TOWN OF
BRIDGEWATER
Massachusetts

HOUSING PRODUCTION PLAN 2012

8/17/12

Prepared for:
Town of Bridgewater, MA

Prepared by:
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Executive Summary

The Housing Production Plan (HPP) has been prepared in accordance with the Massachusetts Department of Housing and Community Development (DHCD) requirements. The HPP describes how the Town will produce affordable housing units to obtain certification of compliance by DHCD. The Town must produce 42 units for a one-year certificate or 83 units for a two-year certificate. Once the certification is approved, then the Town may deny Comprehensive Permit applications if such applications are not consistent with local needs (see more details on page 6 below).

The HPP establishes a strategic plan for production of affordable housing that is based upon a comprehensive housing needs assessment, as detailed in Chapter 1. The HPP also provides a detailed analysis of the land area within Bridgewater which is not available for development due to current land use, environmental constraints, protected open space, and public ownership.

As of November 2011, the Subsidized Housing Inventory (SHI) included 220 units that qualified as Chapter 40B units in Bridgewater, representing 2.65% of Bridgewater's 2010 housing base of 8,336 units. Bridgewater needs to add another 614 units to reach the 10% benchmark of affordable housing under Chapter 40B.

Goals

Chapter 2 lays out affordable housing goals developed through the analysis of housing needs, feedback from a community workshop, as well as guidance from the Town Planner and Bridgewater Housing Partnership, as follows:

1. Support incremental production of affordable housing until at least 10% of total year round housing units are affordable to households with incomes less than or equal to 80% of the area median income.
2. Create new affordable housing downtown in multi-family and mixed-use buildings.
3. Create affordable housing in neighborhoods surrounding downtown - the "Bridgewater Village" - comparable with the scale, density, and design of these traditional neighborhoods .
4. Promote a balance of residents across all age groups by creating affordable housing to attract young professionals and families.
5. Create both rental and homeownership units affordable to low-income households.
6. Create affordable housing through adaptive reuse of existing buildings, including historic buildings, and redevelopment of previously developed properties.
7. Strengthen the Town's capacity to support creation of affordable housing and preserve existing affordable units through both local and regional resources.

Strategies

Chapter 3 identifies the following strategies, which provide a roadmap for attaining the Town's affordable housing goals:

1. Permit multi-family dwellings downtown.
2. Permit multi-use buildings downtown.
3. Amend dimensional and parking requirements for downtown to accommodate construction of appropriately scaled multi-family and multi-use buildings.
4. Encourage development of Waterford Village - an existing 40R Smart Growth Overlay District.
5. Adopt 40R Smart Growth Overlay districts for the McElwain School and Walk-Over Shoe Works properties.
6. Encourage redevelopment of underutilized sites downtown through 40B Comprehensive Permits.
7. Adopt an inclusionary zoning ordinance.
8. Create a program to convert existing housing units to permanently affordable housing units for low-income homebuyers.
9. Establish a municipal affordable housing trust to support local affordable housing initiatives.
10. Foster Housing Authority staff to assume role as marketing, lottery, and monitoring agent for affordable housing developments.
11. Assign Town Planner responsibility to ensure all existing and new affordable units are properly listed on the Subsidized Housing Inventory.
12. Consider establishing a housing coordinator position through Old Colony Planning Council that is shared by Bridgewater and other towns for implementation of local initiatives.
13. Consider joining the Greater Attleboro/Taunton HOME Consortium.
14. Support Housing Authority expansion to create new rental units on surplus land.
15. Foster creation of affordable housing on tax-title properties.

Introduction

Housing Production Plans (HPP)

Housing Production Plans (HPP) are prepared in accordance with the Massachusetts Department of Housing and Community Development (DHCD) requirements under 760 CMR 56.03(4). The plan defines the annual increases in the creation of eligible affordable housing units with expanded local input and broad community support. It is comprised of a comprehensive needs assessment, affordable housing goals and implementation strategies. The previous Bridgewater Housing Production Plan was prepared in accordance with the regulations and approved by DHCD in 2002 for a 5-year period.

Goal of Updated HPP

The ultimate goal of this update is to have a completed HPP that can be certified by the State. This process begins with the DHCD's approval of the updated HPP. After approval, the Town must produce the required number of units in one year to retain certification. This is 0.5% of year-round units for a one-year certification (or 42 units for Bridgewater using figures from the 2010 Census) or 1.0% for a two-year certification (83 units for Bridgewater). Once the required number of units is reached, a request for certification is submitted to DHCD. If certification is approved, then the Town may deny Comprehensive Permit applications if such applications are not "consistent with local needs," see sidebar on right.

There are strong local benefits to having an approved HPP. In addition to allowing for greater control over mixed-income and affordable housing development, an approved HPP provides a framework for local housing programs and establishes future development goals. It is also an opportunity for the community at large to provide input on the creation of affordable housing. These are valuable benefits to the Town of Bridgewater.

Comprehensive Permit Denial & Appeal Procedures

Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Zoning Board of Appeals (Board) shall provide written notice to the Applicant, with a copy to the MA Department of Housing and Community Development (DHCD), that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met (certification), and the factual basis for that position, including any necessary supportive DHCD certification letter or documentation.

If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to DHCD, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. The Department shall there upon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the Department to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall have the requirement to terminate the hearing within 180 days.

Planning Process

The Town engaged JM Goldson, planning consultant, to create this update of the Housing Production Plan, working closely with the Bridgewater Housing Partnership. The consultant used the most current available data from a variety of sources including the 2010 US Census and the American Community Survey to complete the housing needs assessment (Chapter 1). In January 2012, the Town held a community workshop, sponsored by the Housing Partnership, that provided citizen feedback. The workshop feedback and further consultation with the Housing Partnership and Town Planner led to the creation of the affordable housing goals and strategies included in chapters 2 and 3. Detailed transcription and summary of the workshop results can be found in Appendix C.

Chapter 1. Housing Needs Assessment

The purpose of the Housing Needs Assessment section of the Housing Production Plan is to understand who currently lives in the community, demonstrated through demographic trends affecting future growth, as well as existing housing stock and future housing needs. The HPP must establish a strategic plan for municipal action with regards to housing, based upon a comprehensive housing needs assessment that, at a minimum, examines:

Data

The most recent data from the U.S. Census Bureau of the municipality's demographics and housing stock. This plan includes data from both the 2000 and 2010 U.S. Census, as well as the American Community Survey, gathered from American FactFinder and Legacy American FactFinder. In addition, this plan uses data from other sources including the Town's Assessing Department and The Warren Group's Town Stats.

Needs

A projection of future population and housing needs, taking into account regional growth factors, that covers the entire period of the plan (2012-2017).

Capacity

The capacity of the municipality's infrastructure to accommodate the current population and anticipated future growth. The analysis includes evaluation of the capacity of water and sewer systems, roads, utilities, public transit, and schools.

Population & Household Analysis

A community's housing needs change over time: the size and composition of the population evolves, housing preferences shift along with household size and householder age, and social and economic factors change. In addition, regional shifts in these areas affect a community's housing needs. This Plan examines Bridgewater and the region through these various lenses to determine housing needs.

Community Profile

Chartered in 1656, the Town of Bridgewater historically flourished as an industrial and agricultural center within Southeastern Massachusetts. The raising of livestock and crop cultivation on farms comprising several hundred acres were common in the outlying areas of the community. As early as the 18th century, foundries were operating along the northern periphery of the downtown area where iron forgings for the Revolutionary and Civil Wars were produced. A century later, shoe, nail and brick manufacturing emerged in the area, employing hundreds of former agricultural workers from nearby farms or immigrants from distant lands.

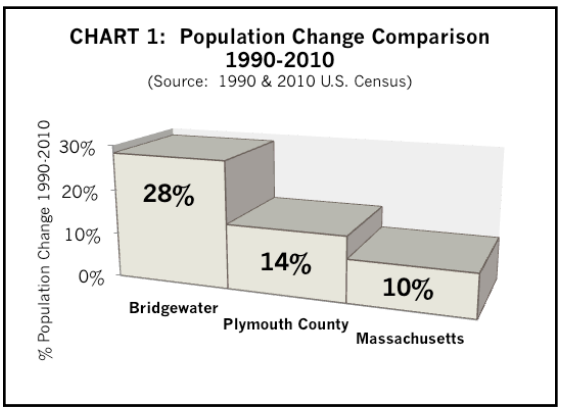
The historic character of the community is largely preserved in the Federal, Italianate and Greek revival commercial and civic structures surrounding the central common. Landscaping on the common and elsewhere in the downtown is meticulously maintained by the Bridgewater Improvement Association, a non-profit organization devoted to the beautification of the community. The downtown remains a vital center of community life where such activities as autumn fairs and Christmas holiday festivals are conducted each year.

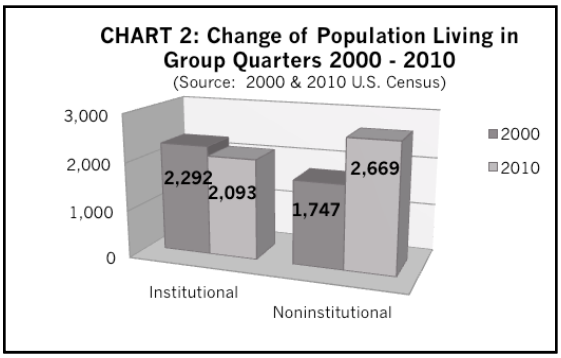
Bridgewater today is a growing community of over 26,000 residents (26,562). Its central location at the interchange of Route 24 and Interstate 495 provides convenient access to Boston, Providence and Cape Cod. The Town also carries the distinction of hosting the oldest and largest State university and correctional institution in Massachusetts. This rich history and diversity of activities has made Bridgewater an attractive place to residents and businesses alike.

Population Trends

The population of Bridgewater increased by 5% in the ten years between the 2000 and 2010 U.S. censuses, from 25,196 to 26,562 people. However, in the past 20 years (1990-2010), the population increased by 28%. In the same 20-year period, Plymouth County's population grew by 14% and the Commonwealth by 10% (see Chart 1).

Although Bridgewater experienced 28% population growth in the past two decades, the growth over the past decade has been more modest and is reflected in the trends of the region. Analysis of growth trends for 11 regional municipalities including Bridgewater in the past decade shows an average growth of 5.5%, with a range of -0.5% population loss (Brockton) to 15.9% population gain (Middleborough).





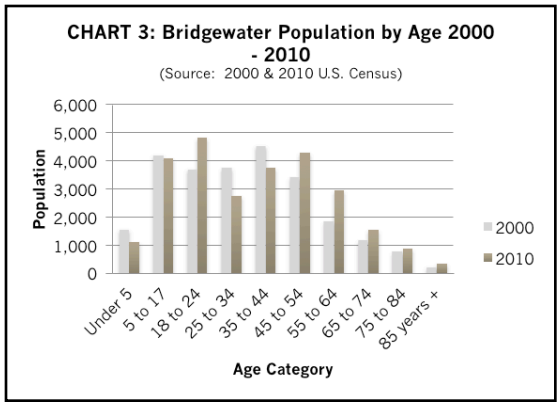


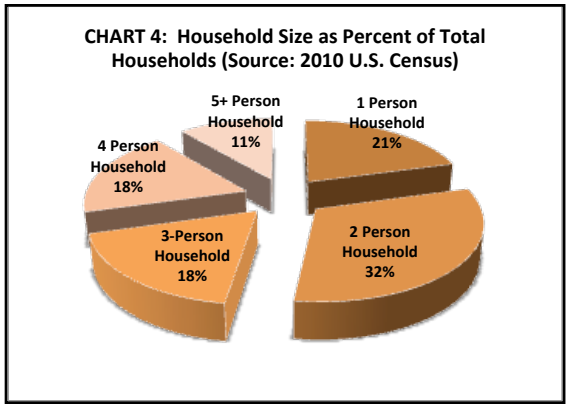
Table 1: Population of Communities in Region

Geography	Population			
Name	2000	2010	% Change	State Rank by % Change
Middleborough	19,946	23,116	15.90%	20
Raynham	11,714	13,383	14.00%	27
Lakeville	9,816	10,602	8.00%	76
East Bridgewater	12,952	13,794	6.30%	106
Bridgewater	25,196	26,563	5.50%	122
Plymouth County	472,822	494,919	4.70%	4
Whitman	13,876	14,489	4.40%	143
West Bridgewater	6,629	6,916	4.30%	145
Easton	22,299	23,112	3.60%	158
Massachusetts	6,349,119	6,547,629	3.10%	na
Halifax	7,500	7,518	0.20%	246
Taunton	56,014	55,874	-0.20%	257
Brockton	94,308	93,810	-0.50%	262

Bridgewater's growth of 5.5% represents the average growth for this region. Bridgewater has the third largest population in this region, with Taunton and Brockton having the largest populations of 55,874 and 93,810 respectively. All municipalities in the region experienced growth, except for Taunton and Brockton, which both lost population (-0.2% and -0.5%, respectively). Chart 2 above depicts the 2000 and 2010 populations for the suburban communities in the region.

Households by Size & Type

Bridgewater experienced multiple changes in household composition in the past decade. Some of the main trends are highlighted below with more detail to follow:



of Households

The total households in Bridgewater grew 6% between 2000 and 2010, corresponding with population growth (5%) and a decrease in average household size by -3% (from 2.81 to 2.73 people per household).

Population in Group Quarters

Although Bridgewater experienced modest growth in overall population and households, the community had 18% population growth in group quarters. The population in institutional group quarters (prison and nursing homes) declined by 9%, whereas the population in non-institutional group quarters (university) grew by 53%.

Age

Bridgewater's population is aging, but still young. Median age increased by 9% from 33.6 to 36.7 years. The Town's population between ages 25-44 decreased by -21.6%, with a more substantial loss of -27% in the 25-34 population. On the other end of the spectrum, the population between 55 and 64 years increased by 61%, 85+ years by 50%, and by 31% in the 18 to 24 year old category. Despite this aging trend, the largest segment of the population is 18 to 24 year olds (18% of total population). Over 62% of the total population is less than 45 years old.

Household Size

One and two-person households have each increased by 12% in Bridgewater between 2000 and 2010 while larger households of 4 and 5+ persons have decreased by 2% and 3% respectively. This trend of smaller household sizes is reflected in the average household size, which decreased by -3%. The average household size for owner-occupied units has decreased by 4% from 3.05 to 2.92 while the average renter household size has held steady at 2.1 persons per household. As seen in Chart 4, 32% of Bridgewater households are 2-person households, while 21% are 1-person. Three and four-person households each make up 18% of total households and five or more person households are 11%.

Table 2 on the following page displays a detailed summary of the data discussed in this section.

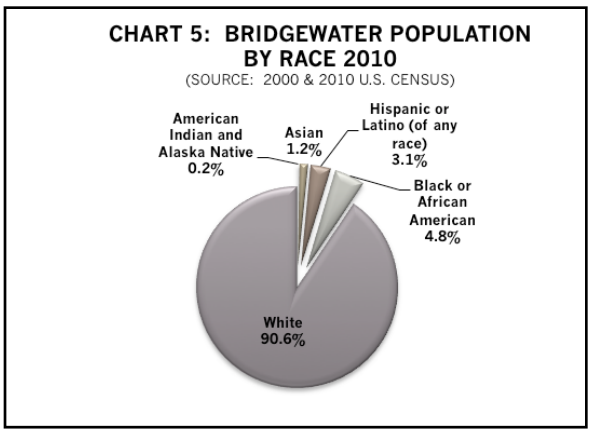
Table 2: Population, Households, Type and Household Size for Bridgewater

	2000	2010	% of Total	Change	% Change
Total Population	25,196	26,563	100.00%	1,367	5%
Population in Group Quarters	4,039	4,762	17.93%	723	18%
Institutional	2,292	2,093	7.88%	-199	-9%
Noninstitutional	1,747	2,669	10.05%	922	53%
Population by Age					
Under 5	1,559	1110	4.18%	-449	-29%
5 to 17	4,206	4079	15.36%	-127	-3%
18 to 24	3,706	4842	18.23%	1,136	31%
25 to 34	3,750	2756	10.38%	-994	-27%
35 to 44	4,543	3742	14.09%	-801	-18%
45 to 54	3,410	4304	16.20%	894	26%
55 to 64	1,843	2968	11.17%	1,125	61%
65 to 74	1,176	1548	5.83%	372	32%
75 to 84	769	880	3.31%	111	14%
85 years +	223	334	1.26%	111	50%
Median age (years)	33.6	36.7		3	9%
Population in Households	21,146	21,801	82.07%	655	3%
Average Household (HH) Size	2.81	2.73	na	0	-3%
Average HH Size Owner-Occupied Unit	3.05	2.92	na	0	-4%
Average HH Size Renter-Occupied Unit	2.1	2.1	na	0	0%
Total HH	7,526	7,995		469	6%
Total Families HH with children under 18	3,065	2,811	35.16%	-254	-8%
Total Housing Units	7,652	8,336		684	9%
Owner-Occupied	5,611	6102	76.32%	491	9%
Renter-Occupied	1,915	1893	23.68%	-22	-1%
Total Occupied Units	7,526	7,995	95.91%	469	6%
Total Vacant Units	126	341	4.09%	215	171%
1 Person Household	1474	1654	20.69%	180	12%
2 Person Household	2245	2524	31.57%	279	12%
3-Person Household	1397	1462	18.29%	65	5%
4 Person Household	1490	1466	18.34%	-24	-2%
5+ Person Household	920	889	11.12%	-31	-3%

Source: 2000 U.S. Census, 2010 U.S. Census SF1, QT-P1, QT-P11, QT-P13, H12, P13, QT-H2

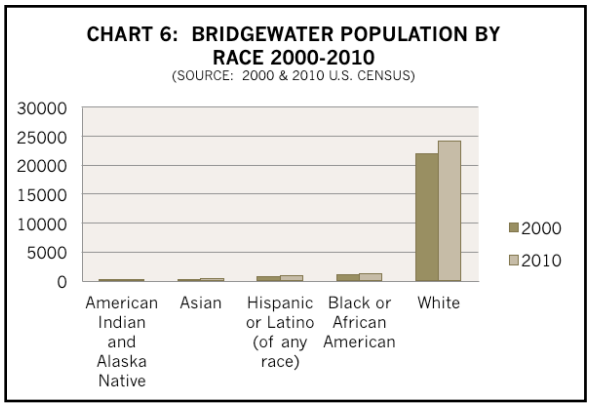
Racial/Minority Population Information

Bridgewater's population predominantly consists of residents who reported their race as "white," over 90% of the population.



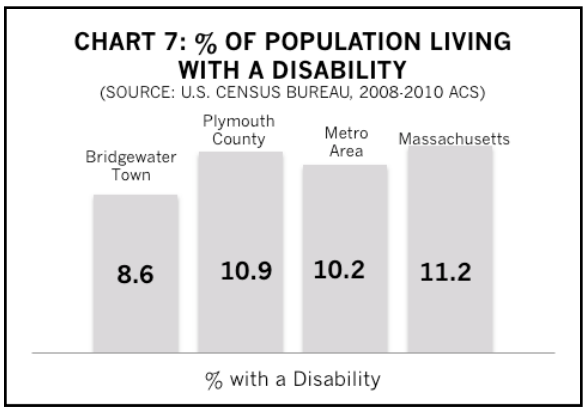
Persons reporting as "black or African American" consists of 4.8% and the percentage reporting "Hispanic or Latino" is 3.1%. Close to 1% reported as being "Asian" and 0.2% as "American Indian and Alaska Native." Although total population reporting as "black or African American" increased by 27% between 2000 and 2010, this race, along with all the other non-white races, comprises 9.4% of Bridgewater's total population.

The minority population for the Boston-Cambridge-Quincy metropolitan statistical area, which includes Bridgewater, is 27.0%, clearly above the racial and ethnic diversity within Bridgewater.



Special Needs

According to the 2010 U.S. Census, an estimated 2,061 persons with a disability reside in the Town of Bridgewater, 8.6% of the population. The Town of Bridgewater's population of citizens living with a disability is thus below the County, Region and State levels.



Of the 8.6% disability rate in Bridgewater, 8.2% of citizens with disabilities are between the ages of 5 and 17, 6.4% of whom live with a cognitive difficulty. The Town of Bridgewater's population of citizens between the ages of 5 and 17 living with a disability is actually higher than County, Region and State levels. Generally, children between the ages of 5 and 17 are grade school-aged, and require extra attention in school and at home. Should this percentage of the population in Bridgewater require alternative forms of schooling or after-school activities, the potential for special facilities to accommodate those needs should also be addressed by the Town a in future plans.

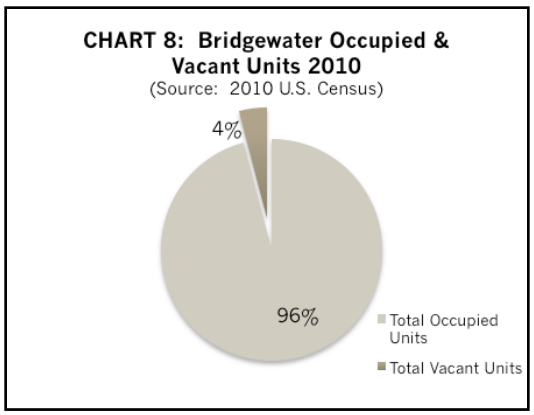
In line with 2010 County (29.9%), Region (33.1%), and State (34%) figures, an estimated thirty-two percent (32%) of Bridgewater Town residents with a disability are over the age of 65, of whom 23.4% live with an ambulatory difficulty, just above the County (18.8%), Region (20.3%), and State (20.9%) Census estimates. As such, the elderly portion of the population with special needs would need to have access to certain amenities such as hospitals and physical therapy facilities, assisted living facilities and perhaps alternative modes of transportation.

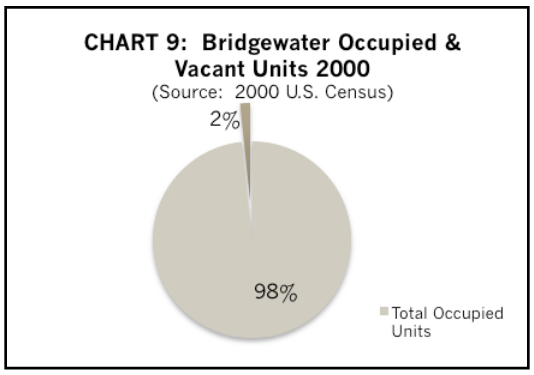
Housing Supply

As of the 2010 U.S. Census, there were 8,336 housing units in Bridgewater, an increase of 9% since 2000. Bridgewater's vacant units increased from 2% of total units to 4% of total units between 2000 and 2010. In addition, the percent of owner-occupied units increased slightly in this time, as described in more detail to follow.

Occupied/Vacant Units

Between 2000 and 2010, the amount of vacant units in Bridgewater nearly tripled, from 126 in 2000 to 341 units in 2010. As Charts 8 and 9 to the right depict, the % vacant units increased from 2% to 4% of total housing units. This increase is in line with the rest of the state: the number of vacant units increased overall in Massachusetts as well. There were a total of 261,179 vacant units recorded in Massachusetts in the 2010 Census, compared with 178,409 in the 2000 Census. The overall vacancy rate for the state rose from 6.8% in 2000 to 9.3% in 2010. In comparison, the vacancy rate in 1990 was 9.1%.



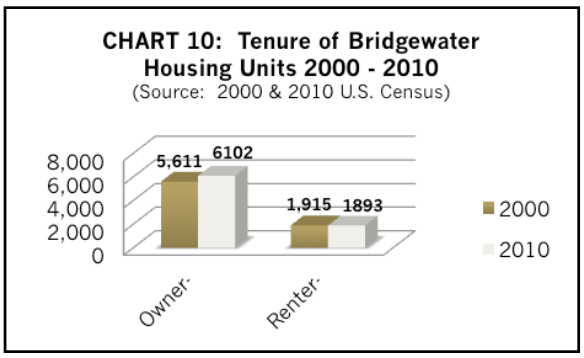


It should be noted that the housing data reported here for the State include seasonal units, and, therefore, do not necessarily reflect trends in year-round housing. It should also be noted that while the percentage of units that are vacant increased from 2000, the absolute number of occupied units in the State did also increase over this same time period. The number of occupied units increased by 103,495: from 2,443,580 in 2000 to 2,547,075 in 2010. The number of vacant units increased by 82,770: from 178,409 in 2000 to 261,179 in 2010.

Vacancies are an essential measure of the state of the housing market. Vacant units represent the supply of homes that exceeds demand, which is related to economic trends. The increase in the number of vacant units in both the Town of Bridgewater and the State of Massachusetts since the 2000 Census is undoubtedly related to the housing foreclosure crisis in 2008. Interestingly, however, the numbers of owner occupancy vs. renter occupancy have changed significantly between 2000 and 2010 in Bridgewater (66.2% owner-occupied in 2000 vs. 76.3% in 2010), contrary to the rest of the United States (65.1% owner-occupied in 2010).

Tenure

The number of owner-occupied units has increased while rental units decreased since 2000. In the last decade, owner-occupied units, as a percent of total occupied housing units, increased from 74.6% in 2000 to 76.3% in 2010,and rental occupied units fell from 25.4% in 2000 to 23.6% in 2010.



Regional Housing Supply

Regionally, Bridgewater's occupied housing units (7,995 total) is only second to Middleborough (8,468 total) among the suburban communities. The portion of occupied units that are renter occupied in 2010 is 24% in Bridgewater, which is higher than most communities in the region outside of Brockton, Taunton, and Whitman, but equivalent to Plymouth County, as seen in Table 3 below. However, Bridgewater has a lower share of rental properties compared to the state as a whole (38% rental).

