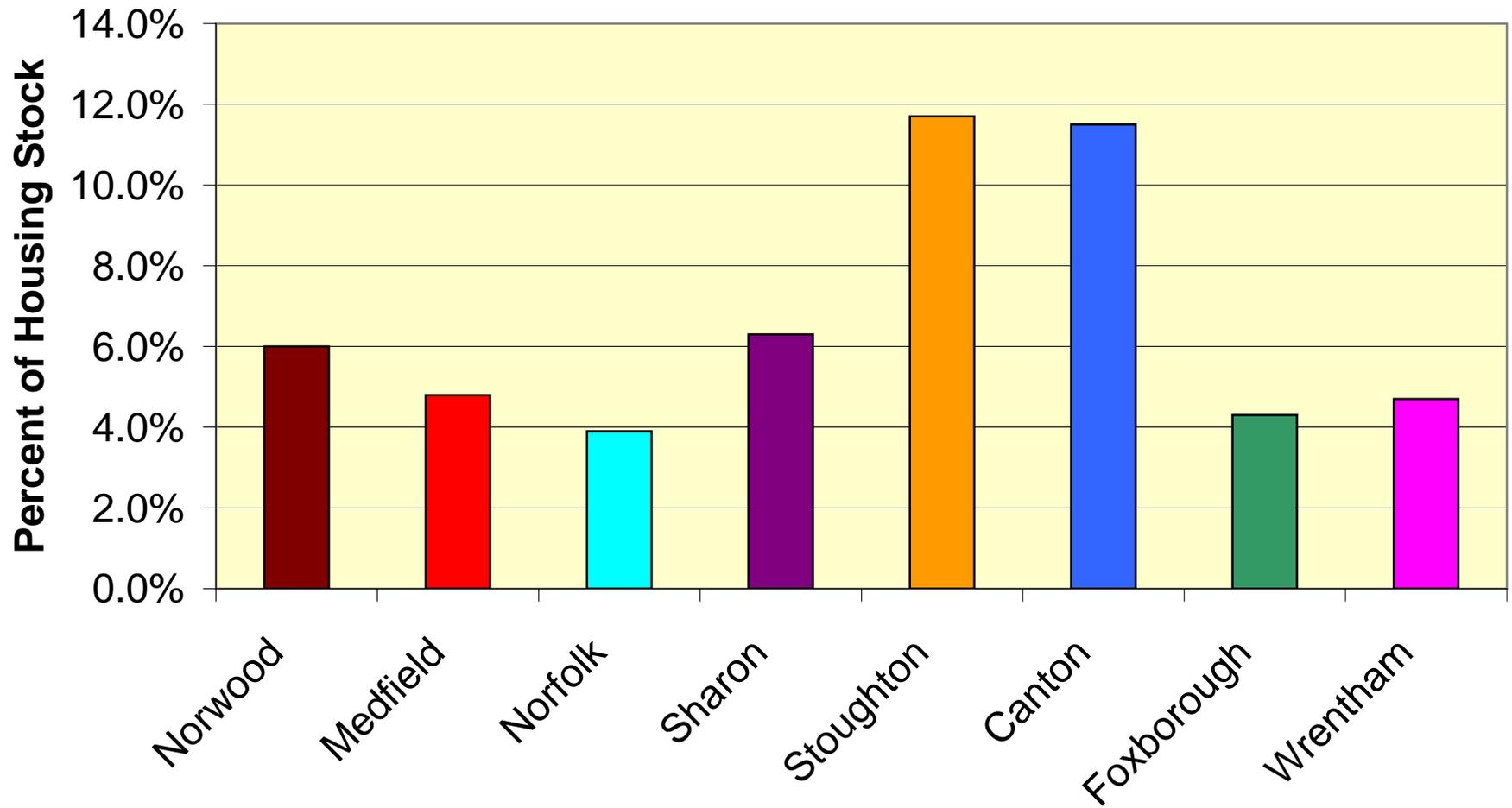
As of 2007, Walpole had a certified affordable housing stock of 472 units currently included on the Subsidized Housing Inventory. This number is far smaller than the amount of existing housing that could potentially qualify as affordable. A recent survey performed by the Selectman's Office indicates that over 100 additional units could also qualify as affordable (Table 14). The 472 certified units represent 5.75% of Walpole's total housing units as of the 2000 census. This statistic lies well within the range exhibited by adjacent communities (Figure 15), which have anywhere from approximately 3.9% (Town of Norfolk) to 11.7% of existing stock (Town of Stoughton). The following section builds upon the data developed for the Demographic Analysis and presents analyses designed to identify the housing needs of specific demographic groups in the community.

Affordability Gap Analysis

An affordability gap analysis compares the cost of housing within a community with the incomes of residents and calculates the difference between the two figures. This analysis is a useful indicator of how large the disparity may be between what people can afford and what the existing cost of housing is in a given community. There are several ways to determine this gap at varying levels of detail. For owner-occupied units, a general rule of thumb is that household income should be at least 30% of total home cost. As an example, median household income for the HUD Metropolitan Statistical Area of Metro Boston is \$66,150. According to this guideline, a household making the median area income should not pay more than \$220,500 for a home. Since the median home price in Walpole in 2007 was well above this value at \$406,000, there is a considerable gap between what is affordable to residents in the area and actual housing costs in Walpole.

Figure 15. Percent of Affordable Housing in Surrounding Municipalities

Source: Department of Housing and Community Development



To understand how existing prices compare to HUD affordability income limits, it is first necessary to examine the relationship between incomes and housing prices. Table 8 more accurately illustrates the relationship between income and housing affordability using information gathered from local banks, mortgage calculations and simple assumptions regarding local utility costs. Accounting for affordability, as it is defined by HUD, is performed in Table 9.

Table 8. Estimating Suitable Gross Annual Income for Different House Prices

Down Payment¹	Interest Rate	Loan Term (years)	PMI	Total Estimated Monthly Payment	Suitable Gross Annual Income
Median House Price (\$406K) ²					
5% (\$20.3K)	6.25	30	\$250.82	\$2,626	\$105,040
10% (\$40.6K)	6.25	30	\$158.34	\$2,408	\$96,320
20% (\$81.2K)	6.25	30	-	\$2,000	\$80,000
80% of the Median House Price (\$325K) ²					
5% (\$16.3K)	6.25	30	\$200.65	\$2,101	\$84,040
10% (\$32.5K)	6.25	30	\$126.75	\$1,928	\$77,120
20% (\$65K)	6.25	30	-	\$1,601	\$64,040
50% of the Median House Price (\$203K) ²					
5% (\$10.2K)	6.25	30	\$125.32	\$1,312	\$52,480
10% (\$20.3K)	6.25	30	\$79.17	\$1,204	\$48,160
20% (\$40.6K)	6.25	30	-	\$1,000	\$40,000

¹ General practice in the Comprehensive Permit Application Process assumes no more than a 5% down payment.

² The housing prices in this table represent percentages of the 2007 median home price (Warren Group) and do not reflect what HUD would consider to be “affordable.”

