Town of Walpole

Housing Production Plan
2013 Update

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Introduction

This Housing Production Plan [HPP] for the Town of Walpole is an update of the Town's 2008 Planned Production Plan for Affordable Housing. This new plan updates the statistical data, as well as the goals and implementation strategies from the 2008 plan. It is intended to comply with the most recent (May, 2013) Massachusetts Department of Housing and Community Development (DHCD) guidelines for producing the HPP.

As stated in the DHCD guidelines:

> A Housing Production Plan (HPP) in 760 CMR 56.03(4) is a proactive strategy for planning and developing affordable housing. It should be developed with opportunities for community residents to become informed of the planning process and the plan, and to provide input. The HPP will assist communities to plan for low and moderate income residents by providing a diverse housing supply.

The plan should provide a strategy by which affordable housing needs can be met in a manner consistent with MGL Chapter 40B regulations. It should also result in producing affordable housing units in accordance with the plan.

Municipalities that adopt a proactive approach by preparing a HPP and then executing its implementation strategies by producing affordable housing are more likely to achieve both their affordable housing and community development goals. One incentive for municipalities to prepare a HPP and produce affordable housing is that, for those municipalities that are under the 10% minimum requirement for affordable housing units on their Subsidized Housing Inventory (SHI), making steady progress on their goals (that is, increasing the number of affordable units by at least 0.5% per year) provides more control over Chapter 40B comprehensive permit applications. By implementing an approved plan,

the Town of Walpole will retain more control over local housing development, enabling it to better maintain its community character and to most adequately prepare to handle growth.

Executive Summary

This Housing Production Plan (HPP) for the Town of Walpole, prepared in accordance with 760 CMR 56.03(4), is an update of the Town's 2008 Planned Production Plan for Affordable Housing. The updated Plan is divided into three sections: (1) Comprehensive Housing Needs Assessment; (2) Affordable Housing Goals; and (3) Implementation Strategies:

Comprehensive Housing Needs Assessment

- An analysis of the Town's existing and projected demographics:
  The data indicates an increase in the senior citizen and young adult populations and a decrease in the middle-aged and children populations.
- An inventory of the Town's existing housing stock:
  The existing housing stock is primarily large, single-family units.

Affordable Housing Goals

This plan sets forth goals for the period of the plan that address the findings of the Comprehensive Housing Needs Assessment.

1. Create affordable units that are compatible in size, scale and architecture with the prevailing character of Walpole through a diverse set of strategies.
2. Encourage single-family housing development to include affordable units.
3. Increase the number of affordable rental and ownership units for seniors.
4. Increase the number of homeownership units for first time home buyers.
5. Increase the supply of affordable units for other special needs populations such as veterans and the disabled.
6. Identify public and privately owned property that can support affordable housing development.
7. Encourage new housing in areas close to services and amenities, especially downtown and East Walpole.

Implementation Strategies

This plan proposes methods and techniques to implement the goals set forth in the Affordable Housing Goals section:

- Suggested zoning changes
- Public housing opportunities
- Potential incentives for developers to produce affordable housing
- Establish numerical targets to be achieved with above strategies

Upon approval by the Massachusetts Department of Housing and Community Development, Walpole may begin implementation of the plan. Upon achieving production of affordable housing units in accordance with the HPP, the Town will be eligible to request certification of its HPP.

Certification will provide the Town the option of denying a Chapter 40B comprehensive permit application. Certification will be valid for one year if the Town achieves an increase in the number of units in its Subsidized Housing Inventory of .5% in one year, or it will be valid for two years if it achieves an increase of 1.0%.

The following table (Table 26 in the report) indicates the pace of developing affordable housing units needed in order to attain an increase of .5% per year:

Table 26: Pace Needed for Affordable Housing Production

Year	Projected Housing Stock	Projected New FMV Units	New Affordable Units
2013	8973	38	45
2014	9056	38	45
2015	9139	38	46
2016	9223	38	46
2017	9307	38	47
2018	9392	38	47

Source: Existing housing stock plus continued trend of 38 building permits per year.

Section I: Comprehensive Housing Needs Assessment

A. Demographic Profile

Population

Walpole's total population as of the 2010 Census was 24,070 residents. The age distribution of the population indicates a traditional family-oriented community with the most populous age cohorts including ranges from 40 to 54 years of age and 5 to 19 years of age (See Table 1). Conversely, the least populous age cohorts in Walpole are traditional non-family-oriented ages including ranges from 20 to 34 years of age and ages over 65. Indeed, 72.8% of Walpole's households are families. The dominance of the traditional family unit as housing occupants in the 20th and 21st centuries has led to a demand for large housing units with multiple bedrooms, often situated on large parcels of land and commonly occupied by owners, not renters.

Table 1: Walpole Population Characteristics

Subject	Number	Percent
Total Population	24070	100
Under 5 years	1333	5.5
5 to 9 years	1762	7.3
10 to 14 years	1851	7.7
15 to 19 years	1561	6.5
20 to 24 years	1079	4.5
25 to 29 years	1010	4.2
30 to 34 years	1125	4.7
35 to 39 years	1495	6.2
40 to 44 years	1972	8.2
45 to 49 years	2199	9.1
50 to 54 years	2056	8.5
55 to 59 years	1667	6.9
60 to 64 years	1390	5.8
65 to 69 years	950	3.9
70 to 74 years	743	3.1
75 to 79 years	679	2.8
80 to 84 years	578	2.4
85 years & over	620	2.6

Source: U.S. Census, 2010

Population growth has been relatively stable since 1970 (See Table 2). After consistent and modest growth through the 1980s, Walpole experienced a larger growth period in the 1990s with a population increase of nearly 13%.

The population grew by an additional 5.2% between 2000 and 2010. This is more consistent with traditional growth patterns. Walpole, along with neighboring Norwood, is a population center in the

region including Walpole and its seven abutting municipalities (the "Region"). Of the eight communities in the Region, Walpole is more populous than all but Norwood (See Table 3). Together, the two municipalities comprise over 40% of the Region's population.