Table 3: Owner vs. Rental Occupation

Geography name	Owner Occupied	Renter Occupied	Total	% Rental
Brockton	18588	14715	33303	44%
Taunton	13815	8517	22332	38%
Massachusetts	1587158	959917	2547075	38%
Whitman	3822	1478	5300	28%
Plymouth County	137831	43295	181126	24%
Bridgewater	6,102	1,893	7,995	24%
Middleborough	6582	1886	8468	22%
Raynham	3920	955	4875	20%
East Bridgewater	3951	799	4750	17%
Easton	6593	1272	7865	16%
West Bridgewater	2199	372	2571	14%
Lakeville	3295	430	3725	12%
Halifax	2629	234	2863	8%

Bridgewater's vacancy rates are within the mid-range of those in the region. Owner vacancy rates in the regional communities range from 0.8 in Whitman to 1.7 in Middleborough, with Bridgewater's at 0.9. In Plymouth County, the owner vacancy rate is 1.5, equivalent to the Statewide rate. Renter vacancy rates in the region range from 1.7 to 7.8, with Bridgewater's at 5.7. In Plymouth County, the rate is 6.7 and 6.5 in Massachusetts.

Table 4: Vacancy Rates by Tenure

Geography Name	Owner Vacancy Rate	Renter Vacancy Rate	# Owner Units Vacant	# Rental Units Vacant
Taunton	na	na	317	1247
Brockton	na	na	410	1839
Middleborough	1.7	7.8	140	415
Raynham	1.1	6.8	56	135
Plymouth County	1.5	6.7	2731	16304
Massachusetts	1.5	6.5	31446	229733
Easton	0.9	6.4	70	220
Whitman	0.8	6.3	39	183
Bridgewater	0.9	5.7	68	273
West Bridgewater	1.1	4.9	30	68
East Bridgewater	1	3.7	51	105
Lakeville	1.3	2.9	54	398
Halifax	2	1.7	58	93
Source: 2010 Census DP-1				

Housing Costs & Affordability

The following analysis reviews the demand for housing in Bridgewater and the housing needs of local residents.

Household and Family Income

Housing affordability is determined by comparing median incomes and the availability of housing options within various income ranges. Federal and State affordable housing programs group households by income together using the area median family income (AMI) as the benchmark. The AMI referenced in this analysis is for the Boston-Cambridge-Quincy Metropolitan Statistical Area. Housing demand and need has been calculated for four income groups using Census data:

extremely low (30% AMI)
very low (50% AMI)
low (80% AMI)
CPA-moderate (100% AMI)

Table 5 lists median household and family incomes for the Town, County, and metropolitan statistical area.

Table 5: Median Household and Family Income

Category	2000	2007-2009	$ Change	% Change
Median Household (HH) Income				
Bridgewater	$65,318	$85,818	$20,500	31%
Owner Occupied	$74,443	$94,943	$20,500	28%
Renter Occupied	$39,453	$52,058	$12,605	32%
Plymouth County	$55,615	$72,785	$17,170	31%
Boston-Cambridge-Quincy, MA-NH Metro Area*	$52,792	$70,389	$17,597	33%
Median Family Income				
Bridgewater	$73,953	$98,731	$24,778	34%
Plymouth County	$65,554	$85,874	$20,320	31%
Boston-Cambridge-Quincy, MA-NH Metro Area	$64,538	$88,383	$23,845	37%

*2000 Metropolitan Area data is for Boston-Worcester-Lawrence, MA-NH-ME-CT CMSA; Sources: 2000 US Census; 2007-2009 American Community Survey 3-Year Estimates, Table B19013, B25119, B19113

Since 2000, Bridgewater's median income has increased by 31%, which is high compared with many communities in the region and the State as a whole, as seen in Table 7. All communities in the region experienced an increase in median income between a range of 24% to 33%. Plymouth County's median income increased by 31%, equivalent to Bridgewater's % change. Bridgewater's median income is higher than all but two communities in the region (Eason and Lakeville have higher median incomes). Median income in the regional communities range from $50,300 in Brockton to $93,929 in Lakeville.

Table 6: Median Income in Bridgewater and Regional Communities

Geography	2000	2010	% change
Easton	69,144	85,924	24%
Taunton	42,932	54,254	26%
East Bridgewater*	60,311	76,438	27%
Brockton	39,507	50,300	27%
Massachusetts	50,284	64,722	29%
Raynham	60,449	77,895	29%
Whitman*	55,303	72,381	31%
West Bridgewater*	55,958	73,271	31%
Halifax*	57,015	74,679	31%
Plymouth County	55,496	72,785	31%
Bridgewater	65,318	85,818	31%
Middleborough	52,755	69,911	33%
Lakeville*	70,495	93,929	33%

Sources: 2010 U.S. Census QT-P32, HCT012, SF 3; 2007-2009 ACS 3-Year S1903; *2005-2009 ACS 5 Yr S1903

Table 7 lists the income levels for low to middle-income households and the percentage of Bridgewater's households in each range based on data from the American Community Survey (ACS).

Table 7: Households by Income Group

Income Group	Max Annual Income	# Renter HH	% of Renters	# Owner HH	% of Owners	# All HH	% of All HH
Extremely Low Income (under 30% AMI)	$25,100	443	12%	459	4%	902	6%
Very Low Income (under 50% AMI)	$41,850	564	15%	653	5%	1467	9%
Low Income (under 80% AMI)	$64,200	843	23%	981	8%	2652	17%
CPA Moderate Income (under 100% AMI)	$82,600	1254	33%	1922	16%	3176	20%
Total		3744	100%	12288	100%	16,032	100%

Source: 2007-2009 ACS 3-Year Estimates, Table C17019; 2011 Income Limits Summary www.huduser.org, Max Annual Income for 4 Person HH; #HH estimated by author based on ACS Table B19001 and B25118 and does not account for hh size.

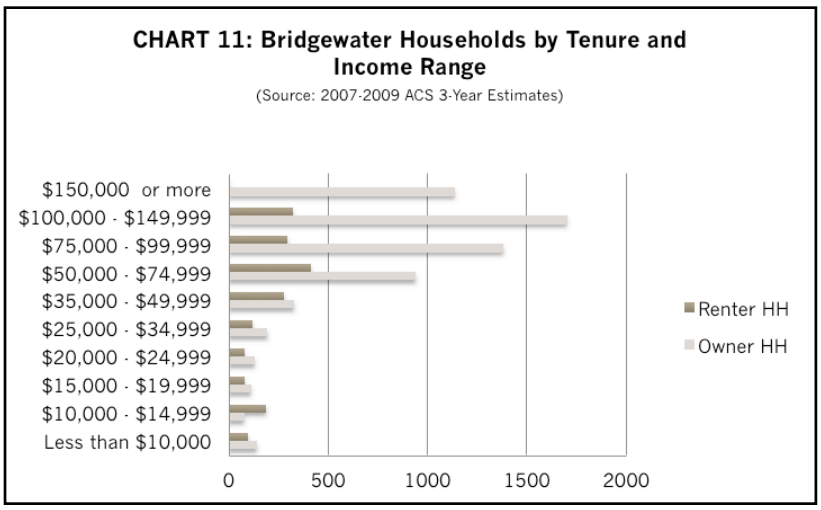
Bridgewater's median homeowner income was $94,943 and the median renter household earned $52,058 in ACS 2007-2009 3-year estimate. The Town's income reported in the ACS was 22% higher than the median income in the Metropolitan Statistical Area and 18% higher than the median income in Plymouth County. As Chart 11 and Table 8 (below) illustrate, 69% of homeowner households earned over $75,000, with 47% earning over $100,000, 44% of renters earning over $75,000, and only 17% earning over $100,000.

Table 8: Households by Tenure and Income Range

Households by Tenure and Income Range

Income Range	Owner HH	% Owner	Renter HH	% Renter	Total	% Total
Less than $10,000	141	2%	98	5%	239	3%
$10,000 - $14,999	77	1%	185	10%	262	3%
$15,000 - $19,999	111	2%	81	4%	192	2%
$20,000 - $24,999	130	2%	79	4%	209	3%
$25,000 - $34,999	194	3%	121	6%	315	4%
$35,000 - $49,999	328	5%	279	15%	607	8%
$50,000 - $74,999	941	15%	411	22%	1352	17%
$75,000 - $99,999	1382	22%	296	16%	1678	21%
$100,000 - $149,999	1702	28%	322	17%	2024	25%
$150,000 or more	1138	19%	0	0%	1138	14%
Total	6144	100%	1872	100%	8016	100%

Source: 2007-2009 American Community Survey 3-Year Estimates, Table B25118



Housing Costs and Value

The median housing costs listed in Table 11 are based on Census data as well as market data from The Warren Group. The Warren Group home sales price data represent the actual sale prices of homes, whereas the Census data are based on respondents' opinions of value of their home, which are likely to lag behind actual market conditions. While median income increased by 31% between 2000 and 2010, median gross rent increased by 45% and median home median home sales price increased by 28%.

Table 9: Median Housing Costs and Value

Category	2000	2007-2009/ 2010	$ Change	% Change
Median Value Owner-Occupied Home (Census)	$196,800.00	$357,800.00	$161,000	82%
Median Home Sales Price (The Warren Group)	$195,000.00	$249,900.00	$54,900	28%
single family	$229,900.00	$298,000.00	$68,100	30%
condo	$85,500.00	$159,900.00	$74,400	87%
Median Gross Rent	$754.00	$1,097.00	$343	45%

Source: 2000 US Census; 2007-2009 American Community Survey 3-Year Estimates, Table B25064 & B25077; The Warren Group 2010 Town Stats

Table 10: Assessed Values 2011

Assessor's values	single-family	condo	total	% of total
<200,000	153	575	728	12%
200,000 - 399,999	4274	306	4580	75%
400,000 - 599,999	759	0	759	12%
600,000 - 799,999	33	0	33	1%
800,000 - 999,999	4	0	4	0%
1,000,000+	0	0	0	0%
total	5223	881	6104	100%

Source: Town of Bridgewater Assessors Department, August 2011

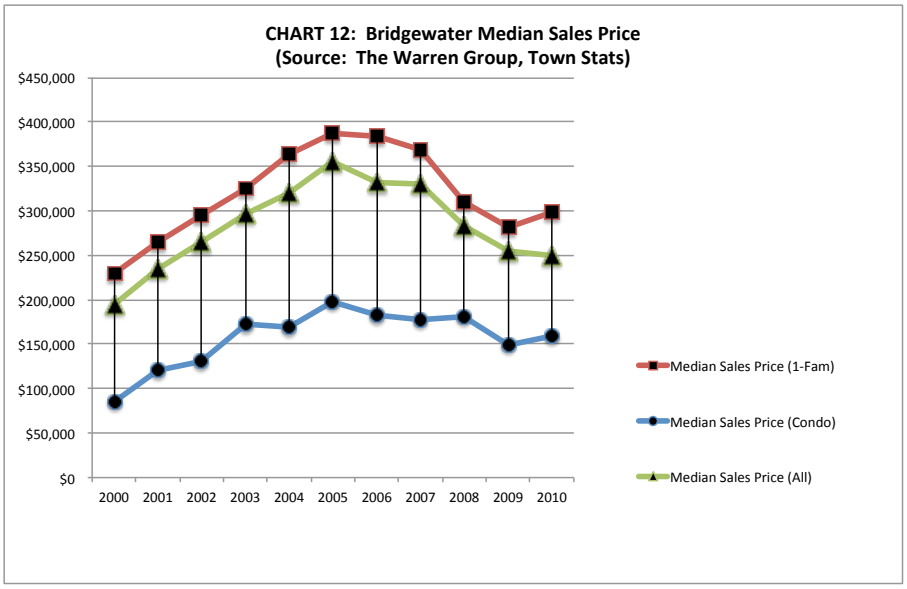
Current 2011 data from the Town Assessors Department correlates with the median sales price of $249,000 by demonstrating that 75% of housing units are assessed between $200,000-$399,000 (see Table 10).

Table 11: Median Housing Sales Price Comparison 2010

Category	Bridgewater	Plymouth County	Massachusetts
Median Sales Price	$249,900	$256,000	$275,000
single family	$298,000	$274,000	$295,000
condo	$159,900	$221,725	$265,000

Source: The Warren Group

Table 11 compares the median housing price of Bridgewater with Plymouth County and Massachusetts. Bridgewater median sales price for all unit types combined is less than the County and State, however, is $24,000 higher than the county's median price for single families and only $3,000 higher than for the State. Median condo sales price is substantially lower in Bridgewater than for either the County or State.



Homeownership Affordability

The minimum income needed to afford a home in Bridgewater can be determined based on the home price ranges and by assuming that the average household can afford to spend 30% of income on mortgage payments. Table 12 indicates the approximate affordable price range for low to middle income households. The Table shows that Bridgewater home sales prices are prohibitive to many prospective low-income buyers in the region. Only about 12% of the units are valued at $205,000 or less, the approximate range affordable for households with low income. Whereas, as the table below illustrates, there is a slight surplus of units affordable for moderate-income households.

Table 12: Affordability of 2010 Home Values

Income Group	Maximum Affordable Unit Price	# Units <= Max. Price	% Units <= Max. Price	# HH in Income Range*	Deficits (-) or Surplus (+) of units by income range
Low Income (80% AMI)	$205,000	728	11.9%	1234	-506
CPA Moderate Income (100% AMI)	$265,000	2181.00	35.7%	2095	86

Source: DHCD Calculator, calculations by author assuming single-family financed with 4.57% interest, 30 year fixed, 5% downpayment, and monthly payments of 30% HH income for 4-person household at FY-11 income limits of $64,200 (80% AMI) and $82,600 (100%AMI); Town of Bridgewater Assessor's Department, August 2011; 2007-2009 ACS, S1901; *Income range used is between $45,00 to $65,000 due to availability of data and is based on author estimation to apportion 33% hh in $60,000 to $74,999 category to below $65,000.

Table 13 shows figures from the ACS that estimate that 28% of all homeowners in 2009 are housing costs-burdened (paying over 30% of income for housing costs). Over 1,700 homeowner households pay more than 30% of income for housing costs. Over 60% of homeowners with incomes between $50,000 and $74,999 are housing costs-burdened. Fifty-eight percent (58%) of Bridgewater homeowners with incomes less than $75,000 are costs-burdened.

Table 13: Homeownership Costs as % of Income

Income Range	< 30%	> 30%	% >30%	Total
Less than $10,000	0	141	100%	141
$10,000 - $19,999	0	188	100%	188
$20,000 - $34,999	195	129	40%	324
$35,000 - $49,999	245	83	25%	328
$50,000 - $74,999	364	577	61%	941
$75,000 - $99,999	947	435	31%	1382
$100,000 or more	2,647	193	7%	2840
Total	4,398	1746	28%	6144

Source: 2007-2009 American Community Survey 3-Year Estimates, Table C25095

Rental Housing Affordability

The ACS tabulates housing payments for renter occupied housing units by household income range, providing an estimate of the number of households with excessive cost burdens. Affordable rent is generally categorized as 30% of income. As Table 14 illustrates, about 35% of all renter households in Bridgewater pay more than 30% of income for rent.

Table 14: Gross Rent as % of HH Income

2007-2009 Bridgewater Gross Rent as Percent of HH Income

% of Income	# HH	Cumulative % HH
50% or more	411	22%
40-49.9%	116	28%
35-39.9%	22	29%
30-34.9%	97	35%
25-29.9%	301	51%
20-24.9%	261	65%
15-19.9%	289	80%
10-14.9%	327	97%
Less than 10%	0	97%
Not computed	48	100%
Total	1,872	

Source: 2007-2009 American Community Survey 3-Year Estimates, Table B25070

Table 15 provides an affordability analysis for Bridgewater's rental units. The table summarizes the number of renter households in each income range, the contract rent affordable for that income bracket, the number of rental units within these rent ranges, and the deficit or surplus of units available to meet the estimated rental housing demand. Income ranges are based on the area median income for the Boston-Quincy-Cambridge Metropolitan Statistical Area.

Table 15: HH Income & Affordable Rental Market

HH Income & Affordable Rental Market

Income Group	Max Income for 4-Person HH	Cumulative # Renter HH	Cumulative % Renter HH	Affordable Contract Rent (30% Income)	Cumulative #Units Available	Deficit (-) or Surplus
Extremely Low Income (under 30%AMI)	$25,100	443	24%	$628	143	-300
Very Low Income (under 50%AMI)	$41,850	692	37%	$1,046	978	286
Low Income (under 80%AMI)	$64,200	938	50%	$1,605	n/a	n/a
CPA Moderate Income (under 100%AMI)	$82,600	1,020	54%	$2,065	n/a	n/a
Total Renter HH		1872	100%			

Source: 2007-2009 American Community Survey 3-Year Estimate, Table C25056; Notes: Poverty Level for a 4-Person HH as established by the US Census Bureau for 2010 is $22,314; Contract rent used as affordable for 50%AMI is below $1,000 and for 30%AMI is below $500 due to available data from ACS. ACS did not provide a breakdown of data for units in the $1000-$2000 range or $2000 and above.

Table 16: Income Needed to Support Market Rents

Income Group	Contract Rent	# of Units	% of Units	Cumulative % of Units	Income Needed at Mid-Point of Rent Range
Extremely Low Income	Less than $200	0	0%	0%	$4,000.00
	$200 to $299	91	5%	5%	$9,990.00
	$300 to $499	52	3%	8%	$15,984.00
Very Low Income	$500 to $749	176	9%	17%	$24,975.00
	$750 to $999	659	35%	52%	$35,000.00
Low Income	$1,000 or more	846	45%	97%	over $ 35,000.00
	No cash rent	48	3%	100%	
	Total	1872			

Source: 2007-2009 American Community Survey 3-Year Estimates, Table C25056

Housing Affordability Gap

Table 17 provides an overview of the affordability gaps for owners and renters in low to middle-income ranges. The data indicates that although there is an adequate supply of rental units for households with very low income, there is a deficit of rental units for households with extremely low income. Regarding homeownership units, there is a deficit of over 500 units for households in the low income range.

Table 17: Summary of Housing Gap Analysis for Bridgewater

Income Group	Max Affordable Purchase Price	Ownership Unit Deficit or Surplus	Max Afford-able Rent	Rental Unit Deficit or Surplus	Overall Deficit (-) or Surplus
Extremely Low Income (under 30%AMI)	n/a	n/a	$628	-300	-300
Very Low Income (under 50%AMI)	n/a	n/a	$1,046	286	286
Low Income (under 80%AMI)	$205,000	-506	$1,605	n/a	-506
CPA Moderate Income (under 100%AMI)	$265,000	86	$2,065	n/a	86

Demographic and Housing Stock Data

Population Projections

The following projection of future population is provided by the Old Colony Planning Council (OCPC). While projections are not certainties, these projections indicate growth 15% between 2000 and 2030.

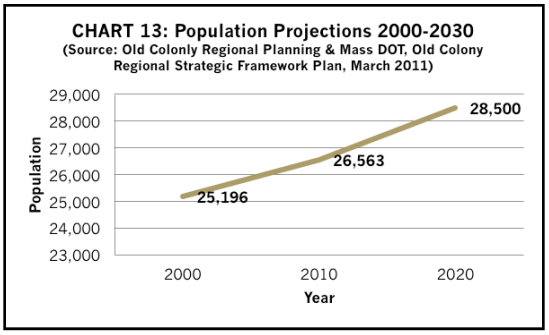


Table 18: Population Projections 2000- 2030

Year	Population	Change from 2000	% Change from 2000
2000	25,196		
2010	26,563	1,367	5%
2020	28,500	3,304	13%
2030	29,000	3,804	15%

Source: Old Colony Regional Planning Council & Mass DOT, Old Colony Regional Strategic Framework Plan, March 2011

Housing Types

A comparison of housing types from the Town Assessors Department notes that the Town's housing stock remains primarily single-family at just under 80% of total units. Condominiums make up about 13% of units and two-families about 5%. A slight decrease in percentage of single-family is seen between 2005 and 2010.

Table 19: Bridgewater Housing Types 2005-2010

Unit Type	2005	2005 % of Total	2010	2010 % of Total
Single Family	5043	66.9%	5204	66.4%
Two Family	648	8.6%	686	8.8%
Three Family	195	2.6%	189	2.4%
Multi-Family (2 houses on 1 lot)	62	0.8%	50	0.6%
Rooming Houses	21	0.3%	21	0.3%
4-8 Units	162	2.1%	186	2.4%
8+ Units	610	8.1%	610	7.8%
Condo	782	10.4%	867	11.0%
Accessory	17	0.2%	22	0.3%
Total	7540	100%	7835	100%

Source: Bridgewater Assessors Department, January 2012

Table 19A: Regional Comparison of % Single-Family Units

Geography	% S-F	# S-F	Total Units
Taunton	47%	11,306	23,914
Brockton	48%	17,491	36,482
Massachusetts	53%	1,462,965	2,786,077
Bridgewater	64%	5,387	8,463
Easton	64%	5,239	8,145
Whitman	64%	3,443	5,346
Raynham	67%	3,396	5,054
Plymouth County	71%	140,468	198,046
Middleborough	72%	5,913	8,195
Halifax	73%	2,127	2,895
West Bridgewater	79%	2,111	2,664
East Bridgewater	81%	3,862	4,787
Lakeville	93%	3,788	4,073
Source: 2006-2010 ACS 5-Year Est., B25024			

Bridgewater Housing Authority[1]

The Bridgewater Housing Authority ("BHA") provides state subsidized housing for seniors (60+) and disabled persons at Heritage Circle and Hemlock Drive developments. The Housing Authority also provides state subsidized housing for families at scattered sites across Bridgewater.

The Bridgewater Housing Authority was founded in 1965. The first senior development on Hemlock Drive was built in 1967 and senior apartments were added on Hemlock Drive in 1972.

Seeing the need for family housing, in 1981 and 1982, the BHA purchased seven homes consisting of twelve family units. The family units are scattered throughout town and range in size from 2 to 4 bedrooms. They also started a Section 8 program in 1982 that consists of 69 housing choice vouchers.

As the senior generation grew, so did their need for affordable housing. Land was purchased on Main Street for the purpose of expanding the senior housing program. In 1992, Heritage Circle, off of Main Street, was ready for occupancy. Heritage Circle consists of forty, 3-room apartments and 10 congregate apartments. In 1992, the Commonwealth of Massachusetts passed legislation that 13.5% of the senior housing units must be available for young (under 60) disabled tenants.

Waiting List Breakdown

The Housing Authority units have substantial waiting lists, as detailed below. In summary, for 146 elderly/disabled units, the waiting list includes 328 households. For the 12 family housing units, the waiting list includes 508 households.

Waiting List for Heritage Circle (50 Units) and Hemlock Drive (96 Units) Elderly/Disabled Public Housing				
Elderly Local	Elderly Out of Town	Disabled Local	Disabled Out of Town	Total
10	147	7	164	328

Note: The Housing Authority is at the required 13% with our young/disabled residents (under age 60). Four will turn 60 in 2013, which means BHA will not occupy from that list until then, unless any units are vacated.

Family Public Housing (12 Units)						
2 bdrm local	2 bdrm Out of Town	3 bdrm local	3 bdrm Out of Town	4 bdrm local	4 bdrm Out of Town	Total
1	327	0	167	0	13	508

Note: The breakdown of the 12 family units is as follows: (2) two-bedrooms; (8) three-bedrooms; and (2) four-bedrooms.

1 The description of the Bridgewater Housing Authority properties is excerpted from the Housing Authority's website: http://www.bridgewaterhousingauthority.org

Development Constraints and Limitations

Many of the major constraints in developing additional affordable housing in Bridgewater are due to environmental constraints and land use regulations that encourage low-density development of single-family homes. The 2009 Bridgewater Open Space and Recreation Plan ("OSP") notes that while the Town-wide population is rising, the actual density of developed neighborhoods (persons per household) is falling, which directly impacts the preservation of open space and agricultural lands. The sections below are primarily based on other planning documents, as cited, and detail the land area within Bridgewater's boundaries which is not available for development due to current land use, environmental constraints, protected open space, and public ownership.

Environmental Constraints [2]

According to Bridgewater's 2009 Open Space and Recreation Plan, much of Bridgewater's land is low-lying with poor drainage and scattered wetlands, especially in the southern and western parts of the Town. The OSP refers to the Town as "relatively developed" with many streams and scattered ponds being the most prominent geologic feature. The climate in Bridgewater is temperate, lacking extremes found in other regions of the world, yet there is enough of a range of temperature and weather to expect serious winter storms, rare but dramatic hurricanes, and occasionally dangerous heat waves. Specific environmental elements which impact housing development include soils, streams, rivers, and floodplain, rare species and habitat, and water constraints, as further described below.

Soils

Least Suitable Soils for Development

The 2009 OSP notes that Bridgewater has commonly tight glacial soils limiting on-site disposal opportunities and groundwater yields. Glacial till is found in drumlins, which are oval hills formed by the moving glacier and usually contain layers or lenses of clay along with gravel and other materials and thus can be very tight. This is important to note because, despite poor soils, the drumlins offer popular building sites due to scenic hillside locations, which means that any un-built upon drumlins would deserve a strong consideration for at least partial protection.

There are also some other types of soil that are poorly suited for septic systems or groundwater recharge, though. Lacustrine (lake bottom) soils are fine-textured silt and clay deposited by flowing glacial melt-water beyond the point where heavy sand and gravel settle. The large glacial Lake Taunton covered much of the Bridgewater area leaving thick silt and clay deposits, particularly in the southern and eastern parts of Town. These areas are quite difficult to serve with septic systems and lead to extensive areas with septic limitations.

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[2] The following section on environmental constraints is excerpted from the Town's 2009 Open Space and Recreation Plan, including the subsections: soils, streams and rivers, flood hazard issues, sedimentation, water quality protection, rare species and habitat, water constraints, and sewer/septic. The information has been summarized for the purposes of this document. More detailed information on each section is available in the 2009 Open Space and Recreation Plan.

Organic soils, found in the northeastern corner of the Town in the Hockomock Swamp, can hold large amounts of water, slowly releasing it to streams and even more slowly releasing it to the underlying aquifers. They are poorly suited for septic systems or groundwater recharge and make poor building sites, particularly when composed of easily compressed peat.

The patterns of soils with severe limitation for septic systems and those with great potential for ground water recharge are very complex.[3] For a more detailed analysis of the April 2000 listing of General Soil Map Units found in Bridgewater, please see Section IV-2 of the 2009 OSP.