Using the information developed in Table 8, it is possible to compare the incomes suitable to certain housing prices in Walpole with the affordability guidelines published by HUD. It is important to note that calculations for affordability will vary under different subsidy programs and with different household sizes. For example, the “low-income” limits published by HUD are generally adjusted by region and therefore usually do not represent a straight 80% of median household income calculation. Furthermore, under typical 40B-eligible subsidy programs such as the Local Initiative Program (LIP) or the New England Fund (NEF), developers are instructed to expand the range of households that can afford these units by pricing them to be affordable to approximately 70% of the area median income (AMI), adjusted to the appropriate household size. As an illustration, Table 9 uses the HUD income limits for a four-person household to demonstrate the difference between the income needed to purchase certain homes in

Walpole and the existing incomes in the region. The comparison clearly demonstrates that housing prices have increased far beyond what typical households in the region can afford.

Table 9. Comparing Suitable Incomes for Specific Home Prices with HUD Income Affordability Guidelines in Walpole¹

Housing Price ²	Suitable Income ³	Existing Income Guideline	Income Gap
Median (\$406,000)	\$105,040	\$84,100 ⁴	\$20,940
80% of the Median (\$325,000)	\$84,040	\$66,150 ⁵	\$17,890
50% of the Median (\$203,000)	\$52,480	\$42,050 ⁶	\$10,430

¹ Table 7 should not be used to quantify which income groups in Walpole are better served by the housing market since those households making moderate incomes would have access to houses priced for low income households, but not vice versa. Rather, the table merely illustrates that housing prices at or below the median in Walpole are currently out of reach to households in the area.

² Uses a straight percentage of the 2007 median home price (Warren Group).

³ Taken from Table 6, assuming a 5% down payment.

⁴ 2004 Boston Metropolitan Statistical Area (MSA) value.

⁵ 2004 affordability limits for a four-person “low-income” household.

⁶ 2004 affordability limits for a four-person “very low-income” household.

Housing Needs for Renters

A close look at the U.S. Census 2000 data presented in Figure 9 and Tables 10 to 12 shows a poor relationship between the household incomes of renters and the cost of rental property. Median rents for apartments in Walpole were \$820/month in 2000, almost 20 percent more than the \$684 statewide median. Similar to home-ownership analyses, rental units are generally considered affordable if tenants are paying less than 30% of their household income on the gross rent. Table 10 clearly shows that a significant number of renters in Walpole, approximately 36%, are paying over this threshold. Of this percentage, almost all (95%) of the households have incomes in what is considered to be below “moderate” levels (Table 11). In other words, tenants in the lower income brackets demonstrate the highest need for affordable housing.

Table 10. Gross Rent as a Percentage of Household Income in 1999

Percent of Income	Percent of Rental Population
Less than 15 percent	22.6%
15 to 19 percent	12.3%
20 to 24 percent	15.2%
25 to 29 percent	8.6%
30 to 34 percent	7.2%
35 percent or more	29%
Not computed	5.1%

Values in **bold** represent renters paying beyond 30% of their household income toward gross rent.

Table 11. Renters Households Income as a Percentage of Gross Rent

Percent of Income	Household Income (\$1,000's)							Total	Percent of Total
	Less than \$10.0	\$10.0 to \$19.9	\$20.0 to \$34.9	\$35.0 to \$49.9	\$50.0 to \$74.9	\$75.0 to \$99.9	\$100.0 or more		
Less than 20%	0	8	21	73	96	72	135	405	34.90%
20% to 24%	11	29	12	91	33	0	0	176	15.20%
25% to 29%	12	34	9	20	25	0	0	100	8.60%
30% to 34%	11	0	34	24	6	8	0	83	7.20%
35% or more	54	94	166	13	9	0	0	336	29.00%
Not computed	16	0	31	0	0	12	0	59	5.10%
Total	104	165	273	221	169	92	135	1159	100%

Values in **bold** represent renters paying beyond 30% of their household income toward gross rent. Shaded areas are those households below moderate income levels.

In order to effectively provide affordable housing for renters in Walpole, demographic data for this group was reviewed for age and household income distribution (Table 12). This analysis shows that the elderly comprise a high percentage of the low-income/rental population. Approximately 42% of households paying over 30% of their income to rent were in the age groups of 65 years and older. This situation, coupled with the competitive rental market in Walpole, points to an immediate need for rental properties that are affordable to low income, elderly households in the community.

Table 12. Age of Renters and Percentage of Household Income Paid to Gross Rent

Percent of Income	Age of Renter (Head-of-Household)						
	15-24	25-34	35-44	45-54	55-64	65-74	75+
Less than 20%	0	172	69	81	34	12	37
20% to 24%	15	50	20	17	11	34	29
25% to 29%	16	0	13	0	0	8	63
30% to 34%	0	22	20	26	0	0	6
35% or more	0	37	50	63	20	48	118
Not computed	0	34	7	9	9	0	0
Total	31	315	179	196	83	102	253
Percent of renters	2.7%	27.2%	15.4%	16.9%	7.2%	8.8%	21.8%
Percentage devoting 30% or more of income to gross rent	0%	18.7%	39.1%	50.5%	24.1%	47.1%	49%

Values in **bold** represent renters paying beyond 30% of their household income toward gross rent.

Housing Needs for Seniors and People with Disabilities

As detailed in the previous section, one of the chief housing needs for seniors in Walpole is affordable rental housing. The population projection data depicted in Figure 1 show that the senior population in Walpole will increase over the next 10 to 20 years. These trends are consistent with many communities in the Commonwealth as the “baby-boomer” generation begins to enter the “senior citizen” demographic. Given the current housing needs for seniors and the anticipated demographic trends, the task of providing affordable rental housing for seniors in Walpole is becoming an increasing priority for the Town.

In terms of homeownership for seniors, Figure 4 shows that the majority of the households in Town with persons aged 65 and older, have incomes in the range of \$40,000 to \$49,999 per year. When compared to the median income of the 35-54 year-old age group (\$89,220) it is clear there is a significant difference between the buying power of the elderly and middle aged groups. It is important to note that the elderly may not necessarily be in the same housing market as middle age group as many older people live in smaller homes that do not command the high prices of the large houses built in new subdivisions. However, while their mortgage costs may be low, their taxes have risen. This situation can make it difficult for the elderly, who are typically on a limited or fixed income, to meet the expenses of homeownership. If seniors are forced to sell their houses, they may not be able to afford to stay in Town. (Community Design Partnership, 2004.)

The 2000 Census records that 2,763 residents in Walpole have one or more disability. This number represents a noteworthy portion (12.1%) of the total population in Walpole. To support the housing needs of its disabled/senior population, the Town of Walpole has

set aside preferential housing. In early 2004, there were 39 applicants on the waiting list for elderly/handicapped housing. People who live and work in Walpole, veterans, and people under emergency threat of homelessness are given preference on the waiting list. Walpole elderly now face a typical wait of less than a year for a unit, elderly from outside Walpole wait one to two years, and non-elderly disabled persons have a typical wait of about five years. The creation of more preferential housing in Walpole would significantly reduce these waitlist times.