Table 2: Historic Population						
1950	**1960**	**1970**	**1980**	**1990**	**2000**	**2010**
9,109	14,068	18,149	18,859	20,212	22,824	24,070

Source: U.S. Census, 1950-2010

Table 3: Regional Population Characteristics	
Town	**Population**
Dover	5,589
Foxborough	16,865
Medfield	12,024
Norfolk	11,227
Norwood	28,602
Sharon	17,612
Walpole	24,070
Westwood	14,618

Source: U.S. Census, 2010

Income

Walpole's income per capita as of the 2010 Census was $43,983 per year. Median household and family income distributions indicate that the majority of residents are middle class and the majority of the rest are upper middle class (See Table 4). 49.10% of Walpole households and 51.97% of Walpole families earn between $50,000 and $149,999 per year and an additional 25.06% of households and 32.08% of families earn over $150,000. Just 16.28% of households and 7.47 percent of families earn under $35,000. These economic indicators are consistent with the population's composition of primarily traditional family units and support the historical local demand for large, owner-occupied housing units.

Table 4: Walpole Income Characteristics					
Income in 2010 (2011 dollars)	**Number**	**Percent**			
Households	**8626**	**100**	**Families**	**6223**	**100**
Less than $10,000	247	2.9	Less than $10,000	120	1.9
$10,000 to $14,999	167	1.9	$10,000 to $14,999	30	0.5
$15,000 to $24,999	552	6.4	$15,000 to $24,999	139	2.3
$25,000 to $34,999	438	5.1	$25,000 to $34,999	176	2.8
$35,000 to $49,999	825	9.6	$35,000 to $49,999	528	8.5
$50,000 to $74,999	1344	15.6	$50,000 to $74,999	924	14.9
$75,000 to $99,999	1134	13.1	$75,000 to $99,999	915	14.7
$100,000 to $149,999	1757	20.4	$100,000 to $149,999	1395	22.4
$150,000 to $199,999	1012	11.7	$150,000 to $199,999	904	14.5
$200,000 or more	1150	13.3	$200,000 or more	1092	17.6
Median household income	$90,763		Median family income	$109,035	

Source: U.S. Census, 2010

While Walpole's median family income of $109,035 per year is well above the Massachusetts average of $80,425, it is much lower than the average median family income of municipalities within the Region (See Table 5). Of the eight communities in the Region, Walpole's median family income is the third lowest.

Table 5: Regional Income Characteristics				
	Median Family Income		**Median Household Income**	
	2000	**2010**	**2000**	**2010**
Dover	157,168	200,735	141,818	186,646
Foxborough	78,811	108.209	64,323	92,370
Medfield	108,926	139,247	97,748	128,446
Norfolk	92,001	132,250	86,153	118,809
Norwood	70,164	95,397	58,421	73,838
Sharon	99,015	142,463	89,256	121,265
Walpole	**84,458**	**109,035**	**74,757**	**90,763**
Westwood	103,242	151,976	87,394	120,078
Massachusetts	61,664	80,425	50,502	65,981

Source: U.S. Census, 2000 & 2010
2007-2011 American Community Survey 5-Year Estimates

Despite wide variation in income characteristics among municipalities within the Region, the provisions of Massachusetts General Laws Chapter 40B require the calculation of a standard median income for each municipality for the purpose of setting forth income limits for affordable housing occupants. The pertinent median income for Walpole is calculated by the U.S. Department of Housing and Urban Development (HUD) on a regional basis. HUD calculates the median income of the entire Boston Metropolitan Statistical Area (MSA) and applies the result to every member municipality for the purposes of Chapter 40B. The median income for the MSA in 2013 is $94,400. HUD then adjusts that median income by the number of people occupying an affordable housing unit and divides the incomes into categories to determine affordable housing eligibility (See Table 6).

Table 6: 2013 HUD Income Limits for Housing Affordability, Boston Metropolitan Statistical Area			
Number of People in Household	Household Income Classification (Dollars)		
	30% of Median	**Very Low Income**	**Low Income**
1	19,850	33,050	47,150
2	22,650	37,800	53,900
3	25,500	42,500	60,650
4	28,300	47,200	67,350
5	30,600	51,000	72,750
6	32,850	54,800	78,150
7	35,100	58,550	83,550
8	37,400	62,350	88,950