Most Suitable Soils for Development

The soils best suited for septic systems are those that are well-drained, but not excessively well-drained on level or gently sloping land with no shallow underlying layers of dense silt or till. Well-drained soils over firm or dense glacial tills will be less suitable for septic systems or ground water recharge because the percolating water will be excessively slowed by the firm layer, often called fragipan. Fluvial soils are good for septic effluent absorption and can hold much groundwater can also be found throughout Bridgewater. Moderately or poorly drained soils over freshwater organic deposits (i.e. peat) or over silty lacustrine (lake) deposits are the least suitable for septic systems or recharge.

Streams and Rivers

The Town of Bridgewater is located in the approximately 562-square mile Taunton Basin, the second largest in Massachusetts. It contains the beginning of the Taunton River where the 14-mile long Town River, originating at Lake Nippenicket and draining much of West Bridgewater, meets the Matfield River. The Matfield River draws on the Salisbury Brook and Beaver Brook. These meet in East Bridgewater, then pick up the Satucket River and flow to the Matfield, just north of the Bridgewater town line.

Developed land basin-wide has increased from 56,800 acres in 1971, at the time of the first MacConnell Mass MapDown survey, to 92,340 acres in 1999, a 62% increase. With this growth, including much in Bridgewater, has come increased concerns with water quality, water supply, and management of stormwater and waste water. These concerns have led to the ongoing Taunton River Watershed Plan study and the more waste-water focused Upper Taunton Basin Wastewater Evaluation project. The basin is unusually flat with only a 20-foot drop over its 40-mile main stem, and is characterized by low permeability glacial till soils and less frequent very coarse and gravel outwash soils; by shallow depths to groundwater; by many wetlands. These features significantly constrain conventional on-site wastewater disposal and may exacerbate storm water runoff issues, but they provide unique habitats for aquatic and upland wildlife.

[3] 2009 OSP cites 1969 Plymouth County Soils Survey by the former Soil Conservation Service, in addition to the current Plymouth County Soils Survey by the Natural Resources Conservation Service (NRCS).

The basin has 108 sub-watersheds or sub-basins of which 6 are wholly or partially within Bridgewater. These are typically the areas upstream of the confluence of two second order streams and range from 5 to 10 square miles. The south-central portions of Bridgewater are drained by the Sawmill Brook and its tributaries running through extensive areas of floodplain and wetlands east of the BCC complex and entering the River just west of Route 18. It is also drained by Snow's Brook and its tributaries flowing through Sturtevant Pond and entering the Taunton River just above the Sturtevant Bridge. Sturtevant's Pond is an example of the many lesser streams dammed and small ponds enlarged by impoundment in order to power local industries. These have left well-established mill ponds.

In all, eight mapped sub-basins (smaller brooks, streams and wetlands draining into the Town, Matfield and Taunton Rivers) drain the Town to the Taunton River by Blood Pond Brook, flowing through wetlands and Blood Pond to the River.

Flood Hazard Issues

The Flood Plain (overlay) District is to prevent residential use of land that floods seasonally or periodically, to protect and maintain the water table, and to ensure proper function of water courses to provide adequate and safe floodwater storage capacity.

The District covers areas mapped as Zone A, A1-30 on the FEMA Flood Insurance Rate Maps and Flood Boundary and Floodway Maps. The Board of Appeals may allow development in the mapped flood plain if it can be done safely without causing problems elsewhere (for example, by taking up needed flood storage and endangering downstream uses, or conversely, blocking flow and causing flooding upstream). The Opportunities/Constraints Map that follows illustrates the current (2012) FEMA-designated flood zones.

Sedimentation

Sedimentation from construction or agricultural runoff can cloud water or cover bottom features that fish need for procreation and generally lower water quality, as well as clog drains and increase maintenance, among other effects. According to the Conservation Commission, while appropriate regulations are in place to mitigate sedimentation during construction, the regulations are not always adhered to, requiring diligent Town enforcement.

Water Quality Protection

Aquifer recharge is important to maintain the groundwater table, which the Town relies upon for water supplies. It is also important to maintain water as a general resource, particularly in areas where it is reflected in pond levels. Recharge is most immediately important where it directly supplies aquifers drawn on for water supplies.

Water quality is protected by the Town's aquifer protection zoning, limiting potentially hazardous uses in aquifer recharge areas, by enforcement of the State Sanitary Code (Title V), by the functioning of the

Advanced Waste Water Treatment Plant operating under the National Pollution Discharge Elimination System Permit (NPDES), and by any provisions encouraging LID practices to reduce direct storm runoff to storm sewers, streams and ponds.

The Town's water supply is protected by the Groundwater Protection Zoning described below. This was adopted in 1988 and updated in 1994 in accord with Massachusetts Department of Environmental Protection Guidelines. Such protection is a concern shared with adjacent communities. Some of the wells serving East Bridgewater and Middleborough are close to Bridgewater and two wells serving Raynham are next to Lake Nippenicket. The Zone II primary recharge areas for East Bridgewater and Bridgewater overlap near the Matfield River. A small portion of East Bridgewater's Aquifer District, just east of Bridgewater's Stump Pond, and extensive areas of Raynham's Aquifer District, west and south of Lake Nippenicket, are included in Bridgewater's mapped Groundwater Protection District.

Bridgewater's Aquifer Protection District is mapped over the Town's main aquifers and over land (Zones I, II, and III) significantly recharging the aquifer. It then prohibits or tightly regulates uses potentially contaminating the aquifer and requires special permits for dams, paved areas, or other uses affecting storm water management and recharge, and sets standards for storm water management systems.

The District is mapped extensively over the sensitive areas, particularly in the northeastern section of the Town, the area around the southern portion of Carver Pond, and a north-south strip west of Routes 18 and 28. In addition, East Bridgewater's comparable district covers much of the area south of Lake Nippenicket to the Raynham line. The 2009 OSP suggests that it would be important to maintain or increase recharge over the Matfield River and Carvers Pond Zone II areas, over which the Aquifer Protection zoning district is mapped. However, it is also important to maintain recharge in outlying Zone III areas from which groundwater eventually flows to Zone II (Zone II areas are those from which water is drawn by a well over a 6-month drought).

Rare Species & Habitat

Undeveloped land, whether in private or public ownership, provides wildlife habitat important for the survival of rare and endangered species and biodiversity. According to the 2009 OSP, in recent years, residential and institutional growth have claimed multiple open space lands including portions of the Imhoff farm, much of the Homenook farm, portions of the Perkins land, the McIntyre farm, the Pole Farm, the Pawlowski Farm, much of the Wyman Farm, woodlands on Pine and Conant Streets, and other former agricultural and forest holdings. In response to these losses, and in appreciation of what is left of the Town's natural beauty, there have been local efforts to enhance a variety of public land and to preserve farmlands and other open areas. Thus the Town purchased the Hogg Farm in 2000 for municipal and recreational use, bought the Wyman Meadow for a well site and conservation use, and purchased the historic Keith Homestead and Farm on the shores of Lake Nippenicket in 2011.

Bridgewater's rare plants are generally found in wetlands. The two species of orchid noted in the table below are historic records from along the Taunton River and Lake Nippenicket, last seen almost a full century ago, while Long's Bulrush is still found in open wet meadows often maintained by fire, such as Acidic Graminoid (grassy) Fens and Sedge Meadows. The pink-and-yellow flowered Plymouth Gentian and the Round-fruited False-loosestrife grow on the wet shores of ponds and lakes and require fluctuating water levels to maintain their populations.

Rare Plant Species Documented in Bridgewater

Scientific Name	Common Name	MESA Status	Most Recent Year Seen
Vascular Plants Ludwigia Sphaerocarpa	Round Fruited False-loosestrife	E	2005
Platanthera ciliaris	Orange Fringed Orchis	Historic	1970s
Platanthera flava var. herbiola	Pale Green Orchis	T	1912
Sabatia Kenndyana	Plymouth Gentian	SC	2005
Scirpus longii	Long's Bullrush	T	2003
E= Endangered T=Threatened SC=Special Concern Historic=No longer occurs in Massachusetts. DL=Delisted			

As far back as 1994, the Massachusetts Natural Heritage Program's Watch List included 14 plants and animals in Bridgewater. The categories used in descending order of risk are Endangered (E), Threatened (T), of Special Concern (SC), and Delisted (DL). Many of Bridgewater's rare animal species are associated with the Town's extensive wetlands. It is important to protect both the wetlands forests used by Spotted Turtles and the dry oak and pine forests used by Eastern Box Turtles along with the vernal pools and open, often sandy nesting areas which they all use. The endangered Northern Red-Bellied Cooters (nee Plymouth Red Belly Turtle) are the most aquatic local vertebrates, living in ponds and nesting in adjacent open beaches. Many wetland species like spotted salamanders, Wood Turtles and Spotted Turtles use upland forests for most of their lives. Wood Turtles (SC) are found in large streams and rivers, adjoining forests. They spend more time in the water than the delisted Spotted Turtle (DL) or the Box Turtle (SC), but travel over land between rivers and to upland nesting places.

The listed and delisted birds; Cooper's Hawk (DL), the Grasshopper Sparrow (T), Long-eared Owl (SC), Upland Sandpiper (E), and Barn Owl (SC) include species primarily found in grasslands and open areas near forest (using open land for hunting and forest for nesting and roosting). Bridgewater's remaining farm fields and the riparian areas along the Rivers, particularly on the Old State Farm/BCC lands supply such habitat.

The Town's rare invertebrates include freshwater mussels in the Taunton River and Lake Nippenicket, and two types of damsel flies breeding in small ponds and living in nearby wetlands and forests. Both require clean water. This suggests protecting the Town and Taunton Rivers with riparian buffers, ongoing pollution control (by the upgraded Brockton and Bridgewater waste water treatment plants) and

flow maintenance. The flies are found in the mosaic of wetland types in the Hockomock swamp. These also provide habitat for the Water Willow Stem Borer Moth.

Water Constraints

Bridgewater's water supplies come from ground water in two aquifers. One is along the Matfield River with four wells south of High Street and east of the river with two new wells south of Plymouth Street along the Taunton River on the Wyman Meadow land. The other aquifer is around Carver's Pond with four wells just south of the pond and an inactive well on the shore of the southern lobe of the pond.

The Matfield River aquifer occupies the northeast corner of the Town, bracketing the Town and Matfield Rivers, while the Carver's Pond aquifer runs east and west of the Pond and then south, roughly west of Snow's Brook, to the Taunton River near the Middleboro line. The supplies are protected by ownership of land around the wells and by the Town's Aquifer Protection Zoning District zoning. This district is mapped over the Zone II areas.

Consumption has risen over the past 17 years, going from a total of 515,847,049 gallons per year (1.41 million gallons/day [MGD]) in 1995 to 612,088,304 gallons per year (1.68 MGD) in 2000, and on to 629,971,419 gallons per year (1.73 MGD) in 2007. At the same time, consumption per capita has dropped from 80.4 gallons/capita/day (g/c/d) in 1995 to 73.9 g/c/d in 2000 and down to 64.24 g/c/d in 2007. This is even lower than the state guideline of 65 g/c/d.

The Water Department has been concerned about meeting long-term supply needs. It recently acquired land and developed two new wells at Wyman Meadow. These went into service in 2006 and are producing 500,000 gallons/day. This gives the system a total safe yield of 2.4 MGD. Bridgewater's water quality is partially protected by the Groundwater Protection Zoning discussed in Chapter III of the 2009 OSP, along with the surface water protective provisions of the Wetlands Protection Act and the Rivers Protection Act. The high quality of the Town's public water supplies is documented in the Water Commission's annual Water Quality Report.

The Town has also purchased land at Beech Street next to the Titicut Conservation Parkland for a possible added well. The department reports that the site has turned out to be less productive than expected and the department does not expect to use it. For distribution, water is stored in two tanks, one on Great Hill holding 990,000 gallons and one on Sprague's Hill to the north holding 4,000,000 gallons. Together, these give 2 days storage based on the 2009 OSP's projected maximum day's consumption of 2.2 MGD and 2.9 days storage based on 2007 average consumption of 1.73 MGD.

Sewer/Septic

Bridgewater has 2,152 households serviced by the Town/private sewer system, approximately 27% of all households. The other 5,843 households (73%) are serviced by individual septic systems. The sewered areas include the most densely developed areas of Bridgewater - Downtown and surrounding neighbor-

hoods as well as along Route 104, part of Route 18, and part of Plymouth Street as well as some private sewer systems including the High Pond Drive development off of Pond Street. See diagram of areas served by sewer on following page.

Diagram of Sewered Areas

The Town's sewer system is greatly aged. The sewer was installed approximately 95 years ago and could be considered 100% structurally in need of replacement. There have been a number of repairs to the sewer system most likely due to structure failures and capacity related issues.

Limitations for on-site septic systems greatly influence the location and density of residential development. Areas mapped with severe limitations due to high water tables, rock, or impermeable soils (e.g. fragipan) are the most difficult to develop with such systems and steep slopes add to the limitations. The 2009 OSP posits that maps in the 1969 Plymouth County Soil Survey by US Soil Conservation Service show that such restricted lands cover as much as 45% of the community, running north-south in irregular bands, covering extensive areas northwest of the BCC, northeast of Lake Nippenicket, southeast of the University, and along much of the Town and Taunton Rivers and South Brook, over the State Forest, and east of Vernon Street. Development without sewers will be constrained in these areas. According to the 2009 OSP, some health agents note that except in clear wetlands, engineers can often find

enough porous soil to site an approvable system. The result is that most severely-restricted soils are able to accommodate up to three quarters of the development otherwise allowed, though system maintenance may be a problem.

Schools

Bridgewater shares its school district with neighboring Raynham. Bridgewater has one elementary school, George H. Mitchell Elementary (south and west of the Town center, formerly known as Bridgewater Elementary), which serves students from kindergarten through grade three. All fourth, fifth, and sixth graders attend M.G. Williams Intermediate School, while seventh and eighth graders attend Bridgewater Middle School. The Bridgewater-Raynham Regional High School (BRRHS) is located in Bridgewater, west of the Town center. School capacity and student growth projections were not available to incorporate into this Plan.

Transportation[4]

Roadways

Bridgewater is located along Route 24, a major north-south limited access highway that runs south of I-93 in southeastern Massachusetts, linking Fall River with the Boston metropolitan area. It begins in the south in Fall River at the border with Tiverton, Rhode Island where it connects with Rhode Island Route 24, and runs north to an interchange with Interstate 93/U.S. Route 1 in Randolph. Route 24 is also known as the Fall River Expressway, and officially as the Amvets Highway. Route 24 has a total of 21 interchanges (including the split at its northern terminus with Interstate 93). This location along Rte. 24 gives access to Routes 44, I-495 and I-195 to the south, and to Route 128 and the Greater Boston Area to the north. Local numbered routes serving the Town including routes 18 28, 104 and 105. :

Rail

Bridgewater has MBTA rail transit in the form of the restored Old Colony commuter rail service, which runs north through Brockton and Quincy to Boston, and south to Middleboro and Lakeville. It offers 12 round trips per day.[5] The station has been moved from the original site at the edge of downtown off of Bedford Street to a larger location in the middle of campus at Bridgewater State University (BSU). The MBTA is studying ways to restore service to Fall River and New Bedford as well, and is presently still working on replacing rail ties along this line, which sometimes disrupts present service.

Bus

The Brockton Area Transit Authority (BAT) was established in 1974, and offers school year service routed from Bridgewater State University's campus along Rte 28 to a transfer point serving the rest of the BAT system in the north end of Brockton. BAT's Intermodal Transportation Centre (BAT Centre), adjacent to MBTA Old Colony Rail Station, serves as the transit hub for the South Shore and Greater Brockton areas.

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[4] The transportation section was largely excerpted from the Open Space and Recreation Plan.

[5] www.mbta.com/schedules_and_maps/rail/lines/?route=OLCOLONY

The Centre includes a waiting area, a dispatch and information center, retail vendors, and commuter parking. BAT's fixed route service connects neighboring communities and the Central Business District in Boston, as well as major industrial parks, three colleges, medical facilities, shopping centers and area commuter rails.[6] Service is offered seven days a week. Weekday service to the MBTA's Ashmont Station begins at 4:50 a.m. and ends at 12:30 a.m. Weekday service in the City of Brockton and neighboring communities begins at 6:00 a.m. and ends at 9:00 p.m. with reduced service on Saturdays and limited Sunday service.

BAT's paratransit service, known as dial-a-bat, began operation in 1977. As one of the first coordinated paratransit systems in the nation, dial-a-bat provides transportation to disabled and elderly persons throughout BAT's service area as well as to medical facilities in Boston.

Bicycle Infrastructure

A mapped bicycle route system, intended to offer safe recreational riding opportunities, was proposed in the 1995 Open Space Plan. The system would have included many major roads and scenic routes, forming a series of loops around and through scenic areas, and through the northern section of the Town as a whole. A subsequent proposed system served more potential destinations such as the Central Square and major recreation facilities and called for separate bike lanes along portions of the busiest streets and a cross-country trail. According to the 2009 OSP, the Highway Department, which would implement most of these proposals, expects no action in the near future.

According to Phase I of the Old Colony Planning Council's (OCPC) Pedestrian and Bicycle Connectivity and Livability Study, which was completed in 2011, there are many opportunities within Bridgewater to improve bicyclist safety and convenience and to encourage bicycling as a mode of transportation. Phase II of the plan will identify specific recommendations to improve bicycle connectivity throughout Bridgewater.

Pedestrian Infrastructure

According to the Town's 2002 Master Plan, Bridgewater has a "fairly comprehensive sidewalk network, particularly in the Downtown/Central Square area." Sidewalks are provided on at least one side of most major roads, except for the eastern portion of Plymouth Street and the southern portion of Summer Street.

However, many sidewalks are in poor condition and are not handicap accessible. According to Phase I of the 2011 OCPC Pedestrian and Bicycle Infrastructure Connectivity and Livability Study there are many locations along major roads as well as intersections and other crossings within Bridgewater to improve pedestrian safety and create a more pedestrian-friendly environment.

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[6] www.ridebat.com/index.asp

Working Farms

According to the OSP, the ongoing occurrence of typically low-density suburban growth is consuming land and changing the community. The Town's most recent Master Plan posits that Bridgewater was once an area of extensive agriculture and open spaces, but has become one of the fastest-growing residential communities in Massachusetts. This has led, according to the Master Plan and the 2009 OSP, to a significant reduction in active farming and the loss of over 1,000 acres of open space in the last decade.

Approximately 11.98% (2178.35 acres) of Bridgewater was farmed as of 1999. This is a decrease of 19.8% from the 2,717 acres of 1991, and a great drop from the 2,964 total acres in 1971, found by the MacConnell UMass Mass Map Down Project.[7] The 1999 agricultural land consisted of 1,482 acres of cropland, 619 acres of pasture, and a relatively small 78 acres of orchards, nurseries and bogs. These agricultural areas and the acres of non-forested wetland make up the majority of the Town's open vistas. In addition, the extensive land under Chapters 61, 61A and 61B gives the Town opportunities to preserve some of this land if it comes up for sale and a change of use.

The Corridor Plan

Per Executive Order 525, the Governor directs state agencies to review their policies, actions and investments to support and implement the recommendations of the South Coast Rail Economic Development and Land Use Corridor Plan (the "Corridor Plan") which identifies priority areas for additional growth and for land preservation creating a long term vision for the sustainable development of this region. The Corridor Plan's smart growth framework calls for the clustering of jobs and homes around new stations, in downtowns and village centers, and for the permanent protection of the South Coast's environmentally sensitive forests, wetlands, farms, and habitat areas.

Regulatory Barriers

Zoning Provisions[8]

Bridgewater's Zoning requires house lots of 43,560 square feet (one acre) in the Residential A/B District, and one acre per unit in the Planned Development (PD) district, along with 18,500 square feet in the Residential C and D Districts, and 10,000 square feet in the Central Business District (CBD). The Residential C and D districts allow two-family or duplex houses as-of-right while the CBD district allows them by special permit. Multi-family housing is prohibited in all districts except for the Waterford Village Chapter 40R Smart Growth Overlay District. The highest densities allowed, outside of the 40R district, are lots of 7,000 square feet in the Mobile Home Elderly Community District, but in combination with preservation of 20% of the parcel as open space.

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[7] The numbers may not be directly comparable between the UMass data and the later Mass GIS data due to changing definitions.

[8] Largely excerpted from the Open Space and Recreation Plan.

The Central Business District covers the small commercial and higher density residential heart of the Town, while the moderate-density Residential D District covers the largely sewered area around the downtown, and the comparable Residential C District is just beyond that, as shown on the Zoning map. The lowest density R-A/B District covers most of the undeveloped parts of the Town while the PD District covers the area south of Lake Nippenicket, ensuring that most future residential development will be at densities one acre or less.

The commercial zoning districts are located downtown, along Route 18 and in small selective outlying portions of Pleasant Street and Plymouth Street along Route 104. The Industrial districts are largely in planned or existing industrial areas along Route 24 and in scattered pockets reflecting existing uses. The zoning districts are described in more detail in Appendix A.

Environmental Protection Provisions[9]

The Aquifer Protection District

Like most such provisions, Bridgewater's Aquifer Protection District is mapped over the Town's main aquifers and over land (Zones I, II and III), significantly recharging the aquifer. It then prohibits or tightly regulates uses that could potentially contaminate the aquifer, and requires special permits for dams, paved areas or other uses affecting storm water management and recharge, and sets standards for storm water management systems.

The District is mapped extensively over the sensitive areas, particularly in the northeastern section of the Town, the area around the southern portion of Carver Pond, and a north-south strip west of Routes18/28. In addition, East Bridgewater's comparable district covers a small area east of Stump Pond, and the Raynham district covers much of area south of Lake Nippenicket to the Raynham line. These provisions provide much protection, but ownership is the greatest protection so being in the District should be an added factor supporting acquisition.

Local Wetlands Protection

In addition to its Aquifer Protection Zoning bylaw, the Town has a non-zoning local wetlands protection bylaw. Such bylaws can regulate current activities as well as proposed activities regulated by zoning, and can go further than the Wetlands Protection Act (Ch.131, S. 40). Thus, the bylaw can prohibit alterations within 100 feet of a wetland, while the Act requires filing a Notice Intent to work within 100 feet of a wetland, but can only regulate work within the resource area or directly affecting it. In addition, the bylaw may include protection of resources and values (e.g. aesthetics, recreation, and agricultural values) not covered under the Act. Further, decisions under the bylaw can be appealed only to Superior Court, while decisions under the Act may be appealed to the Department of Environmental Protection.

[9] This section is largely excerpted from the Open Space and Recreation Plan.

Flood Plain District

The Flood Plain (overlay) District is to prevent residential use of land that floods seasonally or periodically, to protect and maintain the water table, and to ensure proper function of water courses to provide "adequate and safe floodwater storage capacity." The District covers areas mapped as Zone A, A1-30 on the FEMA Flood Insurance Rate Maps and Flood Boundary and Floodway Maps. The Board of Appeals may allow development in the mapped flood plain if it can be done safely without causing problems elsewhere (e.g. by taking up needed flood storage and endangering downstream uses, or conversely, blocking flow and causing flooding upstream). In addition to the zoning changes noted above, the Planning Board has upgraded its Rules and Regulations for drainage design in compliance with DEP's Best Management Practices.

Buildout Implications

The Year 2000 Buildout Analysis sponsored by the state's Executive Office of Environmental Affairs sought to determine how much growth the Town could experience, given present land use patterns and zoning regulations. The process excluded land that was permanently protected against development, wetlands, or land subject to the Rivers Protection Act, but did not reduce potential development according to sewer or water capacity or soil limitations for septic systems. It also made some adjustments for development constrains such as land ownership patterns and access to roadways.

The Analysis found 8,382 potentially developable acres accommodating 7,610 housing units and 19,538 new residents - a significant 72.9% increase - including 3,517 added school children. There was also the potential for an additional 31,165,899 square feet of commercial/industrial space. The combined potential residential and commercial/industrial space would demand 3.55 MGD additional gallons of water - far beyond the system's present capacities. The housing alone would demand 1.3 MGD. This theoretical potential growth would also involve 76 miles of added roadways.

Such a buildout would drastically change the character of the community by filling all buildable land with development. This would convert Bridgewater to a totally built-up suburb and leaving only presently protected lands and severe wetlands as relief and would have major environmental impacts.

Chapter 40B Statutory Minima

As regulated in 760 CMR 56.03, a decision by a Board to deny a Comprehensive Permit shall be upheld if the municipality has achieved one or more of the Statutory Minima, being the calculation of whether the city or town's SHI Eligible Housing units exceed 10% of its total year-round housing units, or whether SHI Eligible Housing exists in the city or town on sites comprising more than 1.5% of the total land area zoned for residential, commercial, or industrial use.

Subsidized Housing Inventory

As further regulated in 760 CMR 56, the Massachusetts Department of Housing and Community Development (DHCD) maintains a Chapter 40B Subsidized Housing Inventory ("SHI") representing the list compiled by the Department containing the count of Low or Moderate Income housing units by city or town.

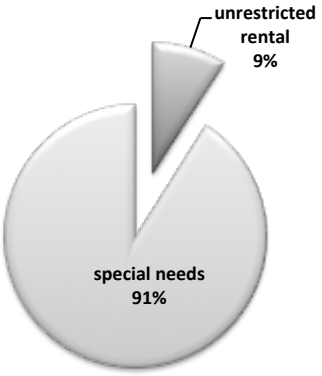
The total number of housing units in the Town of Bridgewater, as determined by the decennial census last taken in 2010, is 8,336—an 8.2% increase since the 2000 census.

As of November 2011, the SHI list included 220 units that qualified as Chapter 40B units in Bridgewater, representing 2.65% of Bridgewater's 2010 housing base of 8,336 units. Bridgewater needs to add another 614 units to reach the 10% benchmark of low/moderate income housing under Chapter 40B.