Housing Needs for First-Time Homebuyers

First-time homebuyers are generally categorized by the age group of 25 to 44. It is important for any municipality to sustain a market for these households as younger residents contribute to the overall vibrancy of a community. These households are likely to invest more money and time in communities due to an active lifestyle, but can also add to the demand for better facilities and technology. These households are also more likely to produce children, which adds another level of demand for community schools, recreational facilities and safety amenities. Although these demands on facilities may pose short-term stresses on municipal infrastructure, they also greatly contribute to the long-term economic viability of the community and create more of a “sense of place” among residents. The focus for Walpole should be to balance the contributions of this demographic group with the potential financial demands they can place on the community. This will be best achieved by providing clear affordable opportunities in quantities that can be managed by the Town.

The Greater Boston Housing Report Card, using the definition of a first time homebuyer as a household making 80% of the local median income and able to provide a 10% down payment, performed a similar affordability gap analysis in 2003. These analyses suggest that the traditional first time homebuyer in Walpole in (head of household aged 25 to 34) could afford to buy a house priced at \$261,366, which was only 71% of the 2003 median house price. Therefore, for these first time homebuyers in Walpole in 2003, there was an “affordability gap” of about \$30,000 (Heudorfer, 2003). On the other hand, a secondary portion of the entire first-time buyer group in Walpole in 2003 (households aged 35 to 44), who comprised the wealthiest population in Town, could afford to buy the median home in Walpole and homes priced higher.

Analysis of Figure 4 shows that the population trends for the age group 25 to 34 is expected to rise in the coming decades while the trends for the age group 35 to 44 is expected to decline. This indicates that the first time homeowner population in Walpole is trending towards a younger group with less buying power. For young people entering the housing market, the cost of a new home can be prohibitive and rising rents make it difficult to save for a down payment. (Community Design Partnership, 2004.)

Summary of Needs

As home prices in Walpole have escalated over the past two decades, the affordability gap has widened. Low-income households in Walpole are currently underserved, as is demonstrated by both the affordability gap analysis and a close examination of the rental market. Senior citizens comprise a significant number of households at or below moderate levels and population projections suggest that there will be a significant long-term demand for affordable senior housing. First-time homebuyers represent an important target group for the community, however recent studies indicate that first time homebuyers, particularly the age group of 25 to 34, are priced out of the Walpole housing market. Providing housing options that can accommodate the needs of the elderly, disabled, and first time homeowners is an important facet to maintaining a balanced community. Walpole will want to ensure that affordable housing opportunities are provided in ways that are consistent with the community's greatest needs and can be reasonably accommodated by its infrastructure.

HOUSING STRATEGIES

Walpole, along with their consultant, examined several different potential strategies to satisfy the housing needs identified in previous analyses. The myriad of strategies considered can be grouped into three general categories: 1) Production-oriented strategies designed to add new units of rental or owner-occupied units; 2) Conversion-oriented strategies designed to add existing units of housing to the Subsidized Housing Inventory (SHI); and 3) Maintenance strategies designed to track the developing inventory and identify new opportunities as they arise. In almost all of the strategies described below, the Town of Walpole will need to facilitate partnerships designed to provide technical assistance, consultation during development, funding for subsidies, and monitoring of the inventory and sale of affordable units.

Development of New Units

One of the more effective and efficient ways to address the affordable housing deficit in Walpole is through collaboration with private developers who have experience in this market. As identified in the Needs Analysis, the U.S. Census reported that many households were paying beyond what is considered “affordable” for rental housing in Walpole. The age demographics of this group suggest that developing rental unit suitable for seniors should be a priority. Walpole must consider pursuing low-income units as part of early rental development in response to the low-income housing needs clearly identified in the previous analyses.

1) General Zoning Reform

Currently, apartments in Walpole are allowed only by special permit in the General Residence zoning district and in the Business and Central Business districts by special permit for conversions of single family houses built before 1956 to two-family homes and for housing above business uses subject to certain requirements. To create a more development friendly regulatory approach to apartment housing, Walpole should consider permitting apartments over retail and transit-oriented residential development in Walpole Center by right. Walpole Center is an appropriate place to accommodate residential development. Residents in the Town Center can walk to the commuter rail station and will help create a larger and more diverse market for downtown businesses, thus benefiting everyone who lives in Walpole. (Community Design Partnership, 2004.)

Additionally, Walpole should consider mixed-use development opportunities in other locations. Higher-density residential development in conjunction with other uses, such as retail and commercial, can help the Town meet its goals for accommodating senior housing, starter housing, and affordable housing. Much of this housing could be a positive source of tax revenue for the Town. Potential locations include East Walpole, where somewhat higher densities in the business district can help recreate the activity that supports more neighborhood retailers and service businesses, and the Route 1 area, as part of redevelopment that includes retail or office uses. (Community Design

Partnership, 2004.)

2) Accessory Dwelling Units

Walpole currently allows the renting of rooms to not more than four persons and private guest houses in all zoning districts (except the Park, Schools, Recreation and Conservation Zone). Two-family and three-family dwellings are allowed by special permit only in the General Residential district. Accessory dwelling units are not explicitly addressed in the zoning code. Typically, an accessory dwelling unit would be a small housing unit created within an existing house without any change in the exterior of the house, or with only a small percentage change in the overall size of the house. It can have a separate entry /exit, or access can be through the principal dwelling's entries and exits. (Community Design Partnership, 2004.)

A number of communities are looking to affordable accessory units as one way to create more affordable housing with minimum impacts. The advantage of allowing accessory units is that they provide more housing options without creating significant change within a lot or in a neighborhood. Sometimes called "mother in law apartments," they are often valuable options for older persons, but should not be limited only to people related to the resident of the principal dwelling unit. Pursuant to the DHCD guidance, these units could be allowed through the LIP and would therefore be included on the SHI.

3) Inclusionary Zoning

As new market rate housing is created in Walpole, the number of affordable units needed to meet the Town's 10% goal under Chapter 40B will continue to increase. Affordable housing creation should therefore accompany the creation of market rate housing. Inclusionary zoning requires a developer to provide a certain percentage of affordable units within a development. In the case of conventional subdivision, to achieve more affordable units, the Town needs to make the development of affordable housing economically feasible for developers who might otherwise prefer a 40B application.

A reasonable requirement for percentage of affordable units must be considered. For example, within a given development proposal, one affordable unit could be developed for every five proposed market rate units. Another example might be a 10% affordability requirement with any fractions of units being rounded up to the nearest integer for developments of five units or more. A well-written affordable housing bylaw will contain provisions regarding the timing of construction for affordable versus market units and a discussion of re-sale restrictions. Other optional provisions might include those for providing affordable housing "off-site" or those regarding "fees-in-lieu of" affordable housing to a fund specifically designated for generating affordable housing in the community.