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

B. Growth Projections

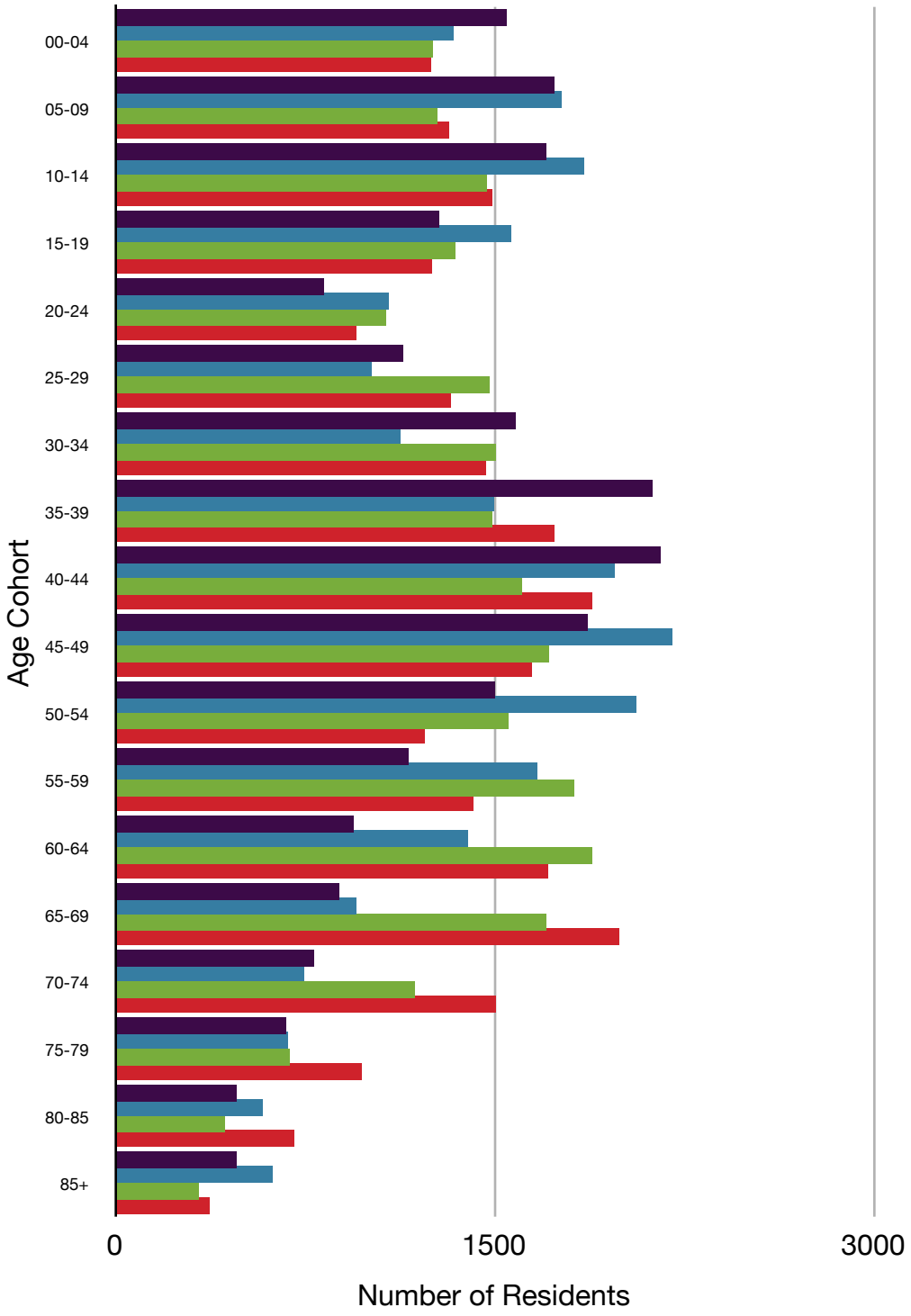
Age Cohorts

The Metropolitan Area Planning Council (MAPC) projects Walpole's population to remain stable for the foreseeable future, with a projected population of 24,172 by 2030 - an increase of only .04% over 20 years (See Table 7). This insignificant increase represents substantially slower growth than the 5.46% actual population increase in Walpole from 2000-2010. After a population increase of almost 13% from 1990-2000, the MAPC projections indicate a slow return to normal population trends of the 1900's. Nonetheless, while the MAPC projections indicate an insignificant population increase, they indicate a significant shift in population by age cohort with a trend away from the traditional family-oriented cohorts and towards an equilibrium with increased populations of young adults and senior citizens. For example, the 25-34 age cohort population is projected to increase by 40%, from 2135 to 2979 between 2010 and 2020. During the same period, the 40-54 age cohort population is projected to decrease by 22% from 6227 to 4868. The projections also indicate a large population increase in the senior citizen population and a decrease in the population of children. The shifts in population distribution by age cohort projected by MAPC suggest a change in future housing demand in Walpole away from spacious family-oriented housing units and towards smaller, more affordable non-family oriented units that offer amenities such as proximity to public transit and locations in pedestrian-friendly neighborhoods.

Table 7: Local Population Projections By Age Cohort				
Age Group	**2000***	**2010****	**2020**	**2030**
00-04	1543	1333	1253	1245
05-09	1732	1762	1272	1318
10-14	1702	1851	1467	1487
15-19	1279	1561	1340	1250
20-24	822	1079	1069	951
25-29	1135	1010	1476	1323
30-34	1579	1125	1503	1464
35-39	2122	1495	1488	1732
40-44	2155	1972	1605	1883
45-49	1865	2199	1713	1643
50-54	1499	2056	1550	1221
55-59	1157	1667	1813	1412
60-64	941	1390	1883	1708
65-69	882	950	1700	1988
70-74	784	743	1183	1502
75-79	672	679	686	971
80-85	478	578	430	706
85+	477	620	326	368
Total	**22,824**	**24,070**	**23,757**	**24,172**

Source: *U.S. Census, 2000 **U.S. Census, 2010, MAPC

Figure 1: Historic and Projected Age Distribution for Walpole



Source: U.S. Census, 2000, U.S. Census 2010, MAPC

Regional Growth

Walpole's family-oriented demographic composition is not unique within the Region. In fact, the population of people in their twenties, traditionally a non-family oriented age group, is the lowest of any group in the Region under the age of 65 (See Table 8). Furthermore, regional growth projections indicate the same two trends as local growth projections: (1) a move towards equilibrium with a decrease in the family-oriented age group population and (2) an increase in the senior citizen population and young adult population.

Table 8: Population Projections By Age Cohort

	Walpole			Region (including Walpole)		
Age	**2010****	**2020**	**2030**	**2010****	**2020**	**2030**
00-24	7586	6401	6251	40997	35919	35848
25-39	3630	4467	4519	19513	21896	22348
40-64	9284	8564	7867	51262	50517	47462
65+	3570	4325	5535	18835	23628	30604
Total	24,070	23,755	24,172	130,607	131,960	136,262

Source: **U.S. Census, 2010, MAPC

Racial Demographics

Walpole is a homogenous municipality with nearly ninety percent of its residents being Caucasian (See Table 9). However, during the past two decades the minority population has slowly and steadily increased from 4.5% in 1990 to 10.1% in 2010. In particular, the Asian population has increased by 282% since 2000 from 257 to 725. While Walpole's total population remains predominantly Caucasian, it is important to plan for the slowly rising minority population and the diversity it will bring to the local housing market. It should also be noted that the figures in Table 9 include Hispanics of all races, which rose from 461 in 2000 to 651 in 2010, a 41.2% increase.