Bridgewater has not made significant progress towards its affordable housing goals in the last decade. In fact, the current number of affordable housing units has only increased by 14 units in the last 10 years and has not kept in step with the increasing overall number of year-round housing units:

Year	# Affordable Units	SHI%
2001	206	2.70%
2005	206	2.70%
2011	220	2.65%

Of the 220 affordable housing units on the most current SHI, 100% are rental units. It should be noted that all units in an affordable rental development 'count' towards the SHI, even if they are rented on a market rate basis, while in homeownership developments, only the individual affordable units are counted.



As shown on the pie chart at left, 9% of the SHI is unrestricted rental housing, with the remaining 91% being special needs (66.36% of which is mixed elderly/disabled). There are six unspecified units on the SHI (2.72%) that are market rental that count towards the SHI.

Land Area Analysis

As mentioned above, Chapter 40B requirements can also be met if affordable housing exists on more than 1.5% of the total land area zoned in Town for residential, commercial, and industrial uses. The portion of any site that has low and moderate income housing units inventoried by DHCD is proportionately included toward the 1.5%.

For the purposes of calculating whether SHI Eligible Housing exists in the city or town on sites comprising more than 1½% of the total land area zoned for residential, commercial, or industrial use, pursuant to M.G.L. c. 40B, § 20, involves first calculating the total land area.

The calculation for total land area includes:

1. all districts in which any residential, commercial, or industrial use is permitted, regardless of how such district is designated by name in the city or town's zoning by law
2. unzoned land in which any residential, commercial, or industrial use is permitted

The calculation excludes:

1. land owned by the United States, the Commonwealth or any political subdivision thereof, the Metropolitan District Commission or any state public authority, but it shall include any land owned by a housing authority and containing SHI Eligible Housing
2. any land area where all residential, commercial, and industrial development has been prohibited by restrictive order of the Department of Environmental Protection pursuant to M.G.L. c. 131, § 40A. No other swamps, marshes, or other wetlands shall be excluded
3. any water bodies
4. any flood plain, conservation or open space zone if said zone completely prohibits residential, commercial and industrial use, or any similar zone where residential, commercial or industrial use are completely prohibited;

The land area used for affordable housing investigates only sites of SHI Eligible Housing units inventoried by the Department or established according to 760 CMR 56.03(3)(a) as occupied, available for occupancy, or under permit as of the date of the Applicant's initial submission to the Board, shall be included toward the 1½% minimum. For such sites, that proportion of the site area shall count that is occupied by SHI Eligible Housing units (including impervious and landscaped areas directly associated with such units). Bridgewater has a total land area of 17,600 acres. The State mandates that the Town needs to designate at least 1.5% of these acres (264 acres) as affordable housing sites. Currently, 17.65 acres[10] are used for affordable housing. Therefore, another 247.35 acres[11] is needed to meet the 1.5% minimum.

40B Overall Land Area Summary

Total Land Area, per 760 CMR 56.03(3)(b)	17,600 acres
Statutory Minima of 1.5%	264 acres
Total Affordable Housing Land Area*	17.65 acres*
Additional Land Area Needed to Meet 1.5% Minima	246.35 acres*

*Amount is not exact due to missing totals from confidential properties

Total Land Area Calculation

Description	Area (in acres)	Explanation
Bridgewater Boundary	18,048 acres	
Roads	3,922 acres	Excluded as publicly owned
Rivers & Ponds	728 acres	Excluded as water bodies; The Taunton River covers an area of 65 acres. The Town River, with an assumed average width of 40 feet, covers 30 acres. The Matfield River, with an assumed average width of 60 feet, covers 43, acres. All ponds within the Town have a combined surface area of 580 acres.
Streams	50 acres	Excluded as water bodies. OCPC's hi-res hydrography GIS data contained 435,000 linear feet of streams. An average width of 5 feet was assumed for these minor streams.
Federal & State Land	2,440 acres	Excluded as publicly owned
Municipal Land	1,101 acres	Excluded as publicly owned
Conservation Trusts	na	Land that is deed restricted in perpetuity for conservation
Conservation Restrictions	na	Only land restricted in perpetuity
Wetlands	5,333 acres	Excluding Rivers & Ponds, Federal, State & Municipal Land, Conservation and Harvard.
Floodplain	4,660 acres	Excluded as flood plain. Excluding Rivers, Ponds, Federal, State, Municipal, Conservation, Harvard and Wetlands, then take 50% for area in 10-year floodplain
Total Land Area	18,048 acres	11,085 acres excluded; 6,963 acres not excluded.

[10] Amount is not exact due to missing totals from confidential properties

[11] Amount is not exact due to missing totals from confidential properties

Affordable Housing Land Area

PROJECT NAME	Address	Total units	SHI Units	Land Area	% SHI	SHI Land Area
n/a	Hemlock Drive	40	40	0.93 acres	100	0.93 acres
n/a	Hemlock Drive	56	56	6.73 acres	100	6.73 acres
n/a	10 Heritage Circle*	50	50	6.47 acres	100	6.47 acres
n/a	15 Heritage Circle*	8	8	(same parcel as above)	100	(same parcel as above)
n/a	scattered sites	12	12	N/A	100	N/A
Hayward Place	85 Hayward Place	4	4	1.00 acres	100	1.00 acres
South Shore HDC	1130 Plymouth St.	4	4	1.00 acres	100	1.00 acres
DDS Group Homes	Confidential	30	30	N/A	100	N/A
DMH Group Homes	Confidential	8	8	N/A	100	N/A
49 Mt. Prospect Street	49 Mt. Prospect Street	4	4	0.46 acres	100	0.46 acres
Southbridge	123 Union Street	4	4	0.62 acres	100	0.62 acres

** 10 Heritage and 15 Heritage are located on the same land parcel.*

Housing Inventory

The Town has a total of 220 units listed on the Subsidized Housing Inventory. The following table details the housing units that are listed on the Subsidized Housing Inventory shown by sponsor and housing type. See Appendix B for more information.

SPONSOR	HOUSING PROJECT	HOUSING TYPE	NUMBER OF UNITS	UNITS ON SHI
DHCD	n/a	Rental	40	40
DHCD	n/a	Rental	56	56
DHCD	n/a	Rental	50	50
DHCD	n/a	Rental	8	8
DHCD	n/a	Rental	12	12
MHP, DHCD	Hayward Place	Rental	4	4
SPONSOR	**HOUSING PROJECT**	**HOUSING TYPE**	**NUMBER OF UNITS**	**UNITS ON SHI**
MassHousing, EOHHS	South Shore HDC	Rental	4	4
DDS	DDS Group Homes	Rental	30	30
DMH	DMH Group Homes	Rental	8	8
DHCD	49 Mt. Prospect Street	Rental	4	4
DHCD	Southbridge	Rental	4	4
		TOTALS	**220**	**220**

Not all of the built affordable units were included in the State's most recent SHI, however. Below is a table which outlines all built and pending 40B projects on record with the Town:

Project Location	Project Description	Affordable Units	Tenure	Additional Comments
6 Aldrich Rd	16 two-bedroom units of **ownership** housing	4	ownership	ACTIVE PROPOSAL: Currently under ZBA Review
555 Bedford Street	24 two-bedroom units of **ownership** housing and 12 duplex	6	ownership	BUILT
76-78 Broad Street	Mixed use residential and commercial development; raze existing structures on site; construct 27 residential units	27	rental	PRELIMINARY PROPOSAL: Draft LIP application reviewed by Town Planner and Housing Partnership; not yet filed with ZBA.
248 Center St.	Update existing residential structure containing 2 two-bedroom units & construct add. 5 two-bedroom townhouse style units in a new building	2	ownership	BUILT
238 Elm Street	Raze existing residential structure and construct 21 single-family dwelling units.	6	ownership	APPROVED: ZBA approved April 2012; not currently built
Elm Street (Old Cedar Village)	36 condominium units with two bedrooms each	8	ownership	BUILT: originally included 9 affordable units,however one affordable unit was lost in 2011
Pleasant Street (Route 104) (a.k.a. The Residences at Lakeshore)	289 rental units with mix of one, two, and three bedroom units; project is new construction and includes five 4-story buildings in addition to a clubhouse. Applicant: Claremont Bridgewater II, LLC.	289 total per SHI (73 affordable)	rental	ACTIVE PROPOSAL: Currently under ZBA Review
1012 Pleasant St.	Raze existing single-family residence and a concrete-block barn on the site and construct 20 two-bedroom units of **ownership** housing, located in six triplexes and one duplex	5	ownership	BUILT: 3 buildings with 9 units built and sold ; UNDER CONSTRUCTION: 11 more units; 3 affordable units built and sold
37 South St.	Major conversions to condos, townhomes, parking, cottages	3	ownership	BUILT
	Total pending ZBA decision	**326**		
	Total built	**22**		
	Total approved & pending construction	**2**		

The 22 units, which have been constructed, could be counted on the SHI, assuming all appropriate regulations and procedures were complied with. The four pending projects, one still under construction, are currently under review by the Zoning Board of Appeals in Bridgewater, and would together yield an additional 326 units of affordable housing in the Town. The proposed housing, together with the existing 220 units and the 22 units constructed but not yet included on the SHI, would create a total of 568 af-

fordable units, which would represent 6.8% of total 2010 year-round housing units, leaving 266 units remaining to obtain 10%.

Implementation Capacity and Resources

Town Manager-Town Council Form of Government

As of January 2011, Bridgewater adopted a Town-Manager-Town Council form of government and is no longer legislated by Town Meeting. The local legislative body in Bridgewater is a nine-member Town Council. The Town Manager serves as Cheif Executive Officer.

Housing Partnership

The Town adopted a Housing Partnership as a result of the Master Plan recommendations in 2002. The Housing Partnership consists of the following members: Building Inspector, Police Cheif, Fire Chief, Board of Health member, and Planning Board member. The Partnership's primary responsibility is to advise the Zoning Board of Appeals in its review of Comprehensive Permit applications. In addition, the Partnership is responsible for planning efforts regarding affordable housing, including the creation of this Plan and will oversee its implementation.

Town Planner

After over 15 years of operating with no Town Planner, the Town hired a Town Planner in February 2012. The Town Planner is responsible to support the Planning Board and Zoning Board in its review of special permit, variance, and comprehensive permit applications in addition to advising the Town on amendments to the land use regulations, master planning, and related efforts.

Community Preservation Act

The Town adopted the Community Preservation Act per MGL Chapter 44B in April 2005 with a 2% local surcharge. The Community Preservation Fund may be spent on community housing, open space, recreation, and historic preservation projects. No less than 10% shall be spent or set aside for projects in each of the following categories: community housing, open space, and historic preservation. As of April 2012, the CPA Housing Reserve had an available balance of $377,070.

Housing Authority

The Bridgewater Housing Authority ("BHA") provides 146 units of state subsidized housing for seniors (60+) and disabled persons at Heritage Circle and Hemlock Drive developments. The Housing Authority also provides 12 units of state subsidized housing for families at scattered sites across Bridgewater. In addition, the Housing Authority started a Section 8 program in 1982 that consists of 69 housing choice vouchers.

Chapter 2. Goals

Defining Goals

The Town developed the seven affordable housing goals, described in this chapter , through the analysis of housing needs, feedback from the community workshop, and guidance from the Town Planner and Bridgewater Housing Partnership.

Affordable Housing Goals

GOAL 1. SUPPORT INCREMENTAL PRODUCTION OF AFFORDABLE HOUSING UNTIL AT LEAST 10% OF TOTAL YEAR ROUND HOUSING UNITS ARE AFFORDABLE TO HOUSEHOLDS WITH INCOMES LESS THAN OR EQUAL TO 80% OF THE AREA MEDIAN INCOME.

With 8,336 total year-round housing units in Bridgewater per the 2010 US Census, the Town aims to produce at least 42 affordable housing units per year, which is 0.5% of total year-round housing stock, in order to incrementally produce the 614 total units required to comply with the Commonwealth's affordable housing mandate per MGL c.40B.

GOAL 2. CREATE NEW AFFORDABLE HOUSING DOWNTOWN IN MULTI-FAMILY AND MIXED USE BUILDINGS.

The community workshop participants emphasized the importance of focusing creation of affordable housing downtown, particularly given its walkability and availability of public infrastructure, as well as the community's smart growth and downtown revitalization goals. Some of the common suggestions included creating more mixed-use buildings, with commercial space on the ground floor and housing above, multi-family buildings, smaller units for singles and couples. In addition to supporting the community's local vision for growth, this goal is consistent with the regional vision laid out in the South Coast Rail Economic Development and Land Use Corridor Plan.

Bridgewater's downtown-- Central Square-- is the Town's central business district and government center, and is located at the convergence of three major regional routes: 28, 104, and 18. In addition, Central Square directly abuts Bridgewater State University campus, a major regional destination, with a student population of over 10,700, and the location of the Bridgewater commuter rail station, which links the Town to Boston.

Central Square is Bridgewater's historic downtown commercial area and community center, and has suffered from disinvestment and sprawl development. Currently, the zoning downtown (Central Business and Residential D districts) prohibits the construction of multi-family and mixed use buildings. In addi-

tion to necessary regulatory amendments to allow these uses, there are multiple properties downtown and within 1/2 mile walking distance that would benefit from redevelopment and adaptive reuse to create affordable housing in multi-family and mixed use buildings. Proposed regulatory amendments and redevelopment sites are discussed in detail in Section 3: Strategies.

GOAL 3. CREATE AFFORDABLE HOUSING IN NEIGHBORHOODS SURROUNDING DOWNTOWN - THE "BRIDGEWATER VILLAGE" - COMPARABLE WITH THE SCALE, DENSITY, AND DESIGN OF THESE TRADITIONAL NEIGHBORHOODS.

The neighborhoods surrounding downtown, together called "Bridgewater Village," are primarily residential (with the exception of the University) and consist of single, two, and three-family buildings. These neighborhoods are within walking distance (within 1/2 miles) of downtown commercial establishments and municipal services and Bridgewater State University and are bikeable to many destinations, including the commuter rail station and public schools.

Union Street Neighborhood

These neighborhoods present an opportunity to create affordable housing through either new construction or use of existing houses that is comparable to the traditional scale, density, and design of the neighborhood, and that benefits from the public infrastructure including water, sewer, and sidewalks. Property in Bridgewater Village that has been taken by the Town for non-payment of taxes may present a specific opportunity for creation of affordable housing, as discussed more in Chapter 3.

GOAL 4. PROMOTE A BALANCE OF RESIDENTS ACROSS ALL AGE GROUPS BY CREATING AFFORDABLE HOUSING TO ATTRACT YOUNG PROFESSIONALS AND FAMILIES.

Although 62% of the population is under the age of 45, the middle age bracket (ages 25-44) has declined by 21.6% since 2000. In contrast, the college age population (18-24) increased by 31% n the last decade and currently makes up 18.23% of the Town's total population. The 55-64 age group increased by 61% and the 85+ age bracket increased by 50%, but it is important to note that the 65+ age group only makes up a small portion of the Town's population.

To further demonstrate the need for family housing, the Bridgewater Housing Authority's waiting list currently includes 508 families waiting for only 12 affordable family rental units, whereas there are 328

elderly/special needs households waiting for 146 units. Clearly, this indicates that there is a strong need for more family housing.

In order to promote diversity across all age groups, there is a need for housing to attract and retain 24-44 year olds by producing housing that is catered to young professionals and families. Units marketed for young professionals would include smaller condominiums or apartments in multi-family and mixed use buildings including studios and one bedroom units while units for families would more typically be larger units (3-4 bedrooms) in single, single-family attached, and two-family houses as those in the traditional Bridgewater Village neighborhoods.

GOAL 5. CREATE BOTH RENTAL AND HOMEOWNERSHIP UNITS AFFORDABLE TO LOW-INCOME HOUSEHOLDS.

The percent of owner-occupied units in Bridgewater has risen slightly, though the rental rate, at 24%, is higher than most communities in the region, and is equivalent to Plymouth County. As identified through the housing needs analysis, Section 1, the Town has a need for additional affordable rental units that are affordable to extremely low-income households, such as the target population of the Housing Authority, as well as homeownership units that are affordable to low-income households including family housing.

GOAL 6. CREATE AFFORDABLE HOUSING THROUGH ADAPTIVE REUSE OF EXISTING BUILDINGS, INCLUDING HISTORIC BUILDINGS, AND REDEVELOPMENT OF PREVIOUSLY DEVELOPED PROPERTIES.

The majority of community workshop participants called for the adaptive re-use of buildings to create affordable housing and maintain the community's historic character. Participants identified several specific sites for adaptive reuse all either in downtown or within walking distance of downtown. These included the former McElwain School, which is located at 250 Main Street,the nail factory building at 106 Hale Street, and the Walkover Shoe Factory on Perkins Street, among other locations that are further detailed in Chapter 3: Strategies.

McElwain School, 250 Main Street

Workshop participants also supported utilizing foreclosed homes and Town-owned land taken for tax purposes to convert to affordable housing units. The most significant take-away from the workshop discussion of building re-use is the desire to maintain the historic character by preserving the historic structures in Bridgewater.

The workshop results support opportunities identified through the the recent Slums and Blight Inventory completed by the Town in March 2012. The Inventory assessed more than 180 buildings on major streets downtown, including existing residential and commercial structures and vacant lots. As detailed in the Inventory, 33% of downtown properties are deteriorated, abandoned, or environmentally contaminated, presenting need and opportunity for significant improvements including adaptive reuse in some cases and redevelopment in other cases.

GOAL 7. STRENGTHEN THE TOWN'S CAPACITY TO SUPPORT CREATION OF AFFORDABLE HOUSING AND PRESERVE EXISTING AFFORDABLE UNITS THROUGH BOTH LOCAL AND REGIONAL RESOURCES.

The Town recognizes the need to strengthen its capacity to support affordable housing initiatives. Currently, the Bridgewater Housing Partnership serves as a collaborative Town entity, primarily designated to review and advise the Zoning Board on affordable housing development proposals. The Partnership has been responsible for guiding the creation of this Plan. In addition, the Bridgewater Community Preservation Fund, with $377,070 currently in the Housing Reserve, is a resource available to support affordable housing. In order to effectively implement local housing initiatives, the Town will take multiple steps to strengthen capacity including staff support and regional collaboration, as detailed in Chapter 3: Strategies.

Chapter 3. Strategies

Defining Strategies

The strategies described in this section provide a roadmap for attaining the Town's affordable housing goals, as identified in Section 2. The strategies include regulatory strategies as well as local initiative projects/programs and are organized in this way as follows. These strategies are derived from the community workshop results, with guidance from the planning consultant, Town Planner, and Bridgewater Housing Partnership.

Regulatory Strategies

DOWNTOWN

STRATEGY 1. PERMIT MULTI-FAMILY DWELLINGS DOWNTOWN

Amend the Zoning Ordinance to permit multi-family dwellings (3+ units) by special permit in the Central Business District, which covers most of downtown Bridgewater. Currently, multi-family dwellings are prohibited in all zoning districts throughout Bridgewater, which hinders construction of affordable housing and negatively impacts downtown revitalization efforts.

STRATEGY 2. PERMIT MULTI-USE BUILDINGS DOWNTOWN

Amend the Zoning Ordinance to permit the construction of multi-use buildings (commercial/office/residential) by special permit in the Central Business Districts. Multi-use buildings, with commercial space on the ground floor and residential/office units above, are a traditional main street form of development that is currently prohibited in downtown Bridgewater. Allowing construction of multi-use buildings would enhance the community's downtown revitalization efforts and would work hand in hand with Strategy 1 to allow multi-family dwellings. This could be accomplished through a by-law that permits multi-use buildings with 5-8 units of housing per acre that include affordable housing units (in accordance with the Inclusionary Zoning Bylaw recommended in Strategy 7).

STRATEGY 3. AMEND DIMENSIONAL AND PARKING REQUIREMENTS FOR DOWNTOWN TO ACCOMMODATE CONSTRUCTION OF APPROPRIATELY SCALED MULTI-FAMILY AND MULTI USE BUILDINGS.

The dimensional requirements (Section 8.4) of the Zoning Ordinance require amendments to adequately accommodate construction of multi-family and multi-use buildings. Specifically, the dimensional requirements for the Central Business District should provide:

1. a minimum lot area per dwelling unit, as none is currently specified, that allows a reasonable density of development for multi-family and multi-use buildings

2. reduced minimum yard requirements that allow new construction to be sited in context with the traditional development patterns downtown (the required yards are 30-foot front yard, 15-foot side, and 25-foot rear[12])
3. relaxed maximum % lot coverage and minimum open space requirements that are appropriate to downtown context (currently requires 80% maximum lot coverage and 20% minimum open space)
4. reduced off-street parking requirement per unit (currently requires 2 spaces per unit)

Although the minimum yard requirements can be waived by special permit at the discretion of the Planning Board per the current provisions of the Zoning Ordinance, explicitly specifying appropriate dimensional standards for the CDB can encourage downtown redevelopment by providing developers with a greater level of certainty. In addition, the amended ordinance provisions should include site plan and design review guidelines to ensure multi-family and multi-use developments are consistent with the community vision for future of downtown - the proposed Downtown Master Plan should identify the community vision and provide direction for creation of such guidelines.

IMPLEMENTATION MILESTONES (STRATEGIES 1-3)

1. Spring 2013: In coordination with recommendations of Downtown Master Plan (pending Community Development Fund award), Town Planner to submit a package of proposed zoning amendments aimed at downtown revitalization for Town Council consideration. Amendments to include strategies 1-3 listed above. Depending on scope of recommendations for downtown regulatory amendments recommended through the Master Plan, Town may benefit from a Rezoning Task Force to vet and integrate all recommendations into a comprehensive rezoning package for downtown.
2. Summer 2013: Town Council adoption of zoning amendments.

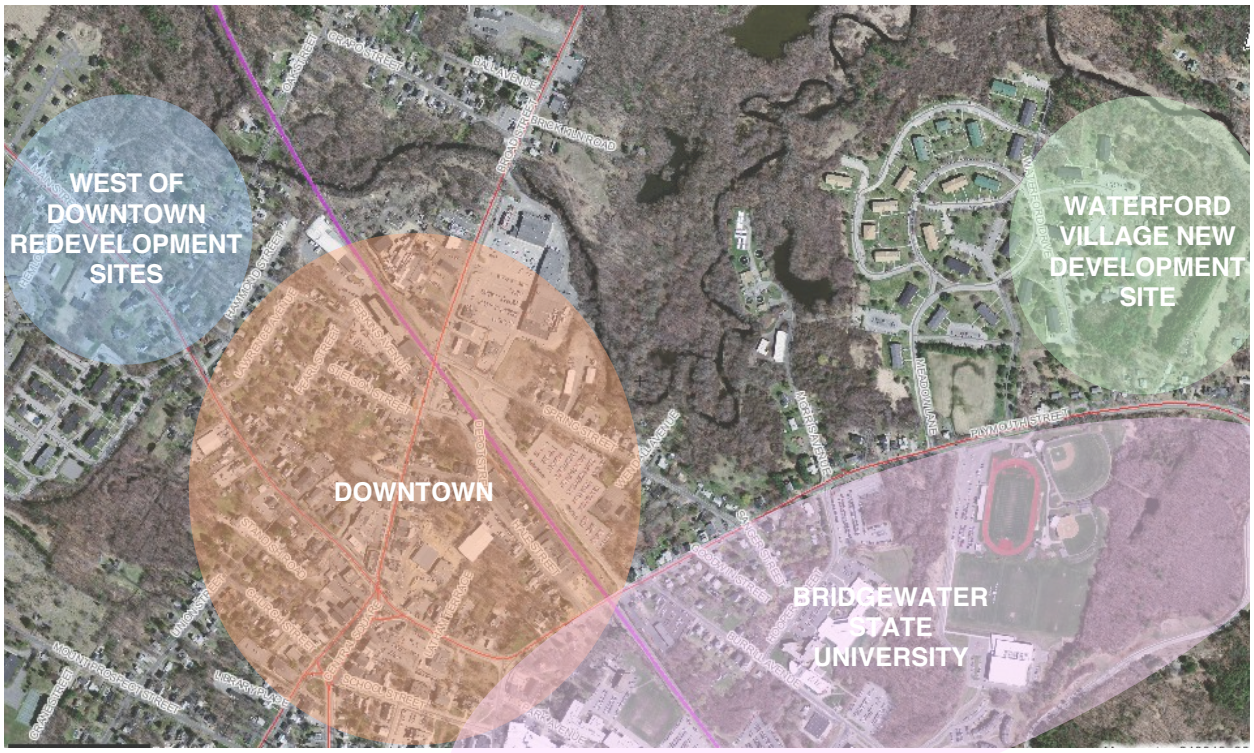
12 Note: The Zoning Ordinance allows three exceptions to the yard requirements: (1) the yard dimensions to be waived through special permit; (2) allows front yard setbacks for dwellings to match the average setback of dwelling on adjacent lots; and (3)provides an exception for the side yard setback when the side of a building abuts another building.

DOWNTOWN REDEVELOPMENT POSSIBILITIES

STRATEGY 4. ENCOURAGE DEVELOPMENT OF WATERFORD VILLAGE - AN EXISTING 40R SMART GROWTH OVERLAY DISTRICT

The Town adopted a 40R Smart Growth Overlay District for a proposed development at Waterford Village. The preliminary plans included over 500 units of rental housing, however plans would require Planning Board approval. The Town should actively encourage development of this project in order to fulfill the affordable housing and smart growth vision for this property and gain a substantial increase in its Subsidized Housing Inventory.