The correct threshold number of units must also be considered. For example, if inclusionary zoning applies to all developments of 10 or more units, developers may prefer to build nine bigger and more expensive houses, and recent experience

indicates that they will have little trouble finding buyers. Walpole has relatively few large parcels remaining for development, and subdivisions are now more likely to be five or six units than even 10 or 12. It is important that the Town evaluate the market and development trends when setting threshold levels, density bonuses, and in-lieu payments to an affordable housing trust. (Community Design Partnership, 2004.)

A new section would be added to the Zoning Bylaw that requires a minimum percentage of affordable dwelling units to be included in residential developments. The Bylaw could offer developers a menu of choices to comply, subject to approval by the Planning Board:

- (a) Include units in the development;
 - (b) Provide equivalent units in another location in Walpole;
 - (c) Pay a fee in lieu of creating new units, the fee to be equal to the difference between an affordable purchase price as defined by DHCD's LIP and the median single-family home or condominium sale price for the most recent fiscal year, as determined by the Board of Assessors.
- 4) Consider Development of Town Owned Lands

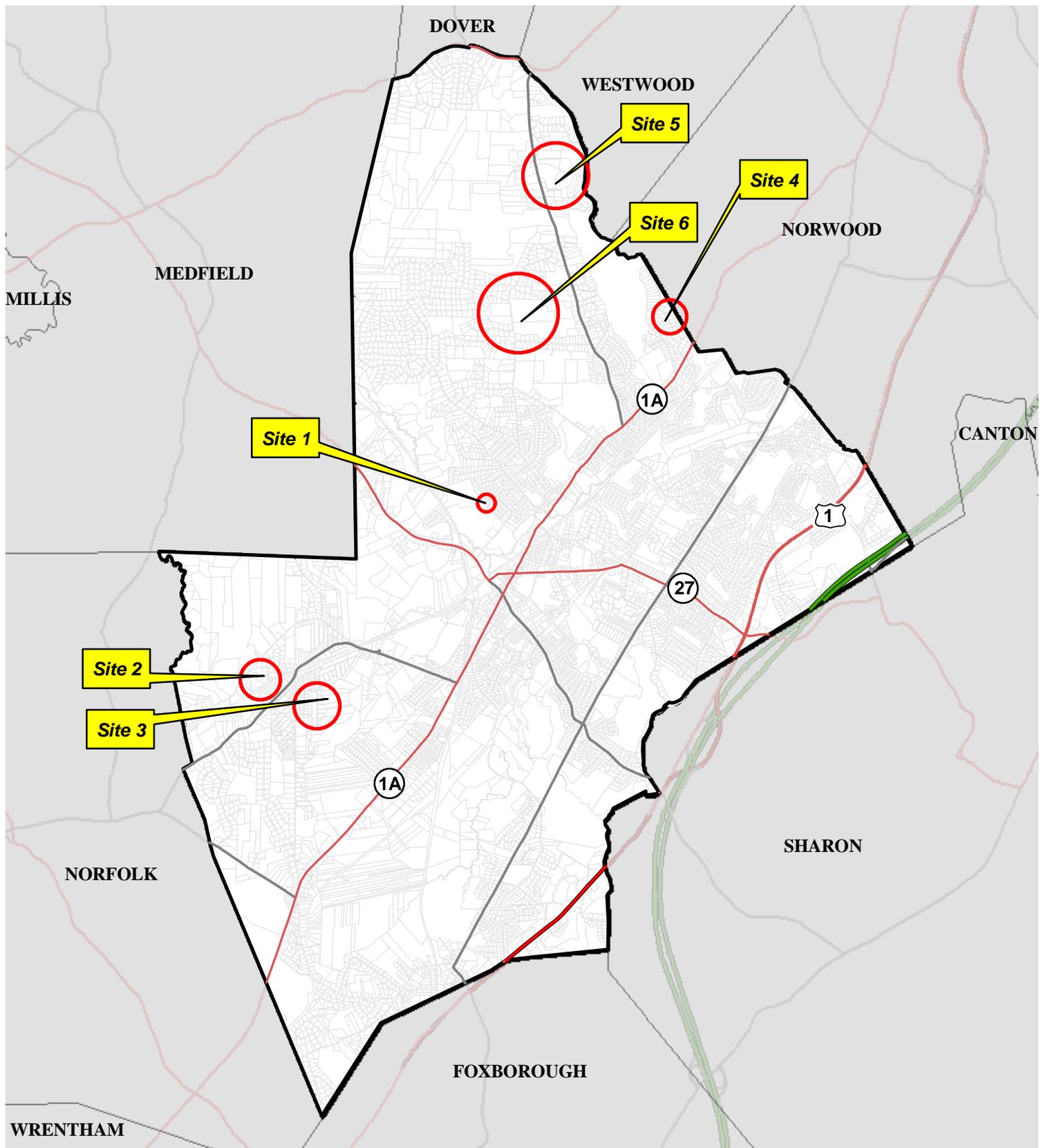
In recent years, many communities have taken a proactive approach to the development of new units of affordable housing by using Town-owned lands. Examples of communities that have developed detailed feasibility analyses or preliminary designs include Falmouth, Barnstable, Marion, Amesbury, West Newbury, Hanover, and Eastham. Many of these communities and others have used their own resources to develop preliminary engineering design for affordable housing developments and then used these plans to help select buyers to develop the property. These arrangements can provide unprecedented levels of local control and can yield higher levels of affordable units since the price of land can be much lower.

The housing report developed in 2000 for Walpole identified several properties that may be suitable for affordable housing development. The inventory of these properties is provided in Table 13. Ownership and conservation status will obviously play an important role in determining which properties may be most easily developed in the near future as well as zoning and resource constraints.

Walpole examined these parcels against the most recently available aerial photography (MassGIS, 2005) to determine the current level of disturbance or development on each property. Figure 16 provides a Town-wide locus for the properties and 17 through 22 provide an aerial locus for each property with any existing resource constraints.

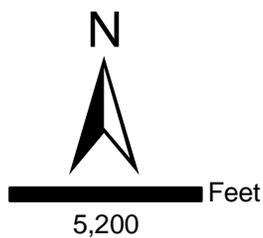
Table 13. Identified Properties Potentially Suitable for Affordable Housing Development.