Table 9: Local Racial Demographics				
	2000		2010	
	Number	Percentage	Number	Percentage
White (non Hispanic Origin)	21,777	95.4	22,293	92.6
African American	363	15	604	2.5
American Indian and Alaska Native	24	0.1	30	0.1
Asian	257	1.1	725	3.0
Native Hawaiian and Other Pacific Islander	2	0.008	1	0.004
Two or More Races	145	0.6	235	0.97
	256	1.1	182	0.7

Source: U.S. Census, 2000, U.S. Census, 2010

C. Existing Housing Stock

Types of Housing

Walpole's population is housed in a total of 8,973 housing units, as estimated by the American Community Survey. The substantial majority of those units, 68.9% are detached single-family homes - another indicator of Walpole's traditional family character (See Table 10). The most abundant form of multi-family housing consists of large complexes of twenty or more units, albeit nearly half of the 646 units in 20+ unit complexes are part of one large development called "The Preserve Apartments" on Route 1.

Table 10: Types of Housing Units in 2010				
	Walpole		Massachusetts	
Unit Type	**Number**	**Percentage**	**Number**	**Percentage**
Single-Family, detached	6179	68.9	1,467,290	52.4
Single-Family, Attached	497	5.5	137,591	4.9
2 units	394	4.4	295,555	10.6
3 or 4 units	381	4.2	305,293	10.9
5 to 9 units	490	5.5	169,877	6.1
10 to 19 units	308	3.4	120,421	4.3
20 or more units	646	7.2	278,777	10.0
Mobile home	78	0.9	24,072	0.9
Boat, RV, van, etc.	0	--	481	0.0
Total	8973*	100.0	2,799,357	100.0

Source: 2007-2011 American Community Survey 5-Year Estimates

*The number differs from that shown in the 2010 Census due to a different methodology.

Age of Housing

Walpole has implemented new housing units at a fairly consistent rate since 1950. In each decade, 946 to 1318 new units were constructed, with peak growth periods in the 1970s and 1980s (See Table 11 and Figure 2). Walpole's housing growth since 2000 is illustrated by the fact that 12% of its housing units were built between 2000 and 2010 compared to 6.7% of the units statewide.

Table 11: Age of Housing Units in 2010

	Walpole		Massachusetts	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or later	485	5.4	72,286	2.6
2000 to 2004	593	6.6	114,717	4.1
1990 to 1999	1040	11.6	205,059	7.3
1980 to 1989	1288	14.4	303,375	10.8
1970 to 1979	1318	14.7	327,405	11.7
1960 to 1969	946	10.5	291,910	10.4
1950 to 1959	1203	13.4	321,688	11.5
1940 to 1949	498	5.5	170,835	6.1
1939 or earlier	1602	17.9	992,082	35.4
Total	8973	100.0	2,799,357	100.0

Source: 2007-2011 American Community Survey 5-Year Estimates

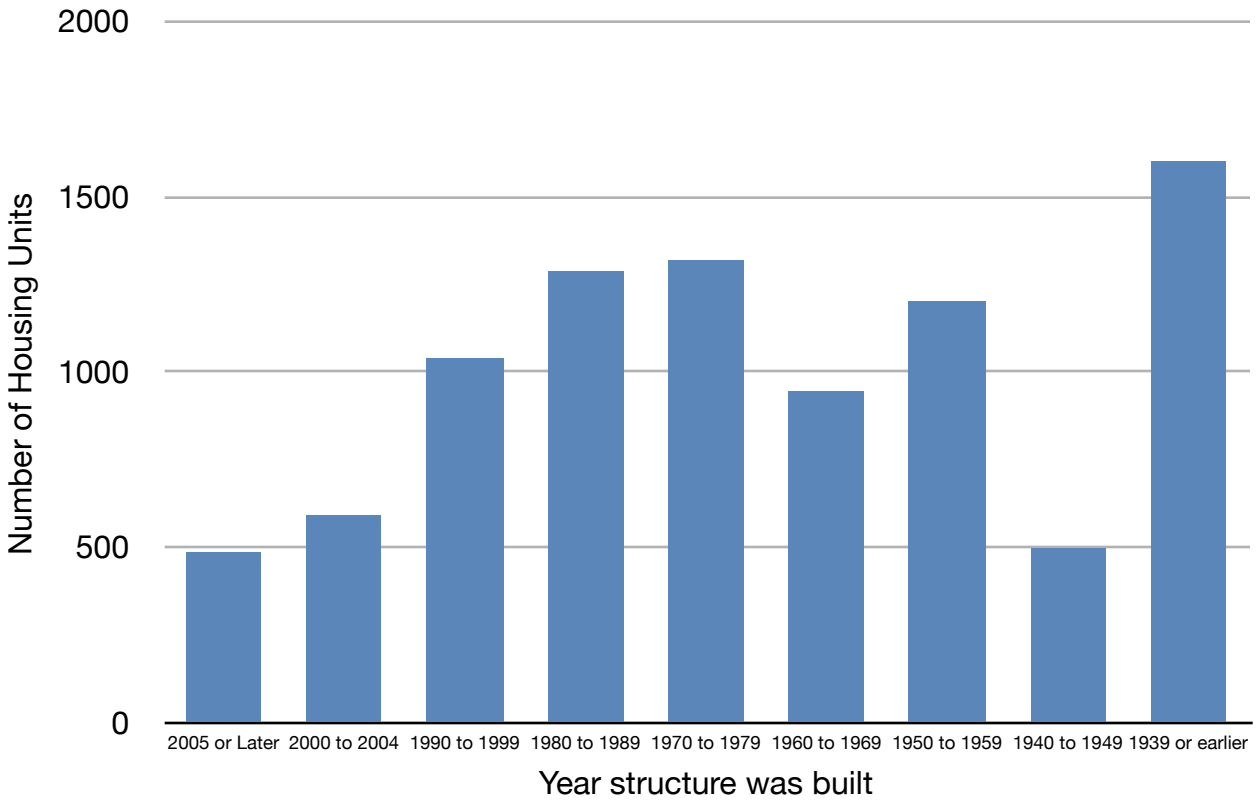
Walpole residents are somewhat less mobile than the state as a whole. While 43.6% of residents have moved into their current home since 2000, 55.1% of state residents did so. This may be due to the large number of higher education institutions in the state which results in significant turnover (See Table 12).