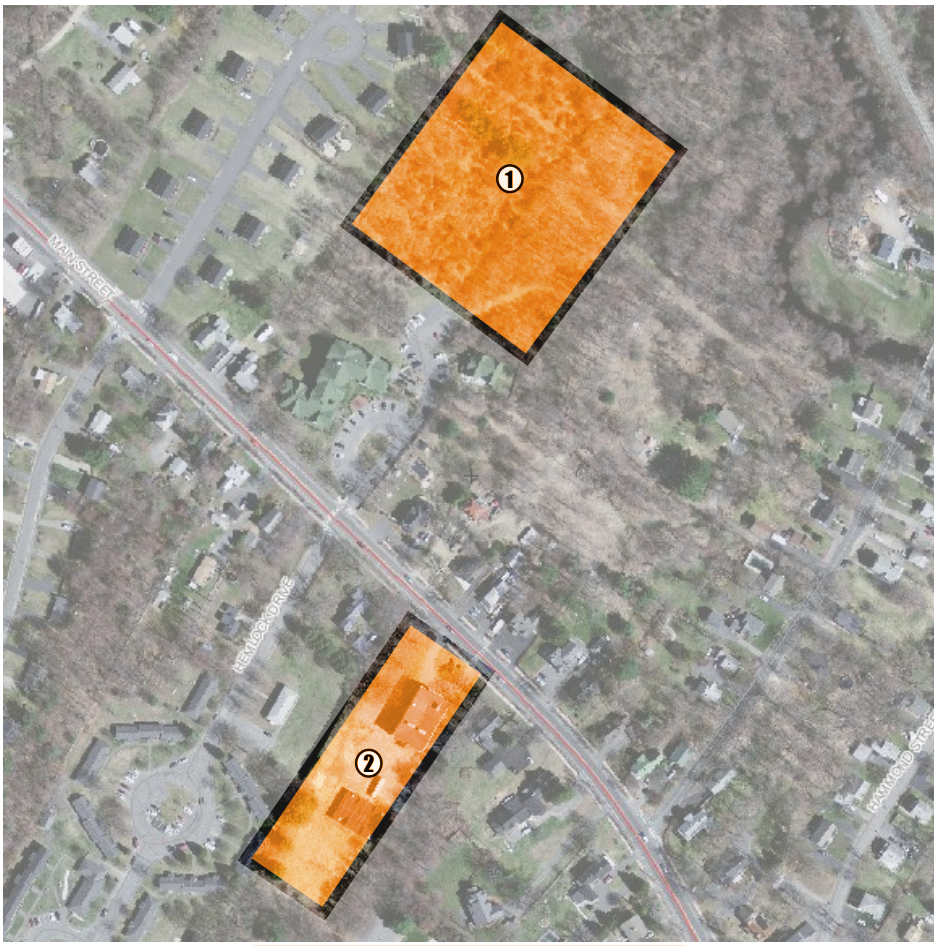
BRIDGEWATER VILLAGE AREA



STRATEGY 5. ADOPT 40R SMART GROWTH OVERLAY DISTRICTS FOR THE MCELWAIN SCHOOL AND WALK-OVER SHOE WORKS PROPERTIES

Smart Growth Growth Overlay Districts, per MGL 40R, can be in one of two primary locations: near transit or in concentrated development including town centers. The former McElwain School and Walk-Over Shoe Works are both located in eligible locations and present opportunities for adaptive reuse and historic preservation. Number 2 on the diagram to the right indicates the location of the McElwain School; The diagram on the following page shows the location of the Walk-Over Shoe Works Factory as #1 on Perkins Street (near Broad Street). MGL 40R requires that 20% of the residential units created are affordable to low income households and the overlay district must allow a density of at least 20 units per acre.

POTENTIAL REDEVELOPMENT SITES
WEST OF DOWNTOWN

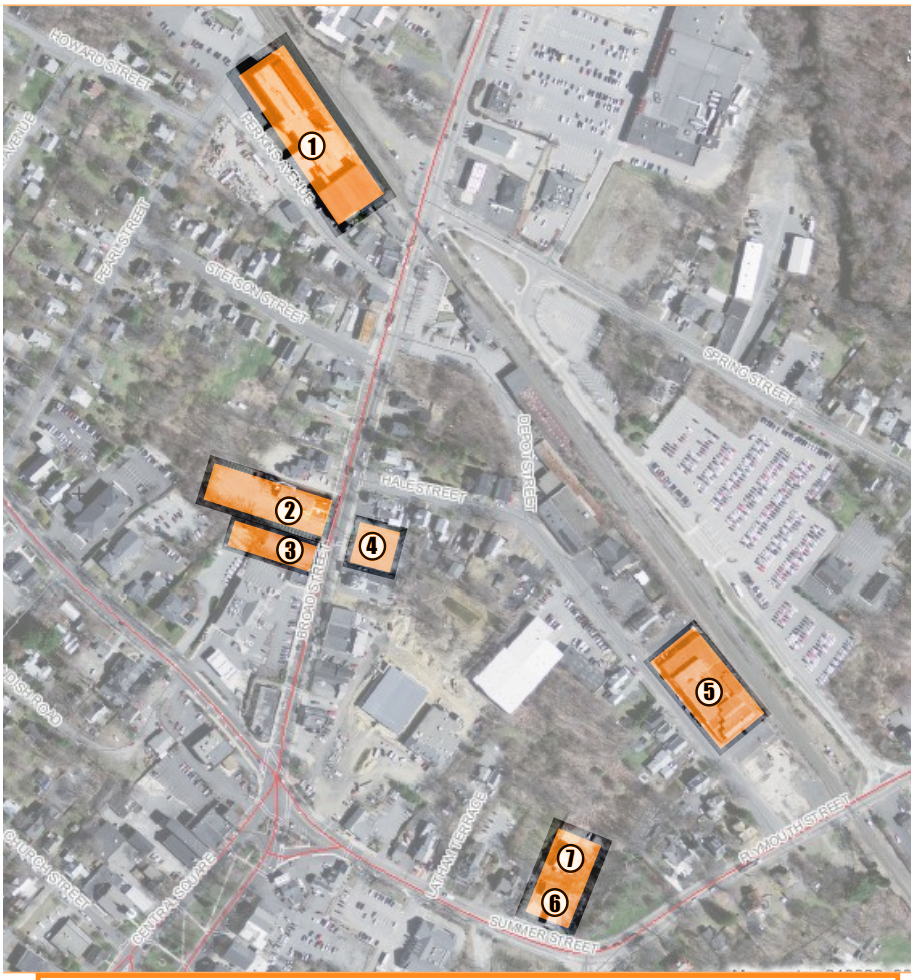


1 Housing Authority Surplus Land, Main Street
2 McElwain School, 250 Main Street

STRATEGY 6. ENCOURAGE REDEVELOPMENT OF UNDERUTILIZED SITES DOWNTOWN THROUGH 40B COMPREHENSIVE PERMITS.

The Town encourages the redevelopment of several key properties downtown for the primary purpose of affordable housing, as shown as numbers 2 through 8 on the diagram below (note: #1 is the former Walk-Over Shoe building that is discussed above as a potential Smart Growth Overlay District). Until the CBD allows multi-family and mixed-use construction, these properties would most likely be redeveloped as multi-family or mixed-use buildings[13] through comprehensive permits, per MGL C.40B.

POTENTIAL REDEVELOPMENT SITES DOWNTOWN



1 Former Walkover Shoe Works, 31 Perkins Street
2 Former Friendly's Building, 70 Broad Street
3 Broad Street Tavern, 60 Broad Street
4 Broad Street Tavern Parking Lot, 63-65 Broad Street
5 Former Nail Factory, 106 Hale Street
6 Former Gas Station, 46 Summer Street
7 Apartment Bld. (rear of Gas Station), 46 Summer Street

13 Note: Mixed-use development is allowed by comprehensive permit per case law: (Jepson v. Ipswich ZBA) where the MS Supreme Judicial Court ruled that a commercial component could be included in a comprehensive permit as long as it was incidental to the residential housing and that commercial is a permitted use in the zoning district.

Envision Mixed-Use Redevelopment Potential on Broad Street

Current Condition

Possibility

IMPLEMENTATION MILESTONES (REDEVELOPMENT STRATEGIES 4-6)

1) Summer 2012: Town Planner to create draft 40R districts for McElwain School and Walk-Over Shoe Works properties.
2) Early Fall 2012: Town Council adoption of 40R districts.
3) Late Fall 2012: Town to release RFP for development of the McElwain School property per the 40R district as adopted.
4) Ongoing: Encourage private 40B developments of identified downtown redevelopment sites and development of Waterford Village existing 40R district.

INCLUSIONARY ZONING

STRATEGY 7. ADOPT AN INCLUSIONARY ZONING ORDINANCE.

The purpose of adopting inclusionary zoning provisions would be to ensure that production of affordable housing units keep pace with construction of new dwelling units. Many variations of Inclusionary Zoning provisions have been adopted in Massachusetts communities with varying levels of success at producing affordable units. It will be important to examine the most current information regarding best practices for Inclusionary Zoning provisions and to customize the Bridgewater ordinance to ensure successful outcome. The Town should consider allowing cash payments as an alternative in lieu of construction of units, which would help to capitalize the Housing Trust (discussed more below).

IMPLEMENTATION MILESTONES (STRATEGY 7)

1) Summer 2012: Town Planner to create draft Inclusionary Zoning Ordinance with customized provisions based on best practices in regional and statewide to produce affordable units.
2) Summer/Fall 2012: Town Council adoption of Inclusionary Zoning.

Local Initiative Strategies

BUY-DOWN/HOMEBUYER PROGRAM

STRATEGY 8. CREATE A PROGRAM TO CONVERT EXISTING HOUSING UNITS TO PERMANENTLY AFFORDABLE HOUSING UNITS FOR LOW INCOME HOMEBUYERS.

Existing housing units, including market-rate single-family houses, townhouses, and condominiums, can provide an opportunity for low income homebuyers to purchase a home with local funding assistance to make the unit affordable. Buy-down and homebuyer programs have been implemented by many Massachusetts communities and can provide affordable homeownership opportunities while creating permanent affordable units that count on the Subsidized Housing Inventory through the Local Action Unit program of the MA Department of Housing and Community Development.

There are a few alternative structures for such programs: some programs provide a subsidy directly to the homebuyer (homebuyer program model), others purchase property and then sell to a qualified homebuyer (buy-down model), while others (one in particular, in Sudbury) create a match between a market rate unit and a qualified homebuyer (hybrid model). There are benefits and challenges to each structure and the type of buy-down program that Bridgewater will implement should be carefully considered to ensure best outcome. CPA funds can be used for such a program and a Housing Trust (as discussed below) can implement the program. A housing coordinator would be required to administer such a program.

IMPLEMENTATION MILESTONES (STRATEGY 8)

1) Spring 2013: Pending adoption and capitalization of Housing Trust (discussed below) and engagement of a Housing Coordinator, Coordinator to create draft buy-down program provisions after thorough consideration of best practices in comparable communities.
2) Summer 2013: Trust/Coordinator to seek DHCD approval of program and marketing plan as Local Action Unit project/program.
3) Fall 2013: Trust/Coordinator to market program and create waiting list of qualified homebuyers and continue to implement program.

HOUSING TRUST

STRATEGY 9. ESTABLISH A MUNICIPAL AFFORDABLE HOUSING TRUST TO SUPPORT LOCAL AFFORDABLE HOUSING INITIATIVES.

As enabled through MGL c.44 s.55C, a municipality can establish a Municipal Affordable Housing Trust (MAHT) Fund to provide for the creation and preservation of affordable housing for low and moderate income households. Acceptance is by majority vote of the local legislative body (Bridgewater Town Council). Establishment of a MAHT Fund requires that a Board of Trustees be appointed to oversee use of the MAHT Fund. The Board must include the Town Manager and at least four other members who

are appointed by the Town Manager and confirmed by Town Council. Per statute, the Board's powers include purchase, sale, and lease of real property. Monies paid to the MAHT Fund can include Community Preservation Act funds, inclusionary zoning payments, and private contributions. Massachusetts Housing Partnerships Guidebook on Municipal Affordable Housing Trusts would be a helpful resource for the Town (www.mhp.net/community_initiatives/resources.php).

IMPLEMENTATION MILESTONES (STRATEGY 9)

1) Summer 2012: Town Attorney working with the Town Planner to create draft MAHT Fund ordinance for submission to Town Council
2) Fall 2012: Town Council adoption of MAHT Fund.
3) Fall 2012: Town Manager to appoint Board of Trustee members with confirmation by Town Council.
4) Winter 2012/13: Board of Trustees to secure CPA funding to capitalize Trust.

CAPACITY/ADMINISTRATION

STRATEGY 10. FOSTER HOUSING AUTHORITY STAFF TO ASSUME ROLE AS MARKETING, LOTTERY, AND MONITORING AGENT FOR AFFORDABLE HOUSING DEVELOPMENTS.

Developers must engage a qualified marketing and lottery agent to obtain tenants and buyers for affordable housing units per DHCD requirements. Developers compensate for this service. Staff at the Bridgewater Housing Authority could be an ideal fit to offer marketing, lottery, and monitoring services to private Local Initiative Program 40B projects and Local Action Unit projects because the staff is already trained to verify qualification of Housing Authority tenants.

The Housing Authority could generate revenue by providing this service to developers. The staff would require some additional training to undertake this role for 40B units. The training may best be accomplished by hiring a private consultant (with developer compensation) who is a qualified lottery agent to work together on one or two initial projects and be available as a resource on subsequent projects until the staff was able to work independently. The LIP project proposed at 76-78 Broad Street may be a good candidate for a starter project to offer Housing Authority services in this capacity. The Housing Authority could also offer these services for other modest-sized 40B projects, including LIPs, as well as future Inclusionary Zoning units.

IMPLEMENTATION MILESTONES (STRATEGY 10)

1) Summer 2012: Housing Authority to release RFP to engage qualified private lottery agent consultant to be on retainer for training and contract with selected consultant.
2) Fall 2012 - Winter 2012/13: Housing Authority to work with consultant on one or more marketing/lottery projects as training period.

3) Ongoing: Market services to developers of modest-sized 40Bs, including LIPs, and Inclusionary Zoning units.

STRATEGY 11. ASSIGN TOWN PLANNER RESPONSIBILITY TO ENSURE ALL EXISTING AND NEW AFFORDABLE UNITS ARE PROPERLY LISTED ON THE SUBSIDIZED HOUSING INVENTORY.

The first task of the Town Planner in this role will be to submit the appropriate documentation to the MA Department of Housing and Community Development (DHCD) to ensure the 22 units already constructed are counted on the SHI. This will be an ongoing task as new affordable units are approved, constructed, and occupied. To be included on the SHI, the Town must submit documentation to DHCD included in Appendix D. In order to maintain a unit on the SHI after project approval, a building permit must be issued within 12 months and the occupancy permit within 18 months of building permit.

IMPLEMENTATION MILESTONES (STRATEGY 11)

1) Summer 2012: Town Planner to submit New Unit forms to DHCD for existing 22 affordable units.
2) Ongoing: Town Planner to submit New Unit forms to DHCD as new units are approved.

STRATEGY 12. CONSIDER ESTABLISHING A HOUSING COORDINATOR POSITION THROUGH OLD COLONY PLANNING COUNCIL THAT IS SHARED BY BRIDGEWATER AND OTHER TOWNS FOR IMPLEMENTATION OF LOCAL INITIATIVES.

Explore possibility with Old Colony Planning Agency of hiring a housing coordinator to be used by multiple towns, similar to how the Southeast Regional Planning and Economic Development District provides town planning services to member communities on a fee-basis. Under this model, the municipalities that use the housing coordinator's services would compensate a portion of the salary, but would not be responsible for providing benefits, and the position would be an employee of the OCPC, not of the town(s). A housing coordinator would be essential if the Town undertook a buy-down program.

IMPLEMENTATION MILESTONES (STRATEGY 12)

1) Fall 2012: Town Planner to initiate discussions with OCPC to test possibility of establishing a shared housing coordinator position.
2) Winter 2012/13: If there is agreement, make arrangements with OCPC and Bridgewater and other interested communities and fill position.

REGIONAL COLLABORATION

STRATEGY 13. CONSIDER JOINING THE GREATER ATTLEBORO/TAUNTON HOME CONSORTIUM.

The GAT HOME Consortium currently has 14 member communities in Bristol and Plymouth counties and has $539,155 of available funding in FY12 (a significant drop from last year's budget of $824,072). The

Consortium offers two programs available to constituents in any of member communities including a housing rehabilitation program and a homebuyer program. In addition the Consortium has an RFP program for development projects by qualifying Community Housing and Development Organizations (CHDO) that open to projects in every member community - currently the HOME funds are helping to fund the Ames Shovel Works, Easton as well as a projects in Attleboro and Taunton). The Consortium is in process of adopting a new Cooperative Agreement that will be effective in July 2012.

The Town of Bridgewater may be eligible to join, given its proximity to member communities (which include Easton, Middleboro, Lakeville, and Raynham, among others). In order for Bridgewater to be considered for membership, Bridgewater would need to initiate a request to become a member. The existing Consortium members would decide whether to approve the new member request.

IMPLEMENTATION MILESTONES (STRATEGY 13)

1) Summer 2012: Town Planner to initiate discussions with Consortium members and administrator (City of Taunton Community Development Director) to further discuss possibility of accepting Bridgewater as a new member community.
2) Fall 2012: If discussions progress, Town Planner to coordinate submission of Town letter of interest to join Consortium.
3) Winter 2012-13 - Spring 2013: Consortium to deliberate and determine if accept new member request. (If approved, membership would become effective in FY14).

HOUSING AUTHORITY EXPANSION

STRATEGY 14. SUPPORT HOUSING AUTHORITY EXPANSION TO CREATE NEW RENTAL UNITS ON SURPLUS LAND.

To the rear of the Housing Authority's existing Hemlock Drive residences is approximately 6-7 acres of undeveloped surplus land with unknown development capacity. The Housing Authority has expressed interest in determining the development capacity of this land and the feasibility of creating new rental units. The Housing Authority would apply to Massachusetts Housing Partnership for technical assistance funding for to determine the feasibility of developing family housing units. Any development of new units would most likely need to be family housing units per policy of the MA Department of Housing and Community Development.

IMPLEMENTATION MILESTONES (STRATEGY 14)

1) Summer 2012: Housing Authority Executive Director to initiate discussions with Massachusetts Housing Partnership (MHP) (Rita Farrell) to determine potential level of funding available for technical assistance to determine development feasibility of surplus land.
2) Fall 2012: Housing Authority to apply to MHP for assistance and initiate feasibility study.

TAX TITLE PROPERTIES

STRATEGY 15. FOSTER CREATION OF AFFORDABLE HOUSING ON TAX TITLE PROPERTIES

Working through the Treasurer, Building Inspector, and Town Planner, the Town has catalogued and mapped the location of over 90 tax-title properties and is in the process of prioritizing properties for a variety of uses including potential affordable housing sites. The Town's Tax Title Custodian is the Treasurer and property in tax possession is usually sold at auction. However, the Town can designate the Town Planner to dispose of such property through a negotiated sale or a Request for Proposal (RFP) which allows more ability for the Town to control future use of the property, including designating the property for creation of affordable housing.

Citizens' Housing and Planning Association recently produced the report "Back on the Roll in Massachusetts: A Report on Strategies to Return Tax Title Properties to Productive Use" that may be helpful to the Town as it moves forward with implementation of this strategy.

IMPLEMENTATION MILESTONES (STRATEGY 15)

1) Spring 2012: Town Planner, working with Building Inspector and Treasurer, complete prioritization of tax title properties and identification of potential sites for creation affordable housing.
2) Summer 2012: Town Council/Town Manager to designate Town Planner to dispose of properties identified for creation of affordable housing.
3) Fall 2012: Town Planner to issue RFP for disposition of property for development of affordable housing to count on the SHI.

Summary Matrix of Goals & Strategies

	Goal 1: Support incremental produciton of affordable housing	Goal 2: Create affordable housing downtown in multifamily & multiuse buildings	Goal 3: Create affordalbe housing in Bridgewater Village neighborhoods	Goal 4: Promote balance of residents in all age groups by attracting young proffessionals and families	Goal 5: Create both rental and homeownership units	Goal 6: Create affordable housing through adaptive reuse and redevelopment of previously developed properties	Goal 7: Strengthen Town capacity to support creation and preservation of affordable units
Strategy 1: Permit multifamily dwellings downtown	✔	✔		✔	✔	✔	
Strategy 2: Permit multi-use buildings downtown	✔	✔		✔	✔	✔	
Strategy 3: Amend dimensional requirements for downtown to accommodate construction of appropriate scaled multi-family and multiuse buildings	✔	✔		✔	✔	✔	
Strategy 4: Encourage development of Waterford Village - an existing 40R Smart Growth Overlay District	✔			✔	✔		
Strategy 5: Adopt 40R Smart Growth Overlay Districts for the McElwain School and Walk-Over Shoe Works Properties	✔	✔		✔	✔	✔	
Strategy 6: Encourage redevelopment of underutilized sites downtown through 40B Comprehensive Permits.	✔	✔		✔	✔	✔	
Strategy 7: Adopt an inclusionary zoning ordinance	✔			✔	✔		
Strategy 8: Create a program to convert existing housing units to permanently affordable housing units for low-income homebuyers	✔		✔		✔	✔	
Strategy 9: Establish a Municipal Affordable Housing Trust to support local affordable housing initiatives	✔						✔
Strategy 10: Foster Housing Authority staff to assume role as marketing, lottery, and monitoring agent for affordable housing developments	✔						✔
Strategy 11: Assign Town Planner responsibility to ensure all existing and new affordable units are properly listed on the SHI	✔						✔
Strategy 12: Consider establishing a shared housing coordinator position through OCPC for implementation of local initiatives	✔						✔
Strategy 13: Consider joining the Greater Attleboro/Taunton HOME Consortium	✔						
Strategy 14: Support Housing Authority expansion to create new rental units on surplus land	✔			✔	✔		
Strategy 15: Foster creation of affordable housing on tax-title properties	✔		✔	✔	✔		✔

Appendix A: Description of Zoning Districts

The Planned Development District

This district mapped just south of Lake Nippenicket allows mixed industrial, commercial, institutional, and residential parks by Special Permit in order to achieve mixed significant revenue or employment benefits without adverse impacts on their neighborhoods or on the Town's natural resources. It requires tracts of at least 10 acres and individual building sites of at least five acres, except for house lots, which must meet the one-acre requirement and other standards of the R-A/B District. The guidelines require a 200-foot screening buffer next to most public ways. At the same time, building heights and massing must be compatible with views from adjacent ways, while building materials blend with the setting or complement it.

Mobile Home Elderly Community District

This mapped district allows communities of mobile homes (actually large one-story modular houses, not readily-moved trailers) for persons of 55 years old or older. The parcels must have at least 50 acres (75% upland) with virtual lots of 7,000 square feet, 90-foot natural buffers against any public way, and preservation of 20% of the site as open space.

Open Space Community Development

These provisions aim to protect the most significant natural or scenic features of a site that would otherwise be vulnerable to development. They require a Special Permit from the Planning Board and may be applied in any R-A/B, R-C or R-D residential district. This cluster bylaw requires a minimum of 15 acres in the R-A/B District and 10 acres in the R-C and R-D Districts, and is limited to the number of units allowed in a conventional development (except that there may be 25% more units in an Adult Retirement Village variation). Lots may be reduced to half normal size with the saved land (at least 35% of the total) going to protected common open space. The land may be held by a community association, a non-profit open space organization or the Town, but if it is agricultural land it may retained by the owners for continued farming subject to sale of the development rights (as with an Agricultural Preservation Restriction). This can help to preserve working farm land at the cost of usable neighborhood open space. The design is intended to approximate a village with houses facing the street, backing onto protected open space and focusing on a central open space. Whenever feasible land along public ways shall be included within an open space community and be largely preserved in their natural state or be appropriately landscaped. The approach's benefits can be extended if the preserved open land abuts the Town's protected open space thereby extending the effect and benefits of each and giving residents direct access to public open space and allowing citizens access to the project's protected land.

Gateway Business District

This is mapped over former Industrial 1-A and Residential-A/B land on Route104 from Elm Street to Prospect Street. This allows office uses including creation of new space subject to site plan review de-

sign guidelines intended to protect the architectural and historic character of the area. These include visual and sound buffers against adjacent residential properties, sign restrictions, visually acceptable parking layouts, and low impact parking design.

Elm Street Industrial District Overlay

The Town has also mapped extensive farmland along Elm Street land for limited office, commercial, and industrial uses (excluding housing) just east of Route 24, and over present Industrial - A Zoning. It is shown on the zoning map as "EOD" (Economic Opportunity District) and is the area the Town has proposed as a Priority Development Site under Chapter 43D's Expedited Permitting program. However, thatThe state's 43D program only requires designating Priority Development Areas within which permitting decisions must be made within180 days, not creating an actual zoning district. .

Waterford Village Smart Growth Overlay District (WVSGOD)

This district supports a proposed Ch. 40R rental residential project on "Substantially Developed" and "New Development" sub-districts requiring densities of 20 and 22.5 units/acre respectively. The sub-districts include the present developed land and adjacent land fronting on the Town River. Varied commercial uses are allowed on the land near Route 104. The housing may include altered, extended, reconstructed or expanded existing development with buildings of up to 70 feet high and a minimum lot area/dwelling of 1000 square feet. The projects are nominally allowed as as-of-right subject to very detailed guidelines and approval by a Plan Approval Authority (PAA), in this case the Planning Board. The PAA may disapprove a plan for basic omissions, failure to meet the District's standards, or the impossibility of adequately mitigating adverse impacts. The high density allowed may make it possible to preserve much land along the Town River and interested bodies should participate actively in the project review.

Business-B

This district, mapped along Route 18 from just south of Flagg Street to Cottage Street, requires 10,000 square foot lots, requires special permits for most residential uses, and allows most commercial uses, excluding only space-consuming or hazardous uses such as convention centers, large-scale laundries/dry cleaners, bottling plants, trucking terminals, open storage and uses "detrimental to the health, safety and welfare of the public."

South Business District

This district, mapped along Route 18 south of Flagg Street, aims to accommodate major uses. It requires lots of 40,000 square feet, prohibits or requires special permits for most residential issues, allows most commercial uses as-of-right or by special permit including convention centers, bottling plants, and trucking terminals. In order to reduce impacts on Route 18, it requires the 40,000 sq. ft. only for lots getting access from Route 18 and allows 10,000 sq. ft. lots along streets "approved under the Subdivision Control Law," i.e., on back land.

Central Business District

The CBD District is mapped over the area north and east of the Common /Central Square (However it is no longer mapped over the heart of downtown around the Square itself, as it was on the Zoning Map updated through January 1998. That area is now mapped R-D requiring 18,500 sq .ft. lots and excluding most commercial uses.)