Site ID	Parcel	Acreage	Zoning District	Ownership
Site 1	25-38 to 40	1.38	RB	Housing Authority
Site 2	31-168	10.1	R & RA	Town of Walpole
Site 3	39-70	15.2	RA	Town of Walpole
Site 4	14-6 to 10, 14-32 to 35	8.9	RA & RB	Town of Walpole
Site 5	5-63	31.5	R	Kenneth Isaacs
Site 6	12-42, 12-98 & 99, 12-107	45.7	R	GTB & GEB Realty Trust



Legend

-  Individual Sites
-  Town of Walpole



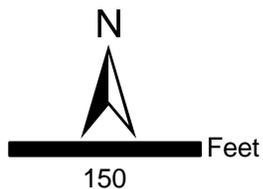
Horsley Witten Group 
 phone: 508-833-6600
 www.horsleywitten.com

Locus Map
 Sites Considered for
 Residential Development
 Including Affordable Housing
 Walpole, MA



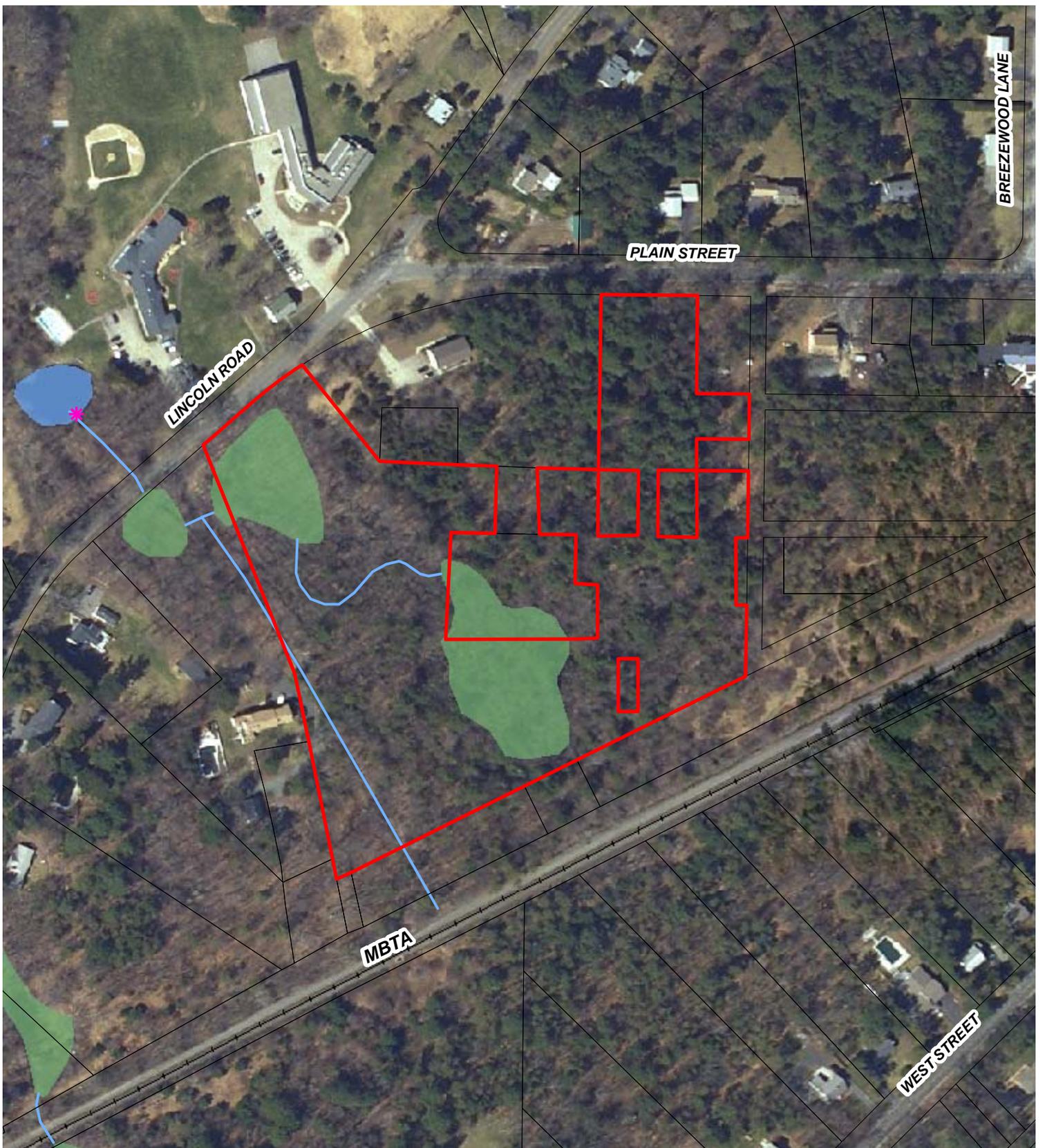
Legend

-  Site 1
-  Area 1 - Area of Pumping Influence
-  Parcels
-  Wetlands
-  Bog
-  Streams



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 phone: 508-833-6600
www.horsleywitten.com

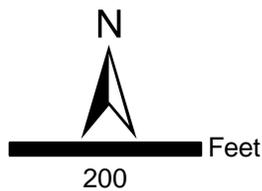
Existing Constraints
 Site 1
 Parcels 25-38 to 40
 Walpole, MA



Legend

-  Site 4
-  Parcels
-  Wetlands
-  Streams
-  Surface Water
-  NHESP Potential Vernal Pools

**Site is not within local Water Resource Protection Overlay Districts.*



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 www.horsleywitten.com

Existing Constraints
 Site 2
 Parcels 31-168
 Walpole, MA

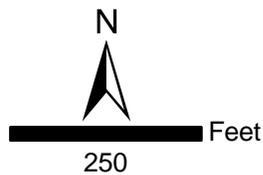


Legend

-  Site 5
-  Parcels
-  Wetlands
-  Streams
-  Surface Water

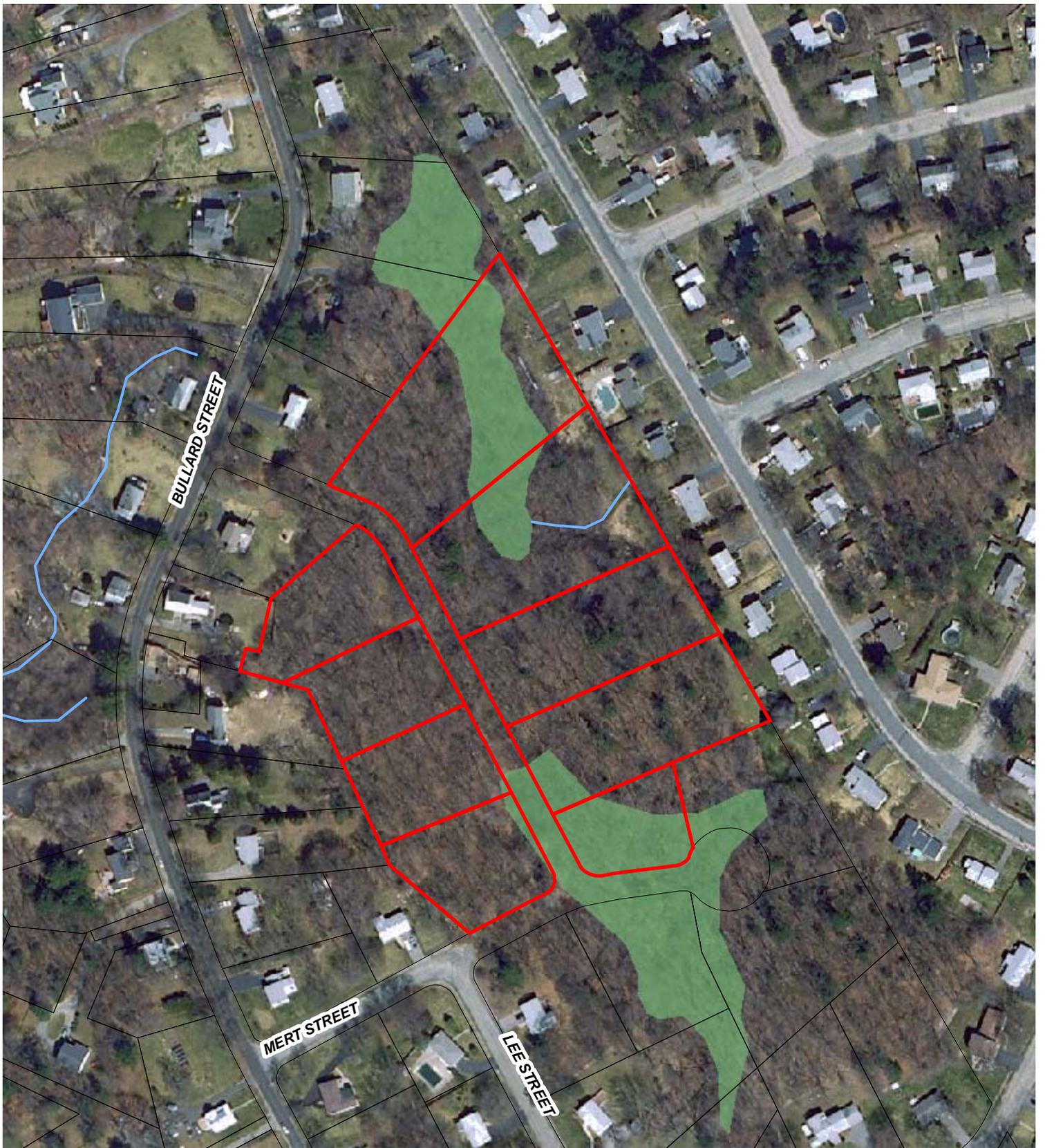
-  NHPSP BioMap Core Habitat
-  NHPSP BioMap Supporting Natural Landscape
-  NHPSP Natural Communities