Table 12: Year Householder Moved Into Unit

	Walpole		Massachusetts	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
Moved in 2005 or later	2274	26.4	916,131	36.3
Moved in 2000 to 2004	1485	17.2	475,075	18.8
Moved in 1990 to 1999	2258	26.2	514,401	20.4
Moved in 1980 to 1989	1023	11.9	256,972	10.2
Moved in 1970 to 1979	702	8.1	173,957	6.9
Moved in 1969 or earlier	884	10.2	185,873	7.4

Source: 2007-2011 American Community Survey 5-Year Estimates

Figure 2: Age of Housing Stock in Walpole



Source: 2007-2011, American Community Survey 5-Year Estimates

Household Size

The average household size in Walpole is larger than the state's, at 2.68 compared to 2.36 (See Table 13). Consequently, Walpole housing units are larger than Massachusetts' as a whole. The percentage of homes with 8 or more rooms in Walpole is nearly double the

Table 13: Average Household Size

Average Household Size	Walpole	Massachusetts
Overall	2.68	2.34
Owner-occupied Units	2.84	2.67
Renter-occupied Units	1.83	2.16

Source: 2007-2011 American Community Survey 5-Year Estimates

Table 14: Number of Rooms				
	Walpole		Massachusetts	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
1 room	186	2.1	61,535	2.2
2 rooms	122	1.4	85,530	3.1
3 rooms	486	5.4	278,036	9.9
4 rooms	767	8.5	436,188	15.6
5 rooms	1074	12.0	517,121	18.5
6 rooms	1593	17.8	500,373	17.9
7 rooms	1279	14.3	345,842	12.4
8 rooms	1563	17.4	259,370	9.3
9 rooms or more	1903	21.2	315,262	11.3
Total	8973	100.0	2,799,357	100.0

Source: 2007-2011 American Community Survey 5-Year Estimates

state's percentage, while the percentage with 4 or fewer rooms is barely half that of the state (See Table 14). The vast majority of housing units in Walpole contain multiple bedrooms and most of those units have three or more bedrooms. 68.0% of housing units contain three or more bedrooms while just 10.1% are studios or one bedroom. There are over three times as many large housing units of 5 or more bedrooms than studio units.

Table 15: Local Housing Occupancy Status				
	2000		2010	
	Number	**Percentage**	**Number**	**Percentage**
Total Housing Units	8,229	100	9040**	100
Vacant Units	169	2.1	310	3.4
Occupied Units	8,060	97.9	8730	96.6
Owner-Occupied Units	6,860	85.1*	7183	82.3*
Renter-Occupied Units	1,200	14.9*	1547	17.7*

* Percentage of *occupied* housing units (does not include vacant units)
Source: U.S.Census, 2000, U.S. Census, 2010
** Does not match ACS total due to different methodologies.

Housing Occupancy

Walpole's dominant form of housing occupancy is ownership. Owner-occupied units account for 82.3% of Walpole's total housing units (See Table 15). Only 12.7% of units are rental units. The housing units supply adequate housing for large families. The average household size of owner-occupied housing units in Walpole is 2.84 persons.

Housing occupancy statistics demonstrate a strong demand for housing. Despite the fact that Walpole's total population has remained fairly stable for several decades, 43.6% of residents moved into their current housing unit since 2000 and the overall vacancy rate is under 1%. While Walpole's householders have lived in their current housing unit for longer periods of time than the average Massachusetts householder, the comparison is likely a reflection of the dominance of owner-occupied units in Walpole's housing market.

Current Development Trends

Walpole's strong demand for new housing is matched by a continuous supply of newly constructed units. In the last five years, Walpole significantly outpaced the other municipalities in the Region by issuing approximately 38 building permits per year. Local permit issuance was consistent in the last five years with a low of 34 permits issued in 2008 and a high of 47 in 2009 (See Tables 16 and 17).

Table 16: Walpole Building Permits

	2008		2009		2010		2011		2012	
	Buildings	**Units**	**Buildings**	**Units**	**Buildings**	**Units**	**Buildings**	**Units**	**Buildings**	**Units**
Single Family	34	34	46	46	38	38	40	40	34	34
Two Family	1	2	1	2	1	2				
3-4 Family	1	3								
Total	36	39	47	48	38	40	40	40	34	34

Source: U.S. Census, Annual New Privately-Owned Residential Building Permits 2008-2012

Building permits in the last five years indicate a continued trend of single family homes as the dominant type of housing. Out of 196 total building permits issued since 2008, 192 permits were for single family homes. This trend is consistent with regional development trends. The Towns of Medfield, Sharon, Foxboro, and Dover have issued zero multi-family building permits in the last four years while Norwood issued permits for two multi-family buildings and Westwood issued a permit for one multi-family building.

Table 17: Regional Building Permits										
	2008		2009		2010		2011		2012	
	Buildings	Units	Buildings	Units	Buildings	Units	Buildings	Units	Buildings	Units
Dover										
Single Family	13	13	7	7	20	20	14	14	12	12
Multi-Family										
Total	13	13	7	7	20	20	14	14	12	12
Foxborough										
Single Family	17	17	24	24	21	21	24	24	38	38
Multi-Family	10	256								
Total	27	273	24	24	21	21	24	24	38	38
Medfield										
Single Family	9	9	17	17	16	16	20	20	16	16
Multi-Family										
Total	9	9	17	17	16	16	20	20	16	16
Norfolk										
Single Family	10	10	21	21	39	39	29	29	40	40
Multi-Family										
Total	10	10	21	21	39	39	29	29	40	40
Norwood										
Single Family	8	8	6	6	10	10	6	6	5	5
Multi-Family	1	2	1	3			1	12		
Total	9	10	7	9	10	10	7	18	5	5
Sharon										
Single Family	5	5	12	12	17	17	19	19	32	32
Multi-Family	3	24								
Total	8	5	12	12	17	17	19	19	32	32
Westwood										
Single Family	13	13	11	11	12	12	9	9	12	12
Multi-Family					1	2				
Total	13	13	11	11	13	14	9	9	12	12

Source: U.S. Census, Annual New Privately-Owned Residential Building Permits 2008-2012