The CBD District requires only 10,000 square-foot lots and may reduce area, frontage and yard requirements by special permit from the Planning Board where consistent with adopted downtown land use plans and guidelines. Therefore it could allow traditional 0-lot line development close to the street. The District allows some residential uses (single family and two family) by special permit, but excludes multi-family buildings. It allows most office or commercial uses as-of-right or by special permit, but excludes veterinarians, outdoor storage or automotive or marine uses, laundries, printers and publishers and various space- consumers like trucking terminals, and contractors' yards, and uses "detrimental to the health, safety and welfare of the public."

Bedford Street (TDR) Overlay District (BSOD)

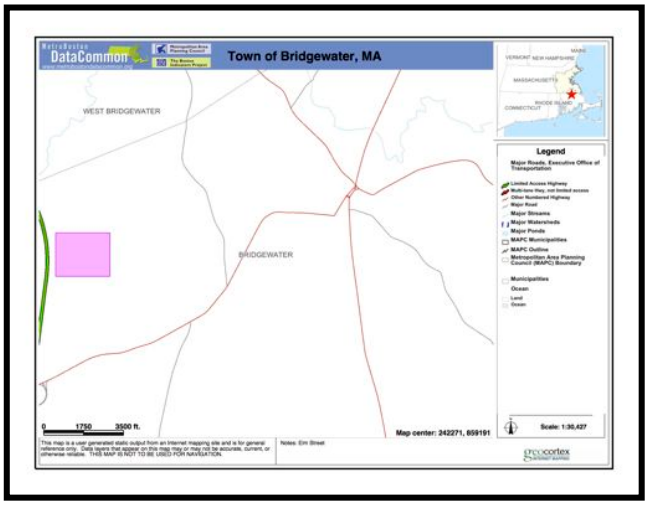
The BSOD is mapped just west of the southern portion of the B-B District, thereby roughly doubling the depth of commercial zoning at that point with the intent to "facilitate the expansion of a commercial node along Bedford Street, enabling high quality commercial development at the location while minimizing adverse impacts on natural resources, in particular the groundwater resources in the [nearby] Aquifer Protection District." It would do this partly through the use of Transferable Development Rights.

Uses allowed in the B-B District require Special Permits. The sending area must be in the R-C District land surrounding the BSOD mapped land. The amount sent must equal the development site plus any proposed impervious area exceeding half of the "receiving" development site and must be protected by a conservation restriction or transference of the deed to the Conservation Commission; and the project must not have detrimental affects on the groundwater or the neighborhood.

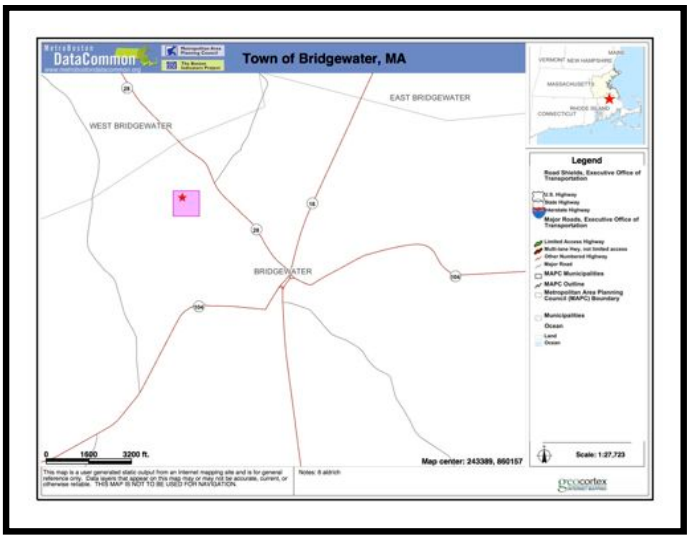
The available land is largely Ch. 61A farmland east of South Street. These provisions offer an opportunity to preserve farmland or at least open space in the center of a largely developed area. They reportedly have been used to allow at least one intensified development on Route 18.

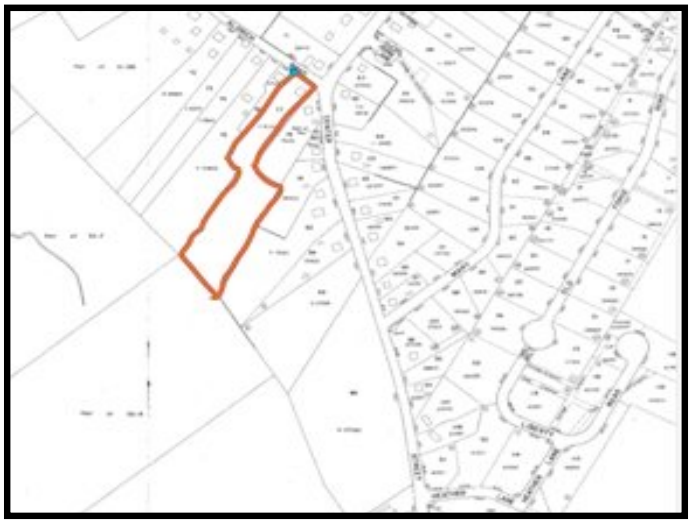
Appendix B: Inventory of Affordable Housing

ID #	3
Map/Lot#	58-5
Street #	238
Street Name	Elm St.
Common Name	N/A
Assessed Value	$212,200
Lot Size (Sq. Ft.)	40,070
Tenure Type	
Developer	Vernon Properties LLC
# of Units	21 proposed
#Affordable Units	6 proposed
# on SHI	0 (TBA)
Year Approved	Pending

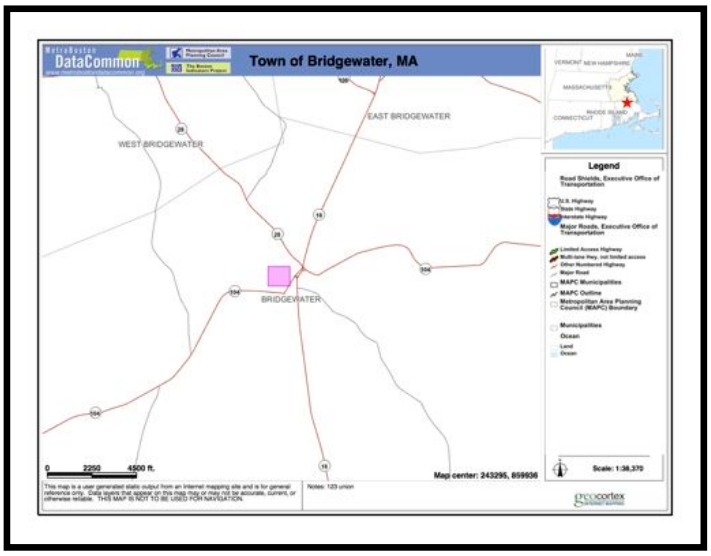


ID #	6
Map/Lot#	20-77
Street #	6
Street Name	Aldrich Rd
Common Name	N/A
Assessed Value	$241,100
Lot Size (Sq. Ft.)	136,780
Tenure Type	Ownership
Developer	RW Pomeroy & GP Chipman
# of Units	16
#Affordable Units	4
# on SHI	0
Year Approved	Pending

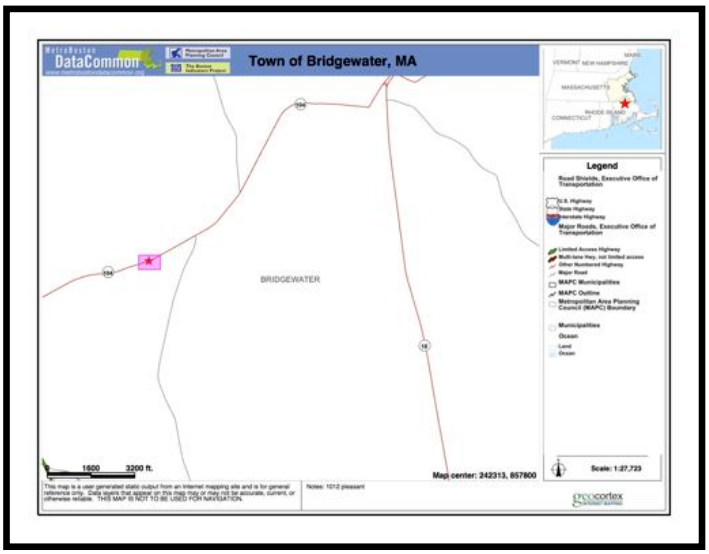




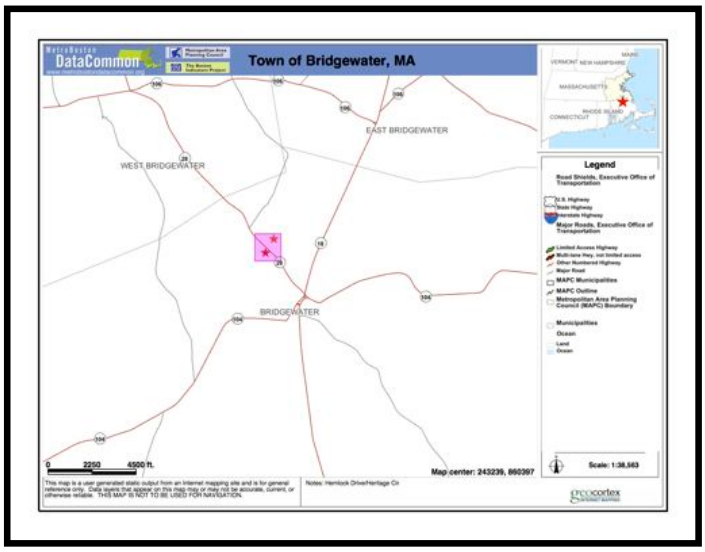
ID #	10
Map/Lot#	34-32
Street #	123
Street Name	Union Street
Common Name	N/A
Assessed Value	$507,500
Lot Size (Sq. Ft.)	27,000
Tenure Type	Rental
Developer	Southbridge Properties LLC
# of Units	4
#Affordable Units	4
# on SHI	4
Year Approved	2009

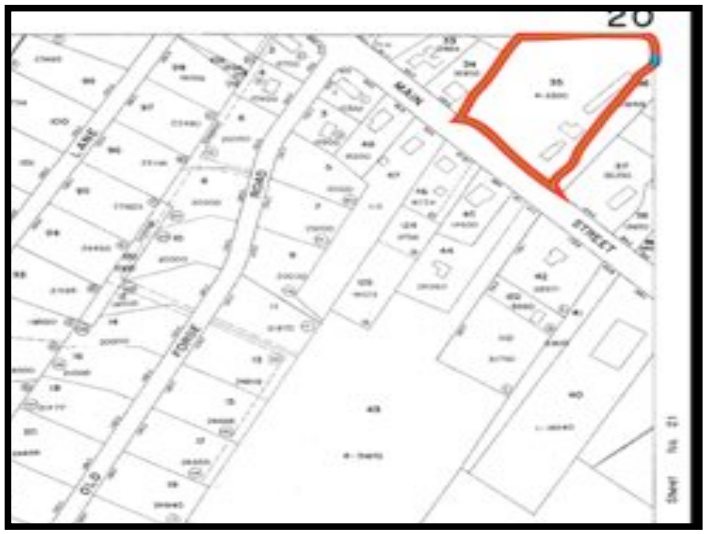


ID #	5
Map/Lot#	72-52
Street #	1012
Street Name	Pleasant Street
Common Name	N/A
Assessed Value	$337,100
Lot Size (Sq. Ft.)	101,777
Tenure Type	Ownership
Developer	Troy Built LLC
# of Units	20
#Affordable Units	5
# on SHI	0
Year Approved	2007

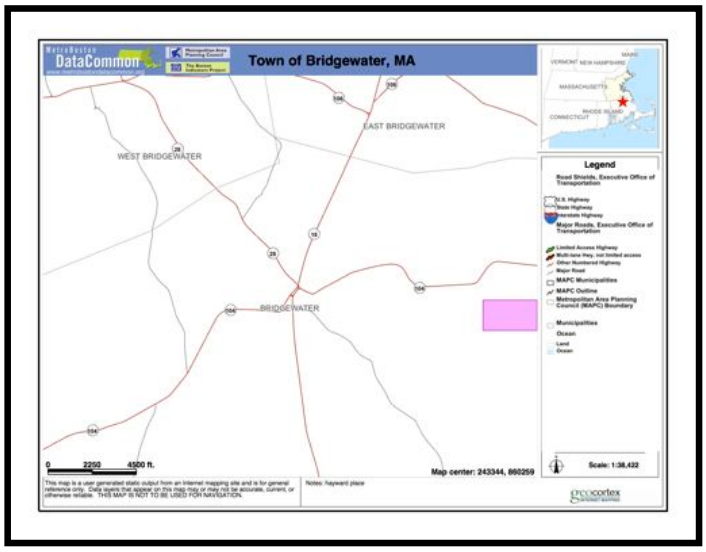


ID #	9
Map/Lot#	20-35
Street #	295
Street Name	Main St
Common Name	Heritage Circle
Assessed Value	$3,951,500
Lot Size (Sq. Ft.)	281,975
Tenure Type	Rental
Developer	Housing Authority
# of Units	58
#Affordable Units	58
# on SHI	58
Year Approved	

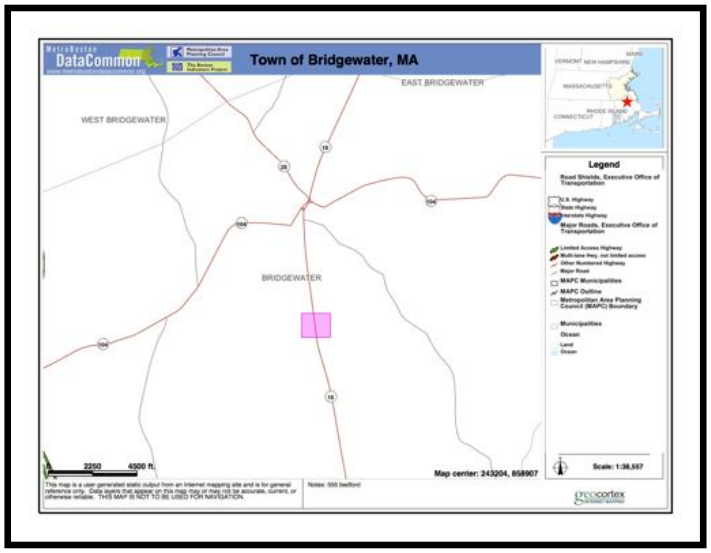


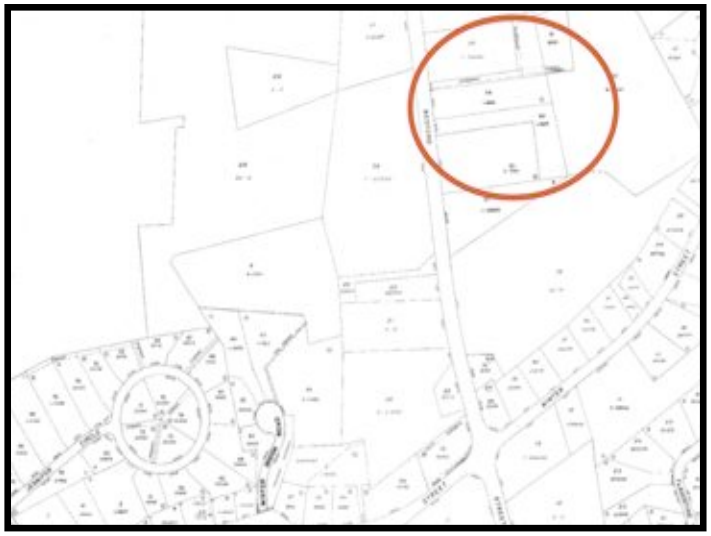


ID #	14
Map/Lot#	37-86
Street #	85
Street Name	Hayward Place
Common Name	N/A
Assessed Value	$359,100
Lot Size (Sq. Ft.)	43,560
Tenure Type	Rental
Developer	Hayward Place
# of Units	4
#Affordable Units	4
# on SHI	4
Year Approved	1999

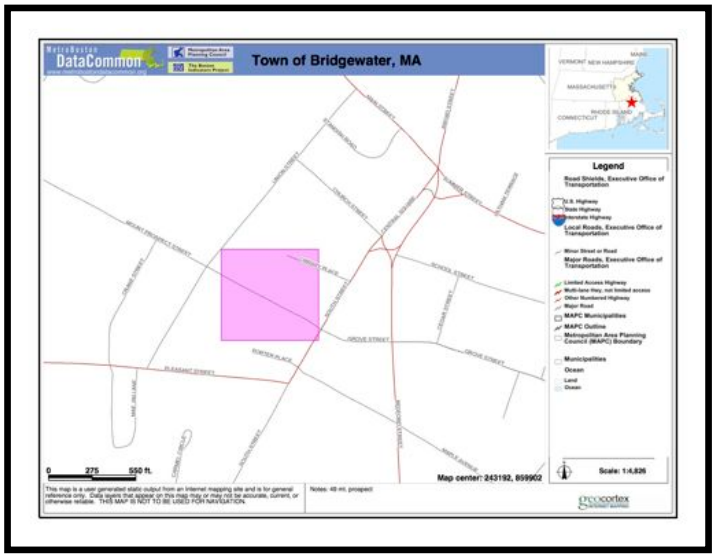


ID #	12
Map/Lot#	75-92
Street #	555
Street Name	Bedford Street
Common Name	N/A
Assessed Value	N/A
Lot Size (Sq. Ft.)	N/A
Tenure Type	Ownership
Developer	Bridgewater Groves LLC
# of Units	36
#Affordable Units	6
# on SHI	0
Year Approved	2008

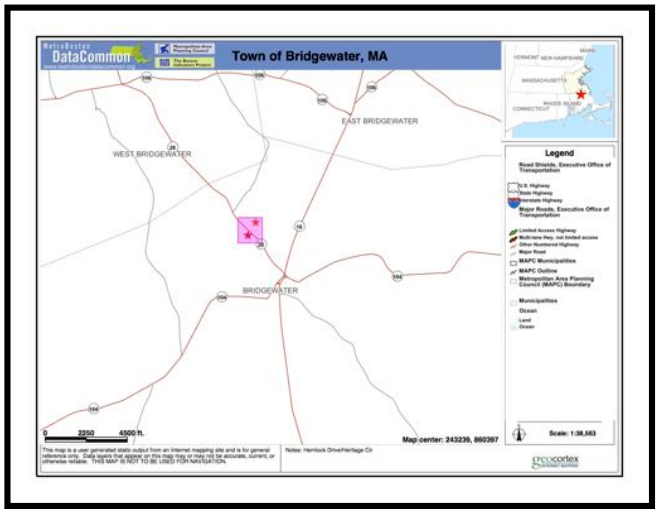




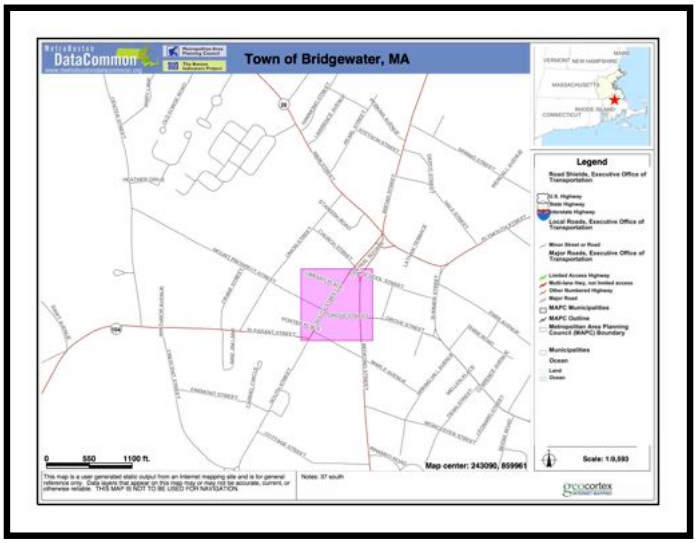
ID #	15
Map/Lot#	34-108
Street #	49
Street Name	Mt. Prospect St
Common Name	N/A
Assessed Value	$359,300
Lot Size (Sq. Ft.)	20,091
Tenure Type	Rental
Developer	Mt. Prospect LLC
# of Units	4
#Affordable Units	4
# on SHI	4
Year Approved	2005

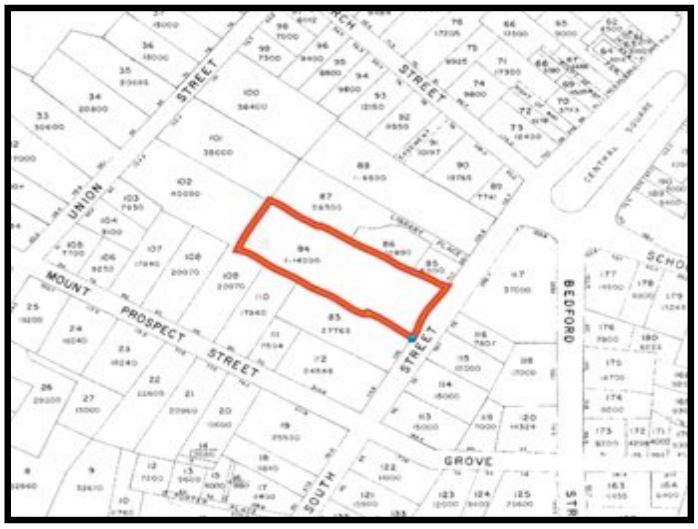


ID #	8
Map/Lot#	20-43 and 20-110
Street #	0 and 96
Street Name	Hemlock Drive
Common Name	Hemlock Drive
Assessed Value	$5,448,200 (combined)
Lot Size (Sq. Ft.)	333,740 (combined)
Tenure Type	Rental
Developer	Housing Authority
# of Units	96
#Affordable Units	96
# on SHI	96
Year Approved	1967, 1971

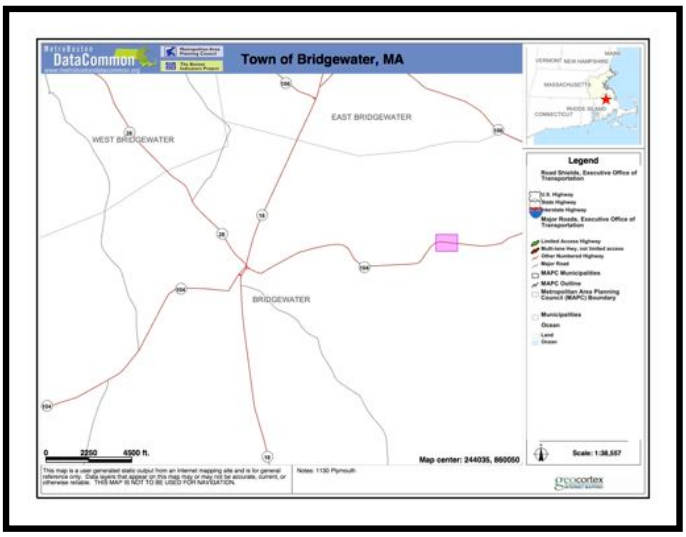


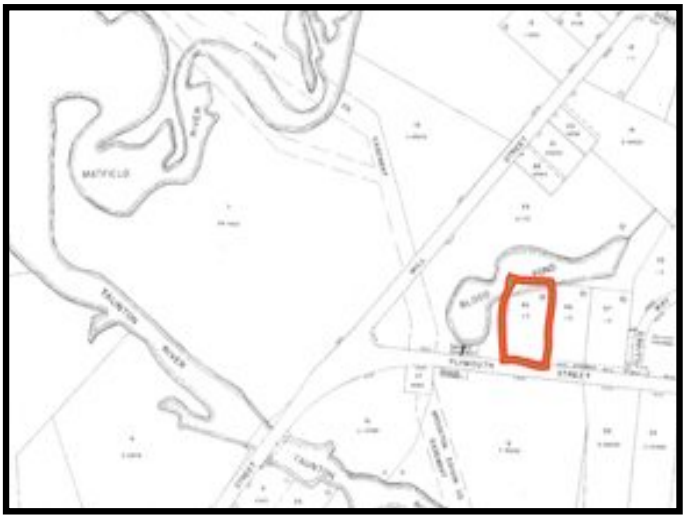
ID #	11
Map/Lot#	34-84
Street #	37
Street Name	South Street
Common Name	Southbridge Commons
Assessed Value	$1,631,100 (combined)
Lot Size (Sq. Ft.)	N/A
Tenure Type	Ownership
Developer	37 South Street LLC
# of Units	9
#Affordable Units	3
# on SHI	0
Year Approved	2006



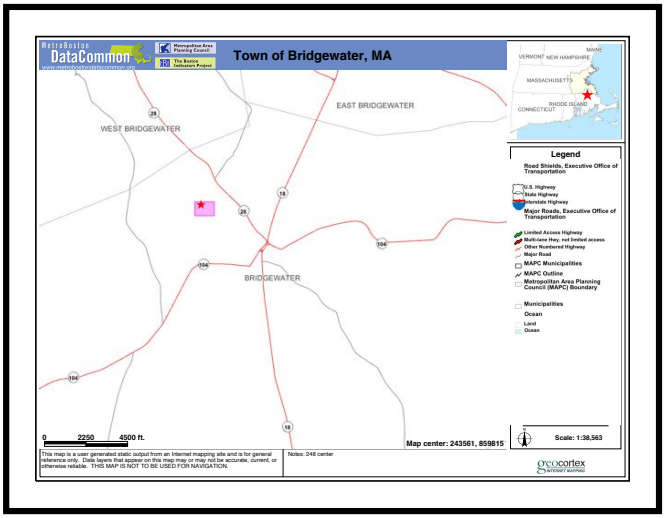


ID #	13
Map/Lot#	24-45
Street #	1130
Street Name	Plymouth Street
Common Name	N/A
Assessed Value	$316,400
Lot Size (Sq. Ft.)	34,560
Tenure Type	Rental
Developer	South Shore HDC
# of Units	4
#Affordable Units	4
# on SHI	4
Year Approved	1996