*Site 5 is completely within:
 Area 3 - Primary Recharge Area
 (Town of Walpole, Local Water Resource Protection Overlay Districts)



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 www.horsleywitten.com

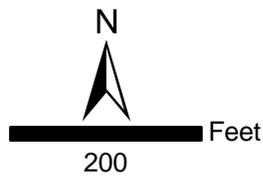
Existing Constraints
 Site 3
 Parcels 39-70
 Walpole, MA



Legend

-  Site 6
-  Parcels
-  Wetlands
-  Streams
-  Surface Water

**Site is not within local Water Resource Protection Overlay Districts.*



Horsley Witten Group 
 phone: 508-833-6600
 www.horsleywitten.com

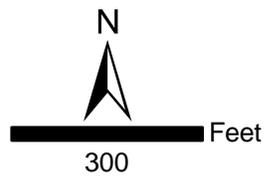
Existing Constraints
Site 4
 Parcels 14-6 to 10
 14-32 to 35
 Walpole, MA



Legend

-  Site 7
-  Parcels
-  Wetlands
-  Streams
-  Surface Water
-  NHESP Potential Vernal Pools

**Site is not within local Water Resource Protection Overlay Districts.*



Horsley Witten Group
 phone: 508-833-6600
 www.horsleywitten.com

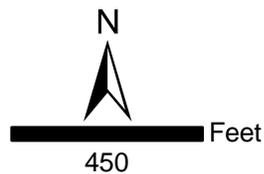
Existing Constraints
 Site 5
 Parcels 5-63
 Walpole, MA



Legend

-  Site 8
-  NHESP Potential Vernal Pools
-  Parcels
-  Wetlands
-  Streams
-  Surface Water

**Site is not within local Water Resource Protection Overlay Districts.*



Horsley Witten Group
 phone: 508-833-6600
 www.horsleywitten.com

Existing Constraints
 Site 6
 Parcels 12-42, 12-98 & 99
 12-107
 Walpole, MA

5) Specific Zoning Reform for Existing Provisions

Walpole has several provisions for higher density housing within the Zoning Bylaw that are currently being revised. There are two provisions in particular that warrant consideration for potential affordable housing bonuses: 1) Open Space Residential Development (OSRD); and 2) Age Qualified Villages (AQV). In OSRD, the Town allows for flexible “context sensitive” design for of a certain size. These developments contain the same number of homes that would be allowed under conventional zoning, but allow the developer to site the homes and build the road in a way that is more sensitive to the natural resources on the site. Walpole should consider providing developers the opportunity to increase the overall yield of market-rate housing on a site if they include a certain percentage as “affordable”. These density bonus provisions can be very effective at incrementally adding to housing stock as long as they are structured in a way that maintains a reasonable profit margin for the developer.

With regard to AQV permitting, similar to OSRD, these developments can contain more flexible site layouts and are also allowed a base density of one unit per 9,000 square feet. The most important condition of compliance for these developments is that occupancy must be restricted to households that are 55 years of age or older. Walpole should consider providing density bonuses within these developments if a certain percentage of units are set aside for moderate to low income households. As with the OSRD, Walpole will need to ensure that these density bonuses are attractive enough to the development community to entice builders into producing affordable units.

6) Chapter 40R

760 CMR 59.00 establishes rules, standards, and procedures for the Smart Growth Zoning Overlay District created by M.G.L. c. 40R. The primary purpose of the 40R program is to encourage smart growth and increased housing production in the state. Smart growth is a principle of land development that emphasizes mixing land uses, increases the availability of affordable housing by creating a range of housing opportunities in neighborhoods, takes advantage of compact design, fosters distinctive and attractive communities, preserves open space, farmland, and other critical open space areas. It strengthens the existing developed areas of the community, provides a variety of transportation choices, makes development decisions more predictable, fair and cost effective and encourages community and stakeholder collaboration in land development decisions.

Cities and Town’s may establish special zoning overlay districts that allow densities of eight unit per acre for single family houses, 12 units per acre for two-three family housing units, and 20 units per acre for multi-family housing units. The zoning must require that 20 percent of the housing units within the district are designated as affordable housing. The district may allow mixed-use, the combination of residential, office and retail uses within the same building. The location of these districts must be near a rapid transit, commuter rail station, or an area of concentrated development including a Town center.

The vacant or underutilized properties directly adjacent the MBTA Rail Station in downtown Walpole present a unique opportunity to develop a 40R overlay district that will integrate the goals, objectives and strategies of the Master Plan into the zoning regulations for a 8.5 -15 acre area along the rail corridor and Central Business District (CBD). Generally speaking, the Master Plan calls out for mixed-use residential and commercial buildings within the CBD whose quality and character is consistent with the abutting historic mixed-use or commercial buildings in the district. Today, the existing CBD zoning district does not permit this type of density or layout of new development.

If a 40R is adopted, the Town does stand eligible to receive both incentive and density bonus payments for all housing units permitted under the 40R district. For example, if 300 units of housing are proposed for the 40R District the Town would receive an incentive payment of \$350,000. Additionally, another \$3,000 per unit would also be paid to the Town once an occupancy permit is issued for the units. Thus, if all units permitted as-of-right within the district are constructed, the Town would receive \$1.25 million in payments from the state. Importantly, these funds are not required to be earmarked for particular programs and may be used for any municipal purpose determined by the Town.