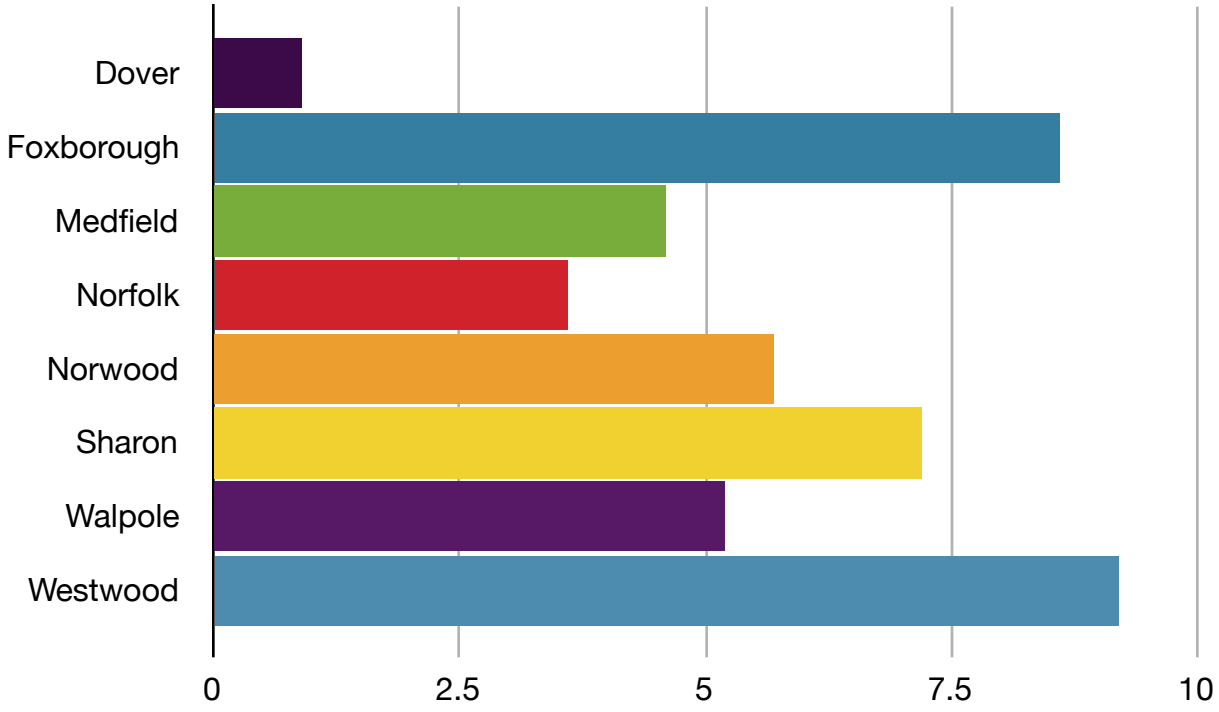
Affordable Housing Stock - 40B

Massachusetts General Laws Chapter 40B provides a statutory incentive for municipalities to maintain an adequate supply of affordable housing. Under the statute, municipalities whose stock of affordable housing consists of less than 10% of the municipality's total housing stock have diminished power to regulate proposed housing developments. If at least 25% of units in a proposed housing development qualify as affordable under the statute, then the developer may apply for a comprehensive permit from the Zoning Board of Appeals that may request a waiver or variance from local zoning and other regulations. If the proposal is not approved locally then the developer may seek relief from the state's Housing Appeals Committee.

Walpole currently has 470 units of Subsidized Housing Inventory (SHI)-eligible housing according to the Chapter 40B Subsidized Housing Inventory published by the Massachusetts Department of Housing and Community Development (DHCD) on April 30, 2013. The 470 SHI-eligible housing units constitute 5.2% of Walpole's total housing inventory of 8,984 units (as calculated by DHCD). That number is similar to other municipalities in the Region, which all fall short of 10% (See Figure 3).

In order to meet the 10% affordable housing threshold set forth by Chapter 40B, Walpole requires a current stock of 898 subsidized units. If the previous five-year average of 38 new housing units per year continues for the next five years (190 total), at least 2 of those units per year (10 total) must be affordable to maintain the current SHI level of 5.2%. In order to reach the 10% goal in five years, an additional 485 affordable units must be built. This scenario creates a total housing stock of 9648 units and 965 affordable units. In light of the difficulty of achieving such a drastic increase in affordable units, 760 CMR 56.03(4)(c)(2) sets forth a more obtainable annual production goal to be implemented in accordance with a municipal HPP. This regulation and its associated goals are discussed further in Section III.

Figure 3: Percent of Affordable Housing in Surrounding Municipalities



Source: Prepared by authors based on MassGIS data.

Home Values and Rent Levels

Walpole's median owner-occupied housing unit value of $414,800 is indicative of its upper middle-class socioeconomic composition (See Table 18). 85.7% of all owner-occupied housing units are valued at over $300,000 and less than 5% are valued below $200,000 (See Table 19). However, the median value remains significantly more affordable than the $525,850 average median value of housing in municipalities within the Region.

Table 18: Median Housing Values

	Value (dollars)
Dover	917,100
Foxborough	391,900
Medfield	589,300
Norfolk	463,000
Norwood	385,400
Sharon	462,900
Walpole	**414,800**
Westwood	621,000

Source: 2007-2011 American Community Survey 5-Year Estimates

Table 19: Walpole and Regional Housing Values		
Housing Price (thousands of dollars)	**Walpole (%)**	**Region (%)**
Less than $50	1.0	0.8
$50 to $99	0.4	0.4
$100 to $149	0.5	0.8
$150 to $199	1.7	1.5
$200 to $299	10.5	8.0
$300 to $499	51.4	47.6
$500 to $999	29.7	35.1
$1,000+	4.6	5.9

Source: 2007-2011 American Community Survey 5-Year Estimates

For those who elect to rent, the median rental value in Walpole is $1239 per month per unit, slightly higher than the average median rental value in the Region of $1102 per month (See Table 20). Despite the dominance of owner-occupied housing in Walpole, the rental market is expensive. The median rental value in Walpole is $1239 per month per unit, representing the highest median rental value of any municipality in the Region, excepting Dover, which has too few rental units to produce a workable median value.