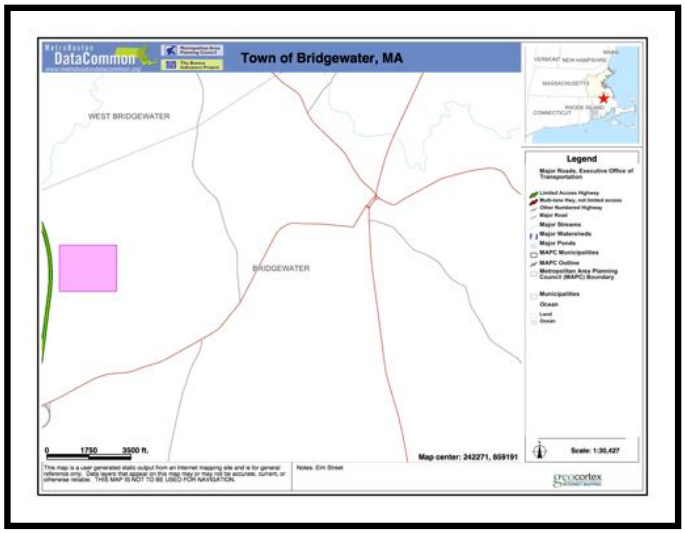




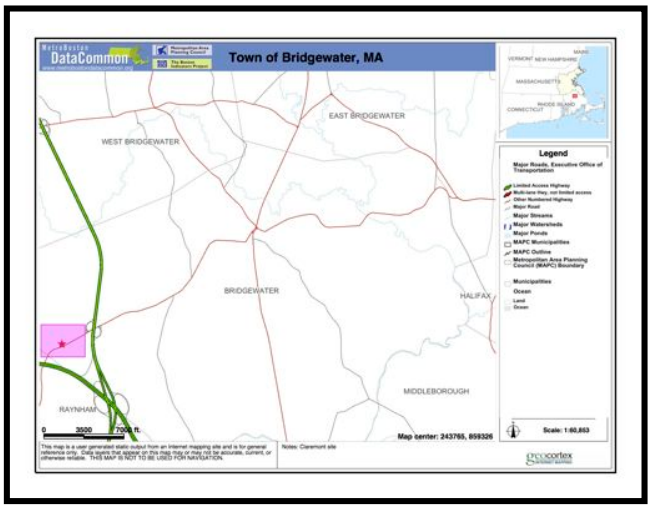
ID #	7
Map/Lot#	20-56
Street #	248
Street Name	Center Street
Common Name	N/A
Assessed Value	$240,100
Lot Size (Sq. Ft.)	27,406
Tenure Type	Ownership
Developer	Michael J. Costa
# of Units	7
#Affordable Units	2
# on SHI	0
Year Approved	2011

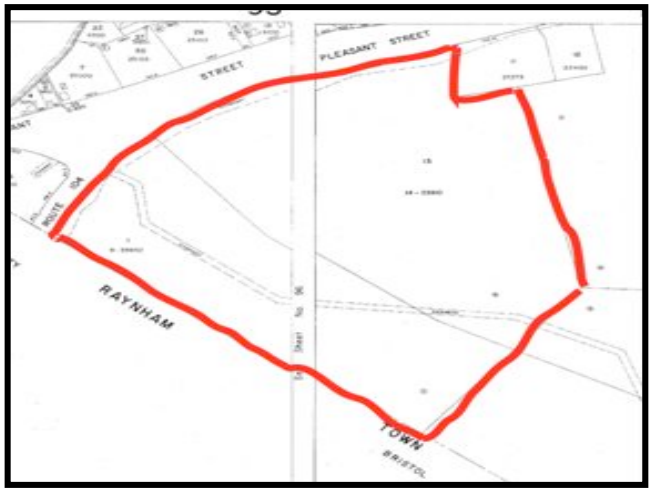


ID #	4
Map/Lot#	58-30
Street #	1-36
Street Name	Old Cedar Village
Common Name	Old Cedar Village
Assessed Value	$6,894,600
Lot Size (Sq. Ft.)	N/A
Tenure Type	Ownership (Condominiums)
Developer	Old Cedar Village LLC
# of Units	36
#Affordable Units	8
# on SHI	0
Year Approved	2004



ID #	1
Map/Lot#	95-1 and 96-13
Street #	0
Street Name	Pleasant St.
Common Name	Residences at Claremont
Assessed Value	$970,900 (combined)
Lot Size (Sq. Ft.)	1,060,422 combined
Tenure Type	Rental
Developer	Claremont Bridgewater, LLC
# of Units	289
#Affordable Units	73
# on SHI	0 (TBA)
Year Approved	Pending





Appendix C: Community Workshop Results

INTRODUCTION

The Bridgewater Housing Partnership, hosted an interactive community workshop at the Bridgewater Senior Center on Wednesday, January 25, 2012 facilitated by JM Goldson community preservation + planning. The workshop included a presentation of the key findings and a summary of facts and figures included in the draft Housing Production Plan. The workshop included small discussion groups where participants discussed the four questions included in the summary of results, on the following pages.

Transcription of Small Group Discussion Exercise

Prepared by JM Goldson on 1/28/12

Key

✓ = each check mark represents a person at the table who shared the same response

Small Group Discussion Exercise

Instructions:

1. Take **2 minutes** to silently write your answer to question #1 below.
2. Share your ideas with your table in round-robin style (clerk should record discussion on large sheets)

Affordable housing can come in all shapes and sizes – 70% of Bridgewater's existing affordable housing is the housing authority's rental housing and about 20% is group homes scattered in confidential locations:

What types of affordable housing should the Town encourage? **Why?**

a. single family houses
b. two-family homes
c. dwelling units above commercial spaces
d. small (<8) multi-unit buildings
e. larger multi-unit buildings
f. units scattered in existing residential neighborhoods
g. utilize existing buildings (minimize new development)
h. larger, family-sized units

QUESTION 1

TABLE A:

- Encourage all types: Especially using existing stock downtown- maintain integrity of Town
  - Use nail factory/McElwain School
  - Allow multi-family dwellings in Downtown area
  - Allow mixed-use: commercial on bottom/residential on top
  - Have owner-occupied units- people take better care of them.
  - Has to be somewhere appropriate to Town character

TABLE B:

- Use existing buildings
  - Get scale
  - Focus on increasing rental units of affordable housing
  - McElwain
- Pursue foreclosures (single families)
- Above commercial spaces
- Multi-unit places (larger)
- Duplex houses

- **Other point:** incentivize developers on Town-owned properties to build affordable housing

TABLE C:

- All of the above
  - Not stick out or be an eyesore (location)
  - Downtown
  - Make the area stay historic
  - Remodel, don't destroy
  - Utilize existing buildings
  - Who is the landlord? Town? Bank? Developer?
  - Parking

TABLE D:

- Utilize existing buildings
  - Preserve neighborhoods

    - Green
    - Jobs for contractors

TABLE E:

- Using a blended mix
- Using existing properties
- Smaller units for singles/couples
- Focus on local preference (empty nesters, seniors)
- Large multi-unit (in the right location)

TABLE F:

- Use housing already owned
- Single-family homes
- Use commercial buildings

TABLE G:

- Best of (d) and (e)-- multi-unit- convert larger buildings
- Single-family homes for families… dignity of ownership
- Capture/utilize all vacant properties
    - Convert existing stock into 40B-40R
- Sewage important- infrastructure
- Smaller units for singles, couples, elderly

QUESTION 2

Small Group Discussion Exercise

Instructions:

1. Take **2 minutes** to silently write your answer to question #2 below.
2. Share your thoughts with your table in round-robin style (clerk should record discussion on large sheets)

Affordable housing can be created to suit the needs of certain population groups and can be marketed with this target in mind or even restricted to this target population. **What target populations** should the Town's affordable housing

TABLE A:

- Young professionals
- First-time home buyers
- Seniors/empty nesters
- NOTE: only a percentage should be targeted towards families with children- cause will draw up expenses of school system

TABLE B:

- Set proportion targets for each area/**mix** (waiting list)
- First time buyers
- Families
- Disabled- look at trends and include in plan
- Rental housing

TABLE C:

- First time homeowners
- Families
- Empty-nesters
- Elderly, disability
- Poor (not enough to support?)

TABLE D:

- Families
    - Preserve neighborhoods
    - Population growing and in need
- Seniors
    - Homeowners downsizing
- Rental

TABLE E:

- Combo (blended mix)
- Local preference (Seniors/empty-nesters)
- Young professionals
- Young professionals can recycle seniors' houses when they downsize
- Not to exclude any of the listed groups, but focus on "target populations" and assume that other groups will have access

TABLE F:

- Families
- First-time homebuyers
- Seniors

TABLE G:

- Seniors/empty nesters
- First time homebuyers
- Persons with physical disabilities

QUESTION 3

Small Group Discussion Exercise

Instructions:

1. Take **3 minutes** to silently write your answer to question #3 below.
2. Share your ideas with the table round robin style AND circle sites on the map provided at your table (clerk should also record text listing sites on large sheets)

As part of the Housing Production Plan, we are required to identify specific sites that would be appropriate to accommodate affordable housing.

TABLE A:

- Heritage Circle- behind existing building- 3+ acres**
- McElwain School**
- Nail Factory**

  ****All within walking distance of Downtown & public transportation. Also, can get sewer hookups.**
- Look at tax title properties- even if not close to the center of Town

TABLE B:

- McElwain- central, sewerage, close to Housing Authority
- Kingswood- convert to affordable
- Waterford
- Academy Building
- Perkins Nail Factory
- Behind Housing Authority?
- Large parcel at Claremont
- (Sidebar suggestion: BSU dorms?)
- Reasons:
  - Scalable
  - Proximity to businesses
  - Available infrastructure
  - Economic development

TABLE C:

- Downtown: senior assisted living
- Vacant homes for new family
- Young professionals- further away from Town
- Existing properties: shoe factory, nail factory, McElwain
- Limited access to transportation Downtown

TABLE D:

- Expand Heritage Circle- own land, affordable
- Rehab downtown area buildings/WalkOver!!!
- Hale and Spring St.
    - close to public transportation and downtown
- Walnut and Plymouth St.
    - Families/neighborhood
- Forest and Vernon St.
    - Families/neighborhood
- Existing Town-owned property- available
- Claremont- near highway and already zoned

TABLE E:

- McElwain- multi-unit
- Out near prison- duplex
- Near 24/104- large multi-unit
- Haile Street- a few multi-family (fits in with current homes there)
- Lot across from 99 & old Blockbuster- multi-unit

TABLE F:

- Old Mill Buildings- rehab
- McElwain School

QUESTION 4

Small Group Discussion Exercise

Instructions:

1. Take **4 minutes** to silently write your answer to question #3 below.
2. Share your ideas with the table round robin style AND circle sites on the map provided at your table (clerk should also record text listing sites on large sheets)

Review the possible goals (adapted to some extent from the 2002 Housing Plan) and indicate whether you would confirm, challenge, or build upon each goal. If you answered "build" to any, please indicate what you would build on to it or

	Goal		Table A	Table B	Table D	Table E	Table G	Total	Notes/comments from participants
1	Create new affordable homes Downtown in multi-family and mixed residential/commercial buildings on reuse and redevelopment sites.	confirm	✔✔✔✔ ✔✔✔✔	✔✔✔✔	✔✔✔✔ ✔	✔✔✔✔ ✔	✔✔	24	need to change zoning laws; Nail factory
		challenge						0	
		build					✔	1	
2	Create affordable homes in the neighborhoods surrounding downtown – the Bridgewater "Village" - to match the scale, density, and design of these traditional neighborhoods and take advantage of available public infrastructure and amenities (sewer, schools, businesses, municipal services, recreation areas, etc).	confirm	✔✔✔✔ ✔	✔✔✔	✔✔✔✔ ✔	✔✔✔✔ ✔	✔✔	20	density and scale; enable mixed use; Nail factory
		challenge	✔✔✔	✔				4	
		build					✔	1	
3	Create affordable homes in existing residential neighborhoods in scattered vacant "infill" sites that relate well to the scale physical characteristics of existing homes in the neighborhood; Avoid development on open lands with significant natural resource and/or scenic value.	confirm	✔✔✔✔		✔✔✔✔ ✔		✔✔	11	
		challenge	✔✔✔✔	✔✔✔✔ ✔		✔✔✔✔ ✔	✔	15	
		build							
4	Establish a municipal housing office/coordinator (perhaps within the Housing Authority) to monitor existing affordable housing, assist with affordable resales, promote creation of housing that complies with local goals as expressed in this plan, and to promote public/private programs to assist with development of housing opportunities.	confirm	✔✔✔✔ ✔✔✔	✔✔✔			✔✔	12	Hire town housing person; Task the Town Planner with this or existing employee
		challenge	✔				✔	2	
		build			✔✔✔	✔✔✔✔ ✔		8	
		confirm	✔✔✔✔ ✔✔	✔✔	✔✔✔✔		✔✔	14	Only as last resort; focus on single and multi Town-

5	Support Housing Authority expansion to create new rental units on surplus land. Use CPA funds to assist with expansion efforts.	challenge	✔✔	✔	✔		✔	5	owned plots; do not want to endanger other CPA projects like open space restorations
		build				✔✔✔✔✔		5	
6	Help keep low income homeowners in their homes through rehabilitation to improve older, substandard housing stock including septic improvements, lead paint removal, installation of efficient heating systems, etc.	confirm	✔✔✔		✔✔✔✔✔		✔✔	10	extremely costly and add deed restriction; make part of overall town strategy - link with #7; maybe after 10% quota met
		challenge	✔✔	✔		✔✔✔✔✔	✔	9	
		build	✔✔✔					3	
7	Establish a Municipal Affordable Housing Trust to initiate and fund locally-supported affordable housing initiatives; Community Preservation Act funds would be used to capitalize the Trust Fund.	confirm	✔✔✔✔✔✔	✔✔	✔✔✔✔✔	✔✔✔	✔✔	18	build, support, rehab tax titled foreclosed properties
		challenge	✔✔	✔		✔✔		5	
		build							
8	Curb new construction's effect of decreasing the % affordable housing in Town through Inclusionary Zoning provisions – requiring new developments of a certain threshold to include affordable housing	confirm	✔✔✔✔✔	✔✔✔	✔✔✔✔✔	N/A	N/A	13	creates 40B loophole; require at least 10% at 5-unit threshold
		challenge	✔✔✔					3	
		build							
9	Convert existing homes to permanently affordable homes with a deed restriction for low-income homebuyers; can utilize vacant/foreclosed homes for this purpose.	confirm	✔✔✔✔✔✔✔✔	✔✔✔	✔✔✔✔✔	✔✔✔✔✔	✔✔	23	only Habitat style owner-occupied
		challenge							
		build							

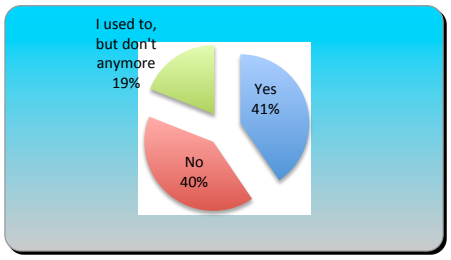
	Confirm
	Confirm and Build
	Challenge

In addition to the small group discussions the workshop included interactive group polling. The results are included below.

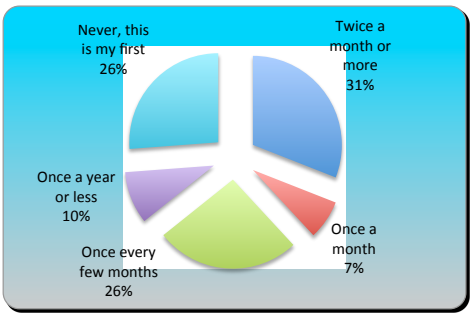
Interactive Digital Group Polling

Bridgewater Housing Production Plan Workshop 012512
Created: 1/25/12 7:47 PM

1.) Do you serve on a Bridgewater board/committee or are you a Town official/employee?	**Responses**	
Yes	17	40.48%
No	17	40.48%
I used to, but don't anymore	8	19.05%
Totals	**42**	**100%**



2.) How often do you come to official meetings in town?	**Responses**	
Twice a month or more	13	30.95%
Once a month	3	7.14%
Once every few months	11	26.19%
Once a year or less	4	9.52%
Never, this is my first	11	26.19%
Totals	**42**	**100%**



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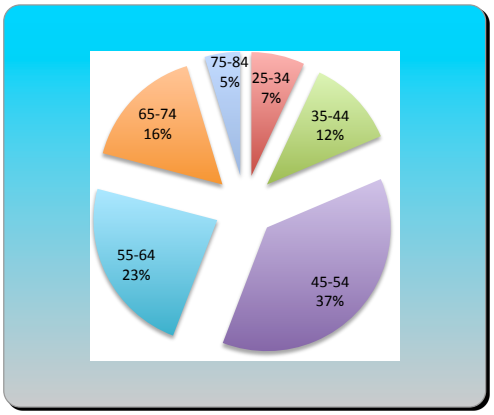
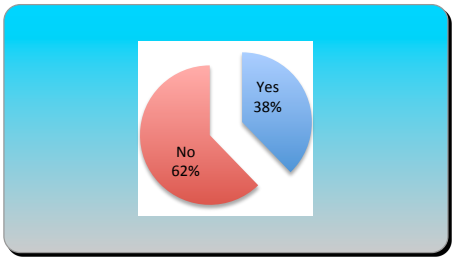
3.) What is your age?	Responses	
24 or under	0	0%
25-34	3	6.98%
35-44	5	11.63%
45-54	16	37.21%
55-64	10	23.26%
65-74	7	16.28%
75-84	2	4.65%
85+	0	0%
Totals	**43**	**100%**

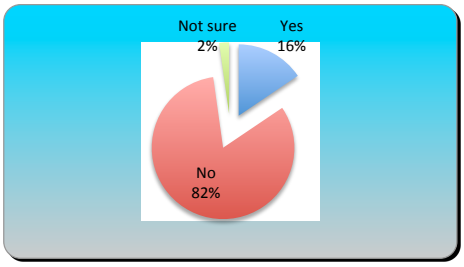


4.) Do you have any children under the age of 18 living in Bridgewater?	Responses	
Yes	17	37.78%
No	28	62.22%
Totals	**45**	**100%**



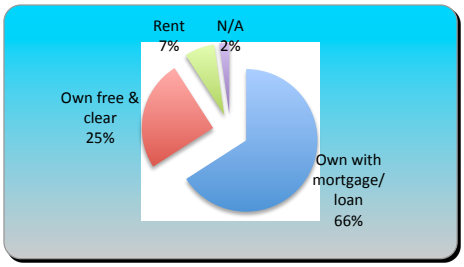
5.) Do you or anyone in your household live with a disability (physical or cognitive)?

	Responses	
Yes	7	15.56%
No	37	82.22%
Not sure	1	2.22%
Totals	**45**	**100%**

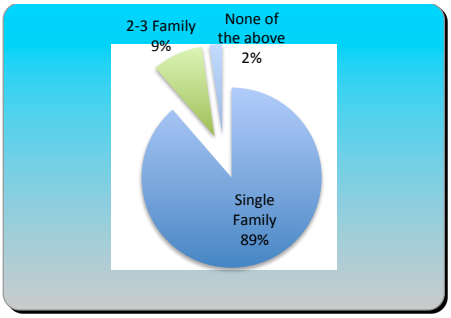


6.) Does your household own or rent your home?

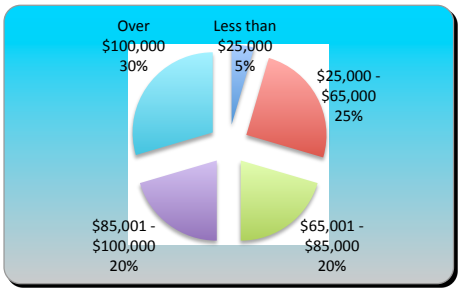
	Responses	
Own with mortgage/loan	29	65.91%
Own free & clear	11	25%
Rent	3	6.82%
N/A	1	2.27%
Totals	**44**	**100%**



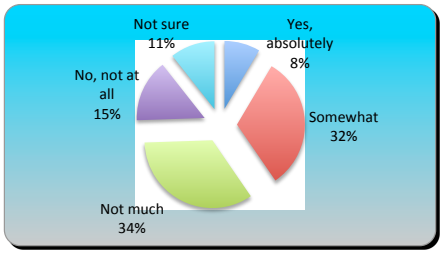
7.) What kind of dwelling do you live in?	Responses	
Single Family	39	88.64%
Attached townhouse	0	0%
2-3 Family	4	9.09%
4+ Family	0	0%
Single room	0	0%
Accessory apartment	0	0%
None of the above	1	2.27%
Totals	**44**	**100%**



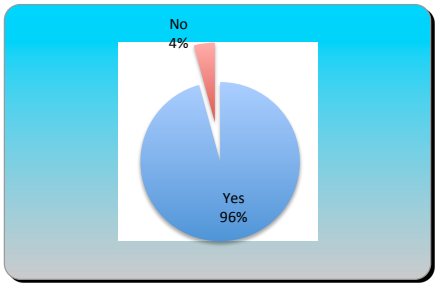
8.) What would you estimate your current gross household income is?	Responses	
Less than $25,000	2	4.55%
$25,000 - $65,000	11	25%
$65,001 - $85,000	9	20.45%
$85,001 - $100,000	9	20.45%
Over $100,000	13	29.55%
Totals	**44**	**100%**



9.) Look around the room, do you think the group of people here represent the diversity in Bridgewater (race, gender, ethnicity, economic, etc)?	Responses	
Yes, absolutely	4	8.51%
Somewhat	15	31.91%
Not much	16	34.04%
No, not at all	7	14.89%
Not sure	5	10.64%
Totals	**47**	**100%**



10.) Have you heard of 40B before tonight?	Responses	
Yes	45	95.74%
No	2	4.26%
Not sure	0	0%
Totals	**47**	**100%**



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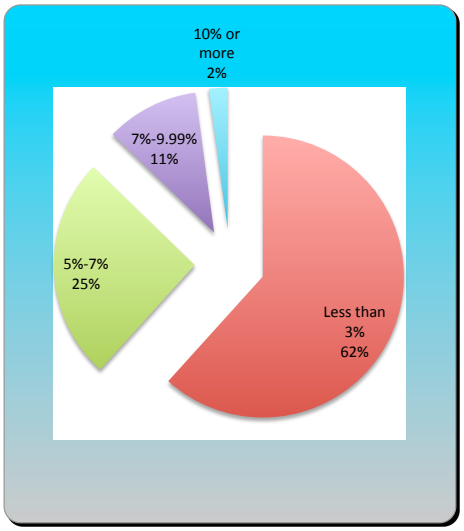
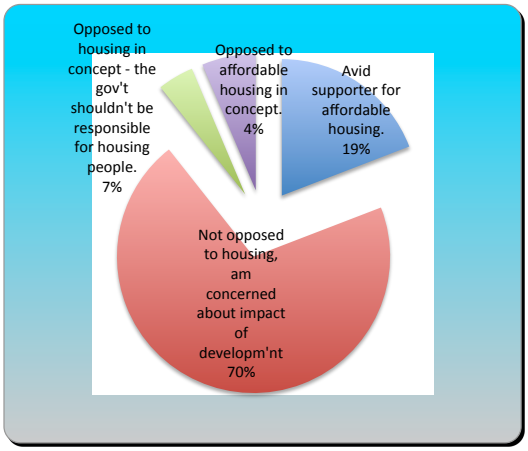
11.) The state mandate is that at least 10% of every municipality's housing is affordable. What % of Bridgewater's housing is considered "affordable" by the state and counted on the Subsidized Housing Inventory?