The three main steps to completing a 40R application to the DHCD are as follows:

Step 1. Site Analysis & Preparation of a “Developable Land Plan”

The applicant must start the project by undertaking a site analysis of the target area to identify all the land area within the proposed district that could be feasibly developed into residential or mixed-use developments. Developable land does NOT include: existing open space or conservation areas; future open space (<10% of the developable land area); right-of-ways/ streets; public land; and, all areas greater than ½ acre that are protected wetland resources, rare species habitat, steep slopes (>15%), or, subject to other local bylaws that would prevent their use as developable land. Thus, after the excluded areas are removed from the district area, the remaining land area is then used to calculate an “Existing Zoned Units Plan” which shows the maximum as-of-right residential density permitted under the existing CBD zoning. This plan will be used by the DHCD to calculate the Existing Zoned Units, Zoning Incentive Payment, and Density Bonus Payments to the Town.

Step 2. Preparation of a “Smart Growth Residential Density Plan”

Using the goals, objectives, and strategies of the Town’s Master Plan, a conceptual site plan would be created to illustrate the design and density desired by the Town within the proposed district. Design elements such as building placement, height, and general character would be included in the concept plan as well as the location and quantity of on- and off-street parking and a variety of streetscape improvements such as lighting, landscaping and sidewalks. This plan would be used to calculate the allowable as-of-right residential density permitted under the proposed 40R Smart Growth Overlay District. This plan will also be used by the DHCD to calculate the Future Zoned Units, Incentive Units and Zoning Incentive Payments to the Town.

Step 3. Preparation of the “40R Smart Growth Overlay District”

In this step, the Town uses the “Developable Land Plan” and “Smart Growth Residential Density Plan” to establish the zoning regulations for the use, density and dimensional regulations as well as plan review procedures, affordable housing requirements, and design standards for all developments within the district. Depending on the Town’s resources and timeframe, the 40R design standards could range from incorporation of the existing Site Plan Review and Subdivision standards to the creation of new illustrative, form-based codes. This step also includes the formation of separate sub-districts within the 40R Overlay District that will designate each sub-district based on density, land use, dimensional, and design standards. For example, some districts may only allow less than three units per building, and the multi-family density of 12 units per acre, while other areas, such as the properties directly adjacent the MBTA rail station, may seek a higher residential density of 20 units per acre.

Converting Existing Housing Stock to Affordable Units

To begin an effective program for converting existing market rate units to affordable units, the community will need to engage in a three-step process: 1) identify the types of homes in the community that should be targeted for conversion; 2) identify potential sources of funding for either subsidizing or “buying down” units (discussed below in more detail); and 3) forming strategic partnerships with local groups to perform outreach to target households. These steps are not necessarily sequential and represent an iterative process that will take place over the course of several years.

1) Target Units

A recent survey of existing rental properties in Walpole by the Board of Selectmen suggests that opportunities exist to increase the affordable housing inventory in the community without having to add new units. The results of this survey are compared to HUD income limits for moderate and low income in Table 14. These additions can help to alleviate development pressure and also maintain homes for residents in need of financial assistance.

Homes or units that are generally targeted for conversion fall into three basic categories. The first category consists of existing rental units that could be subsidized by the Town or some other non-profit agency toward making them affordable to people of low to moderate-income levels. This may involve providing a monthly

Table 14. Reviewing Existing Rental Stock within HUD Income Limits

Moderate Income (80% Median)						
Rental Unit	Surveyed Units in Walpole*	Assumed Number of Occupants	MSA Moderate /Low Income	30% of Monthly Income	Average Cost of Rental in Walpole*	Percentage Potentially Qualified as Affordable*
Studio	17	1 Person	\$46,300	\$1,158	\$638	100.0%
1 Bedroom	89	1 Person	\$46,300	\$1,158	\$796	94.4%
		2 Person	\$52,950	\$1,324		100.0%
2 Bedroom	129	1 Person	\$46,300	\$1,158	\$1,079	93.7%
		2 Person	\$52,950	\$1,324		95.3%
		3 Person	\$59,550	\$1,489		98.4%
		4 Person	\$66,150	\$1,654		100.0%
3 Bedroom	15	2 Person	\$52,950	\$1,324	\$1,258	60.0%
		3 Person	\$59,550	\$1,489		93.3%
		4 Person	\$66,150	\$1,654		100.0%
		5 Person	\$71,450	\$1,786		100.0%
		6 Person	\$76,750	\$1,919		100.0%
Low Income (50% Median)						
Studio	17	1 Person	\$29,450	\$736	\$638	88.2%
1 Bedroom	89	1 Person	\$29,450	\$736	\$796	41.5%
		2 Person	\$33,650	\$841		49.4%
2 Bedroom	129	1 Person	\$29,450	\$736	\$1,079	3.1%
		2 Person	\$33,650	\$841		9.3%
		3 Person	\$37,850	\$946		21.7%
		4 Person	\$42,050	\$1,051		72.1%
3 Bedroom	15	2 Person	\$33,650	\$841	\$1,258	0.0%
		3 Person	\$37,850	\$946		6.7%
		4 Person	\$42,050	\$1,051		33.3%
		5 Person	\$45,400	\$1,135		33.3%
		6 Person	\$48,800	\$1,220		40.0%

* Based on survey conducted by Board of Selectmen.

Income limits of moderate (80% median) and low (50% median) income as defined by HUD.

subsidy to the landlord, or may also mean providing the first month, last month and security payments that many people may not be able to afford. In either case, the landlord would sign a binding legal agreement stipulating that the unit will only be rented to individuals or families of low to moderate income.

A second target for households in the community is single-family homes that would currently sell at or near affordable levels. Although these homes, based on their value, might already qualify as affordable under state guidelines, they lack the subsidizing agent required to formalize the process. In addition to a subsidizing agent, these properties would require a deed restriction stipulating that re-sale of the property would be done so at a price affordable to households making at or below moderate income levels (80% of the area median). These deed restrictions could be purchased by the Town using a formula that would calculate the difference between the market sale and the restricted sale price over a fixed period of time.

A third target for conversion is multi-family homes that are placed on the market and may or may not be priced close to affordable levels. Since these buildings offer more than one unit of housing, they are particularly attractive for conversion efforts. One of the most effective ways to convert these units is to buy them outright as they come up for sale, place the deed restriction on the home, and sell at an affordable price. In other cases, the house will be sold to a local housing authority who in turn manages the units as affordable rentals.

2) Sources of Funding

Regardless of the targeted units in a conversion-oriented effort, a community must have access to funding in order to subsidize or buy existing stock. Walpole will consider several different funding sources for these efforts including public funds, such as may be raised by adopting the Community Preservation Act (CPA), or through public/private partnerships designed to leverage funding for home purchases.