Table 20: Median Rent Values (dollars)			
	2000	**2010**	**Percent Change**
Dover	1339	2000+	-
Foxborough	801	1153	43.95
Medfield	756	933	23.41
Norfolk	752	817	8.64
Norwood	895	1170	30.73
Sharon	782	1216	55.50
Walpole	**820**	**1239**	**51.1**
Westwood	672	1183	76.04

Source: 2007-2011 American Community Survey 5-Year Estimates

D. Future Housing Needs

Supply-Demand Housing Gap

The median house value in Walpole is $414,800. Table 21, below, indicates an approximation of the income levels that would be needed to afford a house with that median value using a standard, fixed-rate 30-year mortgage under various assumptions of down payment and interest rates. A rule of thumb is that housing costs should not exceed

30% of household income. The federal Department of Housing and Urban Development (HUD) uses that benchmark in determining whether housing is affordable at various income levels.

With a median household income of $90,763, the median household could afford the median house as long as interest rates remain well below 6% and they are able to accumulate a sufficient down payment (See Table 21).

Table 21: Income Needed to Purchase Median Value House

Down Payment	Interest Rate	P&I[1]	PMI[2]	Total Monthly Payments	Income Needed[3]
20% ($82,960)	4%	$1584	$0	$1584	$63,297
	5%	$1781	$0	$1781	$71,169
	6%	$1990	$0	$1990	$79,520
15% ($62,220)	4%	$1683	$103	$1786	$71,369
	5%	$1893	$103	$1996	$79,760
	6%	$2114	$103	$2217	$88,591
10% ($41,480)	4%	$1782	$168	$1950	$77,922
	5%	$2004	$168	$2172	$86,793
	6%	$2238	$168	$2406	$96,143
5% ($20,740)	4%	$1881	$236	$2067	$82,597
	5%	$2115	$236	$2115	$84,516
	6%	$2363	$236	$2363	$94,425

[1]Principle and Interest

[2]Private Mortgage Insurance

[3]At 30% of Income

Source: Computed by authors.

However, medians can be deceiving and mask a problem that may exist within certain specific income and house price levels. A closer look reveals a different picture. The percentage of income that Walpole renters and homeowners with a mortgage currently need for housing costs is presented in Table 22 and Table 23. As can be seen, 46.4% of renters currently pay 30% or more of their income for rent (and 36.8% pay 35% or more). Among homeowners with a mortgage (the vast majority), 39.8% pay 30% or more (29.2% pay 35% or more). This indicates that large percentages of Walpole residents are paying more than what is considered affordable to meet their housing needs.

Table 22: Gross Rent as Percentage of Income			
Occupied Units Paying Rent[1]		**Number**	**Percentage**
Total		1441	
Less than 15%		271	18.8%
15 to 19.99%		115	8.0%
20 to 24.9%		163	11.3%
25 to 29.9%		223	15.5%
30 to 34.9%		138	9.6%
35% or more		531	36.8%

[1]Excluding units where it cannot be computed

Source: 2007-2011 American Community Survey, 5-year Estimates

Table 23: Selected Monthly Owner Costs for Housing as a Percentage of Income			
		Number	**Percentage**
Housing Units With a Mortgage		4975	
Less than 20%		1508	30.3%
20 to 24.9%		790	15.9%
25 to 29.9%		695	14.0%
30 to 34.9%		528	10.6%
35% or more		1454	29.2%
			100.0%
Housing Units Without a Mortgage		2061	
Less than 10%		536	26.0%
10 to 14.9%		423	20.5%
15 to 19.9%		369	17.9%
20 to 24.9%		216	10.5%
25 to 29.9%		88	4.3%
30 to 34.9%		112	5.4%
35% or more		317	15.4%
			100.0%

Source: 2007-2011 American Community Survey, 5-year Estimates

Furthermore, the availability of housing at two lower price ranges to the existing income levels of Walpole residents that could afford those prices presents a clearer picture. There are 120 houses available in the price range between $150,000 to $199,000, but there are an estimated 535 households in an income range that could afford those houses, leaving a gap of 415 houses (See Table 24). In the next range, there are 739 houses in the $200,000 to $299,000 price range and 1135 households in the price range that could afford them, producing a gap of 396 houses.

Of course, the gap is made up by primarily with rental units. At an annual income of $31,387, a household could afford rent of $785 per month (limiting it to 30% of income). Those with incomes of $41,849 can afford $1046 per month. There are 478 rental units with rents under $1000 per month. Those with incomes of $62,774 can afford $1569 per month. There are another 441 units with rents between $1000 and $1500.

Table 24: Supply-Demand Housing Gap

Housing Price Range ($000)	Number	Income Needed[1]	Number of Households[2]	Gap
$150-$199	120	$31,387 to $41,849	535	415
$200-$299	739	$41,849 to $62,774	1135	396

[1]Based on 10% down payment and 5% interest rate and including PMI

[2]Interpolated from American Community Survey, 2007-2011 ranges of $25,000 to $34,999 and $35,000 to $49,999

Source: Calculated by authors based on data from American Community Survey, 2007-2011

Market Trends affecting Future Demands

The existing supply of primarily single-family homes and current market trends such as building permits being issued primarily for more single family homes, indicate that future demand for smaller, more affordable multi-family units is likely to exceed supply. The Supply-Demand Housing Gap suggests that current market trends will need to be neutralized by an increased supply of rental units while projected demographic shifts suggest a future demand for units that are affordable to entry-level buyers and senior

citizens. As middle-aged and children populations decrease, there is a risk that the future demand for large, single-family homes will fall short of the supply and result in vacancies. Therefore, it is important to encourage developers to build more smaller, affordable units and fewer large, expensive units.

E. Developmental Constraints

Chapter 21E Sites

Massachusetts General Laws Chapter 21E sets forth regulations and incentives for municipalities, landowners and developers to remediate sites that are contaminated by oil or other hazardous materials. These sites are inventoried by the Massachusetts Department of Environmental Protection (DEP) and assessed according to their level of contamination and their owners' compliance with response requirements. The DEP database indicates that there were 161 reported spills in Walpole between April 28, 1992 and March 7, 2013. Most of those sites are classified in a status that poses no significant risk.