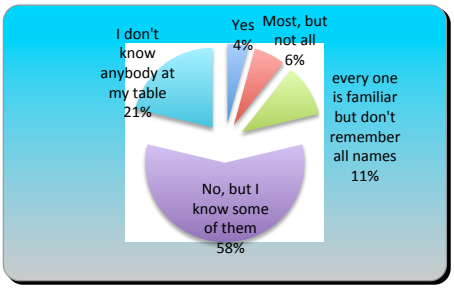
	Responses	
None	0	0%
Less than 3%	29	61.70%
5%-7%	12	25.53%
7%-9.99%	5	10.64%
10% or more	1	2.13%
Totals	**47**	**100%**



12.) Which statement most closely reflects your feelings?	Responses	
I'm an avid supporter for affordable housing.	9	19.15%
I'm not opposed to affordable housing, but I am concerned about the impact of any new development on the community.	33	70.21%
I'm opposed to affordable housing in concept.	2	4.26%
I'm opposed to affordable housing in concept - the government should not be responsible for housing people.	3	6.38%
None of the above	0	0%
Not sure	0	0%
Totals	**47**	**100%**



13.) Were you acquainted with every one sitting at your table before tonight?	Responses	
Yes	2	4.26%
Most, but not all	3	6.38%
Sort-of - every one looks familiar but I can't	5	10.64%
No, but I know some of them	27	57.45%
I don't know anybody at my table	10	21.28%
Totals	**47**	**100%**



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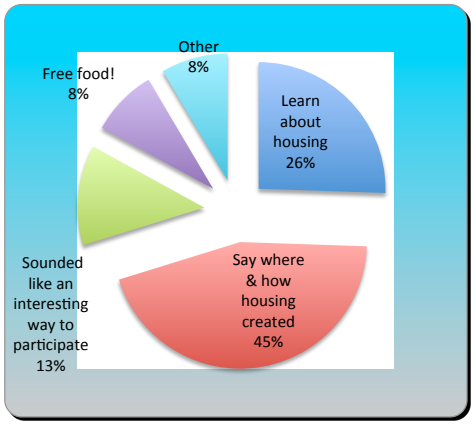
14.) What was your primary purpose in coming here this evening?	Responses	
Learn about affordable housing	12	25.53%
Give feedback about where and how housing should be created in town.	21	44.68%
Workshop sounded like an interesting way to participate in community affiars.	6	12.77%
Free food!	4	8.51%
Other	4	8.51%
Totals	**47**	**100%**



Appendix D: DHCD New Units Form

This form may be downloaded from DHCD's website at: www.mass.gov/hed/community/40b-plan/subsidized-housing-inventory-shi.html

SUBSIDIZED HOUSING INVENTORY: Requesting New Units Form

Name of Development _____
Address _____
Total Acreage _____

Subsidizing Agency – List All (i.e., MassHousing, DHCD)

_____

Subsidy Program – List All (i.e., Housing Starts, NEF, LIP, HOME)

_____

	Rental	Ownership
Total Units in Development		
Total Affordable Units		
Restricted at 80% of AMI		
Restricted at 50% of AMI		
Restricted at 30% of AMI		

Date of Building Permit(s) _____
(Provide a listing of issued building permit numbers and corresponding unit numbers and addresses. Please note that foundation permits are *not* to be included as building permits)

Date of Occupancy Permit(s) _____(Provide a listing of issued occupancy permit numbers and corresponding unit numbers and addresses)

For Comprehensive Permit Projects, Zoning Approvals under M.G.L. c.40A, and Completed Plan Reviews under M.G.L. c.40R (provide copy of applicable permit, approval, or plan review):

- Date comprehensive permit application was filed with the ZBA: _____
- Date comprehensive permit, zoning approval under M.G.L. c.40A, or completed plan review under M.G.L. c.40R was filed with the town clerk: _____
- Was an appeal filed? YES or NO

  Was an appeal filed by the Zoning Board of Appeals? YES or NO
- Date the last appeal was fully resolved: _____
  (Provide documentation)

Documentation* evidencing the following must be submitted with this form:

1. The zoning or permitting mechanism under which the housing development is authorized
2. The units are subsidized by an eligible state or federal program
3. The units are subject to a long term use restriction limiting occupancy to income eligible households for a specified period of time (at least thirty years or longer for newly created affordable units, and at least fifteen years for rehabilitated units)
4. The units are subject to an Affirmative Fair Housing Marketing Plan

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SUBSIDIZED HOUSING INVENTORY: Requesting New Units Form

5. The last appeal has been fully resolved (where applicable)

Submit form and documentation to: **DHCD Office of the Chief Counsel**
Attn: Subsidized Housing Inventory
100 Cambridge Street, Suite 300
Boston, MA 02114

Submitted by: Name & Title: _____

Mailing Address: _____

Phone and email: _____

*Please review Section II of the DHCD Comprehensive Permit Guidelines, "Measuring Progress Towards Local Goals," available at http://www.mass.gov/Ehed/docs/dhcd/legal/shi.doc for more information about the required criteria for inclusion on the Subsidized Housing Inventory.

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Appendix E: DHCD's Affirmative Fair Housing Marketing Plans Guidelines

III. Affirmative Fair Housing Marketing Plan (Including Resident Selection)

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the Subsidized Housing Inventory (SHI) shall have an Affirmative Fair Housing Marketing Plan (AFHMP). *The affordable Use Restriction documents of said housing must require that the AFHMP, subject to the approval of the subsidizing or funding agency, shall be implemented for the term of the Use Restriction.* Affirmative Fair Housing requirements apply to the full spectrum of activities that culminate with occupancy, including but not limited to means and methods of outreach and marketing through to the qualification and selection of residents. All AFHMP plans must, at a minimum, meet the standards set forth by the Department of Housing and Community Development (DHCD). In the case of M.G.L. c.40B projects, the AFHMP must be approved by the Subsidizing Agency.

The developer (Developer) is responsible for resident selection, including but not limited to drafting the resident selection plan, marketing, administering the initial lottery process, and determining the qualification of potential buyers and/or tenants. The Developer is responsible for paying for all of the costs of affirmative fair marketing and administering the lottery and may use in-house staff, provided that such staff meets the qualifications described below. The Developer may contract for such services provided that any such contractor must be experienced and qualified under the following standards.

Note: As used in these AFHMP Guidelines, "Developer" refers to the Project Developer and/or the entity with which the Developer has contracted to carry out any or all of the tasks associated with an AFHMP.

(April 8, 2008 change: inserted a new third sentence in the first paragraph).

A. Developer Staff and Contractor Qualifications

The entity as well as the individual with primary responsibility for resident selection, whether in-house staff or a third-party contractor, must have substantial, successful prior experience in each component of the AFHMP for which the party will be responsible, e.g. drafting the plan, marketing and outreach activities, administering the lottery process and/or determining eligibility under applicable subsidy programs and/or qualifying buyers with mortgage lenders.

Subsidizing Agencies reserve the right to reject the qualifications of any Developer or contractor. However, generally, Developers or contractors that meet the following criteria *for each component*, as applicable, will be considered to be qualified to carry out the component(s) for which they are responsible:

- The entity has successfully carried out similar AFHMP responsibilities for a minimum of three (3) projects in Massachusetts *or* the individual with primary responsibility for the resident selection process has successfully carried out similar AFHMP responsibilities for a minimum of five (5) projects in Massachusetts.

- The entity has the capacity to address matters relating to English language proficiency.

- "Successfully" for the purposes of these Guidelines means that, with respect to both the entity and the relevant staff, (a) the prior experience has not required intervention by a Subsidizing Agency to address fair housing complaints or concerns; and (b) that within the past five (5) years, there has not been a finding or final determination against the entity or staff for violation of any state or federal fair housing law.

B. Affirmative Fair Housing Marketing Plan

The Developer shall prepare the following materials which shall comprise an AFHMP:

- Informational materials for applicants including a general description of the overall project that provides key information such as the number of market/affordable units, amenities, number of parking/garage spaces per unit, distribution of bedrooms by market and affordable units, accessibility, etc.

- A description of the eligibility requirements.

- Lottery and resident selection procedures.

- A clear description of the preference system being used (if applicable).

- A description of the measures that will be used to ensure affirmative fair marketing will be achieved including a description of the affirmative fair marketing and outreach methods that will be used, sample advertisements to be used, and a list of publications where ads will be placed.

- Application materials including:
  - The application form.
  - A statement regarding the housing provider's obligation not to discriminate in the selection of applicants, and such a statement must also be included in the application materials.
  - Information indicating that disabled persons are entitled to request a reasonable accommodation of rules, policies, practices, or services, or to request a reasonable modification of the housing, when such accommodations or modifications are necessary to afford the disabled person equal opportunity to use and enjoy the housing.[1]
  - An authorization for consent to release information.

- For homeownership transactions, a description of the use restriction and/or deed rider.

[1] It is important to remember that legal obligations with respect to accessibility and modifications in housing extend beyond the Massachusetts Architectural Access Board requirements, including federal requirements imposed by the Fair Housing Act, the Americans with Disabilities Act, and the Rehabilitation Act. Under state law, in the case of publicly assisted housing, multiple dwelling housing consisting of ten or more units, or contiguously located housing consisting of ten or more units (see M.G.L. c. 151B, § 1 for definitions), reasonable modification of existing premises shall *be at the expense of the owner* or other person having the right of ownership if necessary for the disabled person to fully enjoy the premises. M.G.L. c. 151B, § 4(7A). See also 24 C.F.R. part 8 for Rehabilitation Act requirements of housing providers that receive federal financial assistance.

The Subsidizing Agency must approve the AFHMP before the marketing process commences. In the case of a Local Action Unit (LAU), DHCD and the municipality must approve the AFHMP. The AFHMP shall be applied to affordable units[2] upon availability for the term of affordability and must consist of actions that provide information, maximum opportunity, and otherwise attract eligible persons protected under state and federal civil rights laws that are *less likely to apply*.

Outreach and Marketing
Marketing should attract residents outside the community by extending to the regional statistical area as well as the state.

- Advertisements should be placed in local and regional newspapers, and newspapers that serve minority groups and other groups protected under fair housing laws. Notices should also be sent to local fair housing commissions, area churches, local and regional housing agencies, local housing authorities, civic groups, lending institutions, social service agencies, and other non-profit organizations.

- Affordable units in the Boston Metro Area (Boston-Cambridge-Quincy MSA) must be reported to the Boston Fair Housing Commission's Metrolist (Metropolitan Housing Opportunity Clearing House). Such units shall be reported whenever they become available (including upon turnover).

- Affordable and/or accessible[3] rental units must be listed with the Massachusetts Accessible Housing Registry whenever they become available (including upon turnover). See http://www.chapa.org.

- Available affordable ownership units must also be listed with CHAPA's lottery website (see http://www.chapa.org) and with the Massachusetts Affordable Housing Alliance (MAHA) website (see http://www.mahahome.org).

- Marketing should also be included in non-English publications based on the prevalence of particular language groups in the regional area. To determine the prevalence of a particular language by geographical area, see for example http://www.doleta.gov/reports/CensusData/LWIA_by_State.cfm?state=MA .

(April 8, 2008 changes: (1) Inserted new first bullet paragraph; (2) modified fourth paragraph to include listing with MAHA website; and (3) modified fifth bullet paragraph which, previously, stated: "…Marketing should also be targeted towards persons with limited English proficiency (LEP), not limited to solely to Spanish speaking persons.")

[2] The advertising component of the AFHMP applies to all units.

[3] Note: The owner or other person having the right of ownership shall, in accordance with M.G.L. c. 151B, §4(7A), give at least fifteen days notice of the vacancy of a wheelchair accessible unit to the Massachusetts Rehabilitation Commission. Said statute also requires the owner or other person having the right of ownership to give timely notice that a wheelchair accessible unit is vacant or will become vacant to a person who has, within the past 12 months, notified the owner or person or person having the right of ownership that such person is in need of a wheelchair accessible unit.

All marketing should be comparable in terms of the description of the opportunity available, regardless of the marketing type (e.g., local newspaper vs. minority newspaper). The size of the advertisements, including the content of the advertisement, should be comparable across regional, local, and minority newspapers.

Advertisements should run a minimum of two times over a sixty day period and be designed to attract attention. Marketing of ownership units should begin approximately six months before the expected date of project occupancy.

Pursuant to fair housing laws,[4] advertising must not indicate any preference or limitation, or otherwise discriminate based on race, color, disability, religion, sex, familial status, sexual orientation, national origin, genetic information, ancestry, children, marital status, or public assistance recipiency. Exceptions may apply if the preference or limitation is pursuant to a lawful eligibility requirement. All advertising depicting persons should depict members of classes of persons protected under fair housing laws, including majority and minority groups.

The Fair Housing logo ( ) and slogan ("Equal Housing Opportunity") should be included in all marketing materials. The logo may be obtained at HUD's website at: http://www.hud.gov/library/bookshelf11/hudgraphics/fheologo.cfm .

Availability of Applications

Advertising and outreach efforts shall identify locations where the application can be obtained. **Applications shall be available at public locations including one that has some night hours; usually, a public library will meet this need.** The advertisement shall include a telephone number an applicant can call to request an application via mail.

Informational Meeting

In addition, the lottery administrator must offer one or more informational meetings for potential applicants to educate them about the lottery process and the housing development. These meetings may include local officials, developers, and local bankers. The date, time, and location of these meetings shall be published in ads and flyers that publicize the availability of lottery applications. The workshops shall be held in a municipal building, school, library, public meeting room or other accessible space. Meetings shall be held in the evening or on weekend days in order to reach as many potential applicants as possible. However, attendance at a meeting shall not be mandatory for participation in a lottery.

The purpose of the meeting is to answer questions that are commonly asked by lottery applicants. Usually a municipal official will welcome the participants and describe the municipality's role in the affordable housing development. The lottery administrator will then explain the information requested on the application and answer questions about the lottery drawing process. The Developer should be present to describe the development and to answer specific questions about the affordable units. It is helpful to have representatives of local banks present to answer questions about qualifications for the financing of affordable units. At the meeting, the lottery administrator should provide complete application materials to potential applicants.

[4] 42 U.S.C. § 3604(c); M.G.L. c. 151B, § 4(7B).

Homeownership – Establishing Sales Prices
Sale prices shall be established at the time of the initial marketing of the affordable units. Thereafter, the prices of homes can not be increased for lottery winners, even if interest rates and HUD income guidelines change.

For large, phased developments maximum sale prices of units sold in subsequent phases will be calculated prior to the start of marketing for each phase, or approximately 6 months prior to expected occupancy of the units. In such cases, each phase will require its own affirmative fair marketing efforts and lottery.

C. Local Preference

If a community wishes to implement a local selection preference, it must:

- Demonstrate in the AFHMP the need for the local preference (e.g., the community may have a disproportionately low rental or ownership affordable housing stock relative to need in comparison to the regional area); and

- Demonstrate that the proposed local preference will not have a disparate impact on protected classes.

In no event may a local preference exceed more than 70% of the (affordable) units in a Project.

The Subsidizing Agency, and in the case of LAUs, DHCD as well as the municipality, must approve a local preference scheme as part of the AFHMP. Therefore, the nature and extent of local preferences should be approved by the Subsidizing Agency (or DHCD in the case of LAUs) prior to including such language in the comprehensive permit or other zoning mechanism.

Allowable Preference Categories

1. Current residents: A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing or voter registration listing.

2. Municipal Employees: Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.

3. Employees of Local Businesses: Employees of businesses located in the municipality.

4. Households with children attending the locality's schools, such as METCO students.

(June 25, 2008 change: removed formerly listed allowable preference category, "Family of Current Residents.")

When determining the preference categories, the geographic boundaries of the local resident preference area should not be smaller than municipal boundaries.

Durational requirements related to local preferences, that is, how long an applicant has lived in or worked in the residency preference area, are not permitted in any case.

Preferences extended to local residents should also be made available not only to applicants who work in the preference area, but also to applicants who have been hired to work in the preference area, applicants who demonstrate that they expect to live in the preference area because of a bona fide offer of employment, and applicant households with children attending the locality's schools, such as METCO students.

A preference for households that work in the community must not discriminate (including have a disproportionate effect of exclusion) against disabled and elderly households in violation of fair housing laws.

Advertising should not have a discouraging effect on eligible applicants. As such, local residency preferences must not be advertised as they may discourage non-local potential applicants.

(*April 9, 2008 changes: (1) Inserted new fifth enumerated paragraph; (2) addition of "and applicant households with children attending the locality's schools in eighth paragraph).*

Avoiding Potential Discriminatory Effects

The local selection preferences must not disproportionately delay or otherwise deny admission of non-local residents that are protected under state and federal civil rights laws. The AFHMP should demonstrate what efforts will be taken to prevent a disparate impact or discriminatory effect. For example, the community may move minority applicants into the local selection pool to ensure it reflects the racial/ethnic balance of the HUD defined Metropolitan Statistical Area as described below.[5] However, such a protective measure may not be sufficient as it is race/ethnicity specific; the AFHMP must address other classes of persons protected under fair housing laws who may be negatively affected by the local preference.

To avoid discriminatory effects in violation of applicable fair housing laws, the following procedure should be followed unless an alternative method for avoiding disparate impact (such as lowering the original percentage for local preference as needed to reflect demographic statistics of the MSA) is approved by the Subsidizing Agency. If the project receives HUD financing, HUD standards must be followed.

A lottery for projects including a local preference should have two applicant pools: a local preference pool and an open pool. After the application deadline has passed, the Developer should determine the number of local resident minority households there are in the municipality and the percentage of minorities in the local preference pool. If the percentage of minority local resident households in the local preference pool is less than the percentage of minorities in the surrounding HUD-defined area, the Developer should make the following adjustments to the local preference pool:

[5] Note: This protective measure may not be dispositive with respect to discriminatory effects. For example, the non-local applicant pool may contain a disproportionately large percentage of minorities, and therefore adjusting the local preference pool to reflect demographics of the regional area may not sufficiently address the discriminatory effect that the local preference has on minority applicants. Therefore, characteristics of the non-local applicant pool should continually be evaluated.

- The Developer should hold a preliminary lottery comprised of all minority applicants who did not qualify for the local preference pool, and rank the applicants in order of drawing.

- Minority applicants should then be added to the local preference pool in order of their rankings until the percentage of minority applicants in the local preference pool is equal to the percentage of minorities in the surrounding HUD-defined area.

- Applicants should be entered into all pools for which they qualify. For example, a local resident should be included in both pools.

- Minorities should be identified in accordance with the classifications established by HUD and the U.S. Census Bureau, which are the racial classifications: Black or African American; Asian; Native American or Alaska Native; Native Hawaiian or Pacific Islander; or other (not White); and the ethnic classification Hispanic or Latino.

D. Household Size/Larger Households Preference

General
Household size should be appropriate for the number of bedrooms in the home. It is appropriate to set a minimum. A maximum household size for the units may be established provided that:

- Maximum allowable household size may not be more restrictive than the State Sanitary Code or applicable local bylaws, and may not violate state and federal civil rights laws.

- Maximum allowable household size may not be more restrictive than the Large Household Preference established below.

(April 8, 2008 change: deleted first sentence of paragraph which previously stated "…for example, it may be appropriate for two bedroom homes to set a minimum household size of two persons.").

Larger Household Preference
Within an applicant pool first preference shall be given to households requiring the total number of bedrooms in the unit based on the following criteria:

a. There is at least one occupant per bedroom.[6]

b. A husband and wife, or those in a similar living arrangement, shall be required to share a bedroom. Other household members may share but shall not be required to share a bedroom.

c. A person described in the first sentence of (b) shall not be required to share a bedroom if a consequence of sharing would be a severe adverse impact on his or her mental or physical health and the lottery agent receives reliable medical documentation as to such impact of sharing.

[6] Disabled households must not be excluded from a preference for a larger unit based on household size if such larger unit is needed as a reasonable accommodation.

Within an applicant pool second preference shall be given to households requiring the number of bedrooms in the unit minus one, based on the above criteria. Third preference shall be given to households requiring the number of bedrooms in the unit minus, two, based on the above criteria.

A "household" shall mean two or more persons who will live regularly in the unit as their principal residence and who are related by blood, marriage, law or who have otherwise evidenced a stable inter-dependent relationship, or an individual.

Lottery drawings shall result in each applicant being given a ranking among other applicants with households receiving preference for units based on the above criteria. Household size shall not exceed State Sanitary Code requirements for occupancy of a unit (See 105 CMR 400).[7]

E. Lotteries

The Lottery Application
Resident selection must generally be based on a lottery, although in some cases it may be based on another fair and equitable procedure approved by the Subsidizing Agency.[8] A lottery procedure is preferred over a "first-come, first-serve procedure," as the latter procedure may disadvantage non-local applicants.

The application period should be at least 60 days. To ensure the fairness of the application process, applicants should not be required to deliver application materials and instead should be permitted to mail them.

The lottery application must address a household's:

- income
- assets
- size and composition
- minority status (optional disclosure by the household)
- eligibility as a first-time buyer (for ownership units)
- eligibility for local preference

The lottery administrator shall request verification (e.g., three prior year tax returns with the W2 form; 5 most recent pay stubs for all members of the household who are working, three most recent bank statements and other materials necessary to verify income or assets).

Applicants cannot be required to use a specific lender for their pre-approval letter or their mortgage.

Only applicants who meet qualification requirements should be included in the lottery.

Lottery Procedure
Once all required information has been received, qualified applicants should be assigned a registration number. **Only applicants who meet the eligibility requirements shall be**

[7] Note, however, that fair housing exceptions may apply: see HUD Fair Housing Enforcement—Occupancy Standard; Notice of Statement of Policy, Docket No. FR-4405-01 (1998).

[8] In the case of project based Section 8 properties where resident selection is to be performed by the housing authority pursuant to a Section 8 waiting list, a lottery procedure is not required.

entered into a lottery. The lottery shall be conducted after any appeals related to the project have been completed and all permits or approvals related to the project have received final action.

Ballots with the registration number for applicant households are placed in all lottery pools for which they qualify. The ballots are randomly drawn and listed in the order drawn, by pool. If a project has units with different numbers of bedrooms, units are then awarded (largest units first) by proceeding down the list to the first household on the list that is of appropriate size for the largest unit available according to the appropriate-unit-size criteria established for the lottery. Once all larger units have been assigned to appropriately sized households in this manner, the lottery administrator returns to the top of the list and selects appropriately sized households for smaller units. This process continues until all available units have been assigned to appropriately sized applicant households.

If the project includes units accessible or adaptable for occupancy by disabled persons, first preference (regardless of applicant pool) for those units shall be given to such disabled persons, including single person households, in conformity with state and federal civil rights laws.

The lottery administrator should retain a list of households who are not awarded a unit, in the order that they were drawn. If any of the initial renters/buyers do not rent/purchase a unit, the unit shall be offered to the highest ranked household on that retained list. This list may generally be retained and used to fill units for up to one year. However, other factors such as the number of households remaining on the list, the likelihood of the continuing eligibility of such households, and the demographic diversity of such households may inform the retention time of the list, subject to the approval of the Subsidizing Agency.

After the initial lottery, waiting lists should be analyzed, maintained, and updated (through additional marketing) so that they remain consistent with the objectives of the housing program and are adequately representative of the racial, ethnic, and other characteristics of potential applicants in the housing market region.

(April 8, 2008 change to the third paragraph: addition of "(regardless of applicant pool)").

<u>Lottery Example</u>
This theoretical lottery has an OPEN pool that includes all applicants and a LOCAL PREFERENCE pool with only applicants from the local area.

- Total applicants in lottery: 100
- Total minority applicants: 20
- The community in which the lottery takes place falls within the HUD Boston Metropolitan Statistical Area which has a minority population of 20.7%.

1. Determine the number of applicants who claim a LOCAL preference according to approved criteria.

2. Determine the number of minority applicants in the LOCAL preference pool.

3. Determine the percentage of minority applicants in the LOCAL preference pool.

Total Applicants in Local Preference Pool	Total Minority Applicants in Local Preference Pool	% Minority Applicants in Local Preference Pool
60	10	16.7%

Since the percentage of minority applicants in the LOCAL preference pool is below the percentage of minority residents in the HUD defined statistical area (16.7% as opposed to 20.7%), a preliminary lottery is required.

4. The 10 minority applicants who do not have LOCAL preference are entered into a preliminary drawing and assigned a rank based on the order of their draw. Minority applicants are added to the LOCAL preference pool in order of their rank until the LOCAL preference pool has at least as great a percentage of minority applicants as the larger statistical area. In this example, 4 applicants will be added to the LOCAL preference pool to bring the percentage of minority applicants up to 21.8%.

Applicants in Supplemented Local Preference Pool	Total Minority Applicants in Supplemented Local Preference Pool	% Minority Applicants in Supplemented Local Preference Pool
64	14	21.8%

5. Draw all ballots from the adjusted LOCAL pool and assign rankings to each household. Preference for appropriately sized households will still apply and all efforts should be made to match the size of the affordable units to the legitimate need for bedrooms of each household.

6. Once all units for LOCAL residents have been allocated, the OPEN pool should proceed in a similar manner. All LOCAL residents should have ballots in both pools, and all minority applicants that were put in the LOCAL pool should remain in the OPEN pool as well.

F. Homeownership

1. Household Eligibility

A Subsidizing Agency housing program may establish eligibility requirements for homebuyers. In the absence of such provisions, the following requirements shall apply.

In addition to meeting the requirements for qualifying a Project or dwelling unit for the SHI (see Section II.A), the household shall not have owned a home within three years preceding the application, with the exception of:

a. displaced homemakers, where the displaced homemaker (an adult who has not worked full-time, full-year in the labor force for a number of years but has, during such years, worked primarily without remuneration to care for the home and family), while a

homemaker, owned a home with his or her partner or resided in a home owned by the partner;

b. single parents, where the individual owned a home with his or her partner or resided in a home owned by the partner and is a single parent (is unmarried or legally separated from a spouse and either has 1 or more children of whom the individual has custody or joint custody, or is pregnant);

c. households where at least one household member is 55 or over;

d. households that owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations; and
e. households that owned a property that was not in compliance with State, local or model building codes and that cannot be brought into compliance for less than the cost of constructing a permanent structure.

Individuals who have a financial interest in the development and their families shall not be eligible.

2. Final Qualification and Closing

Once the lottery has been completed, applicants selected to purchase units must be given a reasonable pre-specified time period in which they must secure financing. The Developer should invite the lottery winners to a loan application workshop. The Developer should make prior arrangements with local financial institutions with respect to financing qualified purchasers. Often such institutions will give preliminary approvals of loans, which make the remainder of the process more efficient for all parties.

Before a Purchase and Sale Agreement is signed, the lottery agent should submit income and asset documentation of the applicant to the Subsidizing Agency (to DHCD and the municipality in the case of a LAU). Income verification should include tax returns and W-2s from the past three years, five most recent pay stubs, three months recent bank statements and 401 K reports, reliable documentation as to other sources of income and assets. The Subsidizing Agency (to DHCD and the municipality in the case of a LAU) will then verify that the household's annual income does not exceed 80% of the area median income, or such lower income limit as may have been established for the particular project. The Subsidizing Agency (to DHCD and the municipality in the case of a LAU) also will verify that household assets do not exceed the maximum allowed. Closing of the sale will also be contingent on the Subsidizing Agency's (to DHCD and the municipality in the case of a LAU) approval of the buyer's financing.

Non-household members should not be permitted as co-signers of the mortgage.

3. Resales

AFHMP requirements apply to the housing for its duration. The AFHMP must include a plan, satisfactory to the Subsidizing Agency (to DHCD and the municipality in the case of a LAU), to address AFHMP requirements upon resale. The proposal must, at a minimum, require that units for re-sale to eligible purchasers be listed with CHAPA and MAHA's homeownership lottery sites as described above and establish minimum public advertising requirements. The proposal

cannot impose the AFHMP requirements upon a homeowner other than requiring compliance with requirements of a Use Restriction, reasonable public advertising, and listing with CHAPA and MAHA.

(April 8, 2008 changes: modified second and third sentences to include listing with the MAHA website).

A "ready-buyer" list of eligible buyers maintained by the municipality or other local entity is encouraged. This list may be created through local, regional, and statewide lists and resources. As stated above, the list should continually be analyzed, maintained, and updated (through additional marketing) so that it remains consistent with the objectives of the housing program and is adequately representative of the racial, ethnic, and other characteristics of potential applicants in the housing market region.

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