The amount of funding available through adopting the CPA is based on the most recent assessed value for residential property in the community and assumes the full 3% tax surcharge. It is important to note that this value could increase or decrease depending on which properties or households the community may choose to exempt from the surcharge. After state-level matching and the mandatory allocation of funds to open space and historic resources, the community would have significant funds available for spending on issues related to affordable housing each year. A more detailed description of what CPA is and how it works can be found at www.communitypreservation.org.

Although the use of CPA funds is becoming more common in Massachusetts, historically more affordable housing has been developed or converted through public/private partnerships with the assistance of non-profit housing organizations. Several agencies can provide assistance relative to targeting and financing the conversion of existing market rate housing into affordable units. For example, the

MassHousing Partnership Fund has been used to finance over 11,000 units of housing since 1990 and provides access to programs such as the Soft-Second mortgage and several rental subsidies. Also, the Community Development Block Grant program, administered by HUD, can provide funding for acquisition as it has in communities like Arlington, MA. As discussions in the community continue to evolve relative to targeting specific units for conversion, the appropriate agencies will be selected according to their resources and expertise.

3) Local Outreach

The success of these conversion-oriented efforts depends largely on the level to which residents are confident in the ability of the Town to provide adequate and equitable funding for individual or multi-family homes. Simply put, if residents do not trust that these initiatives can provide fair compensation for deed restrictions or home sales participation will be limited. The Town of Walpole must therefore commit itself to continuing outreach efforts with local groups that can build trust between residents and the Town.

Create a Walpole Housing Partnership

Currently, Walpole has an Affordable Housing Committee that has contributed to affordable housing planning efforts over the past 7 years. The Affordable Housing Committee has made significant gains in identifying affordable housing strategies, however, it may be valuable to create a Housing Partnership to give the Town guidance on all affordable housing policies and proposals. Housing Partnerships are volunteer groups, usually appointed by Boards of Selectmen, which take the lead in planning for affordable housing. The Housing Partnership can include members of the existing Affordable Housing Committee that wish to continue, as well as people with appropriate interest and expertise, such as public officials, business and community leaders, attorneys, realtors, and Housing Authority representatives. The activities of the Housing Partnership would likely include the following:

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

The Housing Partnership should be responsible for working with Town staff to implement strategies within this Planned Production Affordable Housing Plan. The Housing Partnership should study the market for both senior housing and family housing. A Family Housing Subcommittee can evaluate the need for housing that would allow Town employees and young people who have grown up in Walpole, to be able to

live in Town. Working with the Council on Aging, a Senior Housing Subcommittee can study the market for market rate and affordable senior housing, both ownership and rental, among local residents through a survey, evaluate different models of senior housing that are on the market (such as the continuum from independent living to assisted living to Alzheimer's care), develop a conceptual program for an over-55 development that would meet the needs of older Walpole residents, and identify Town-owned or other land that would be appropriate. Through the Council on Aging, survey Walpole seniors on the extent of need for senior housing, preferences on tenure and type, etc. (Community Design Partnership, 2004.)

IMPLEMENTATION TIMELINE

As of 2007, Walpole had a certified affordable housing stock of 472 units currently included on the Subsidized Housing Inventory. This number is far smaller than the amount of existing housing that could potentially qualify as affordable. A recent survey performed by the Selectman’s Office indicates that over 100 additional units could also qualify as affordable (Table 14). According to current regulations, Walpole would have to create 62 affordable housing units a year (3/4 of one percent of the Town’s year 2000 supply of 8,202 year round housing units) to be protected against unfriendly 40Bs. Based on analysis within Walpole’s Master Plan (2004), it has been estimated that if Walpole were to add the same number of units during the 2000-2010 decade as it did during the 1990s, it would need at least 469 Chapter 40B eligible units in order to meet the 40B 10% goal. This is assuming that a substantial portion of the additional housing units during the decade would be affordable housing. If Walpole were to add 62 affordable housing units a year, it would reach the additional 469 units in less than eight years.

Table 15 suggests a distribution of affordable housing at an average annual rate of 62 units a year. This is a conservative (high) proposed rate of development that assumes that Walpole will need somewhat more than an additional 469 units of 40B eligible housing to meet the state’s 10% goal. The mix of unit types is intended to ensure that there will be some affordable housing units that are large enough for families, as well as a range of other units for households of different sizes.

Table 15. Affordable Housing Implementation Timeline

Walpole Affordable Housing: Unit Mix Goals for 10 years			
	10 year total	Average units per year	
		Rental*	Ownership
Single family	200	-	20
Condo	100	-	10
Apartments	200	20	-
Accessory apartments	20	2	-
Senior housing	100	5	5
Total	620	27	35

*Note that for the purposes of 40B, all rental housing, both market and permanently affordable, that is produced under the 40B program counts towards the Town’s 40B percentage.

Section 3—Description of Use Restrictions

As described in Housing Strategies section of this plan, the Town of Walpole will implement a variety of approaches toward increasing the stock of affordable housing within the community. The Town understands that a diverse approach greatly increases the potential for success and is therefore committed to pursuing both production and conversion-oriented strategies using both public resources and private partnerships. To maintain and track the stock of affordable housing in Walpole, the community will require adequate documentation of the use restrictions associated with each unit and some form of administering agent to maintain these records and annually apply for certification under this Planned Production Plan. Table 16 provides a summary of the use restrictions that would be applied to units created by the different strategies.

Table 16. Summary of Housing Strategies and Associated Use Restrictions

Housing Strategy	Associated Use Restriction
General Zoning Reform	
Apartment Development	Deed restrictions
MUD Housing	Regulatory agreement with Town
Zoning Bylaw Amendments	
Accessory Dwelling Units	Deed restrictions
Inclusionary Zoning	Deed restrictions
OSRD	Deed restrictions
Age Qualified Villages	Deed restrictions
Chapter 40R	Regulatory agreement with Town
Development of Town Owned Land	Deed restrictions
Conversion of Existing Units	
Rental Subsidy	Regulatory agreement with Town
“Buy Down” of Existing Housing	Deed restrictions

Statement on Use Restrictions

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

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

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

WALPOLE HOUSING AGENT OR AUTHORITY

As the inventory of affordable housing increases in volume and diversity in Walpole, it will become necessary to create a position for a local housing agent and perhaps a larger Housing Authority to administer this process. An agent will work in collaboration with other affordable housing groups in Walpole such as the Affordable Housing Committee or the potential Housing Partnership. The Agent will have at least seven years of experience with housing in Massachusetts and will be able to perform the following duties at a minimum:

- Manage rental properties;
- Create housing lotteries with marketing techniques that satisfy federal and state requirements;
- Maintain an inventory of affordable housing;
- Develop housing partnerships with private entities that facilitate acquisition funds and new development that is consistent with community character;
- Coordinate with local boards and commissions on the allocation of municipal funds for housing subsidies or in the planning of new development;
- Monitor sales of deed restricted homes; and
- Request annual certification from DHCD.

The Town of Walpole has yet to decide which type of administering body or agent they will institute. Discussions with the Selectmen, other municipal agencies and the community as a whole will determine exactly which administrative structure will be pursued and how positions will be filled.

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