Eight 21E sites in Walpole are classified under certain tiers based on numerical scores that evaluate the threat imposed by their contamination (See Table 25). Some of these sites could be suitable for future redevelopment as affordable housing following remediation activities.

Contaminated sites posing a continuous significant risk are regulated as "Activity and Use Limitation" (AUL) sites by deed restrictions that limit land uses until satisfactory decontamination has been completed. The only site in Walpole with an active AUL is the Kendall Company site on Elm Street.

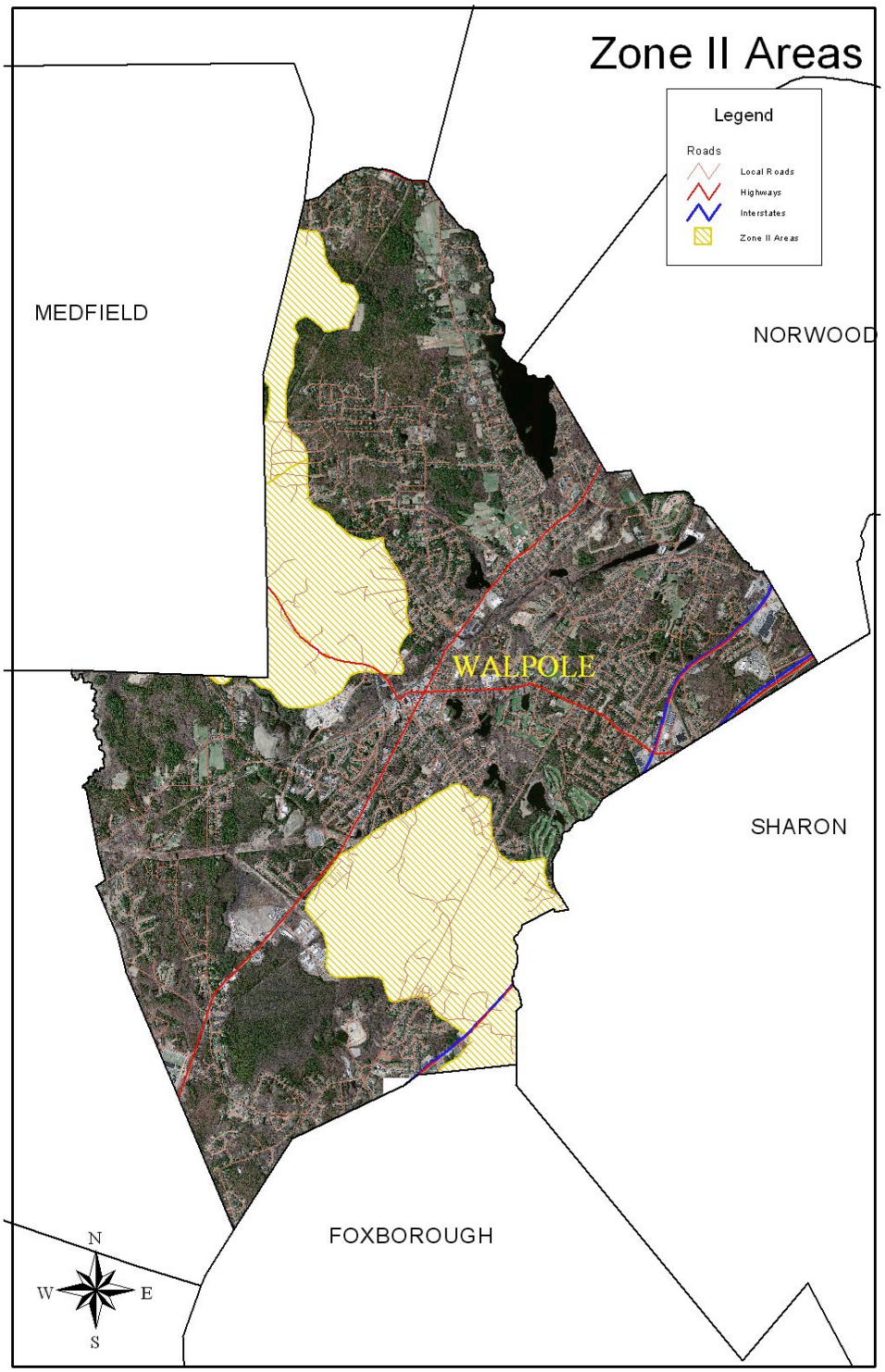
Table 25: Walpole 21E Sites			
Address	**Name**	**Tier**	**Chemical Type**
South Street	Blackburn & Union Privileges	1A	Asbestos
100 Neponset Street	Bird Machine Company	1B	Dichlorobenzene & Nickel
917 Main Street	Former Commercial Facility	1C / RTN Closed	Ethene, Dichloro, Tetrachloroethylene, Trichloroethylene
2 Norton Ave	No Location Aid	Tier 2	Methylnaphthalene, Acenaphthene, Aromatic & Alphamatic hydrocarbons, Naphthalene
400 Main Street	Adjacent to Agriculture Mechanics Building	RAO	Benzo(a) ahtnracene, Benco(b) fluoranthene, Phenanthrene
767 East Street	Walpole Woodworkers	RAO & Tier 2	Arsenic, Aromatic & Alphatic hydrocarbons
1900 Main Street	No Location Aid	Tier 2	Lead, Aromatic & Alphatic hydrocarbons
2000 Main Street	Specialty Convertors	Tier1D	Petroleum, Vocs

Source: Massachusetts Department of Environmental Protection

Natural resources and constraints

It is important to designate sites for affordable housing development that are not adversely affected by natural resources or constraints. For example, steep slopes can burden the development potential of an otherwise suitable site by increasing the cost of site work and decreasing the buildable area of a parcel. They can also present issues regarding runoff and drainage. Watershed areas and Zone II areas also present limitations on development potential (See Figure 4).

Figure 4: Zone II Areas



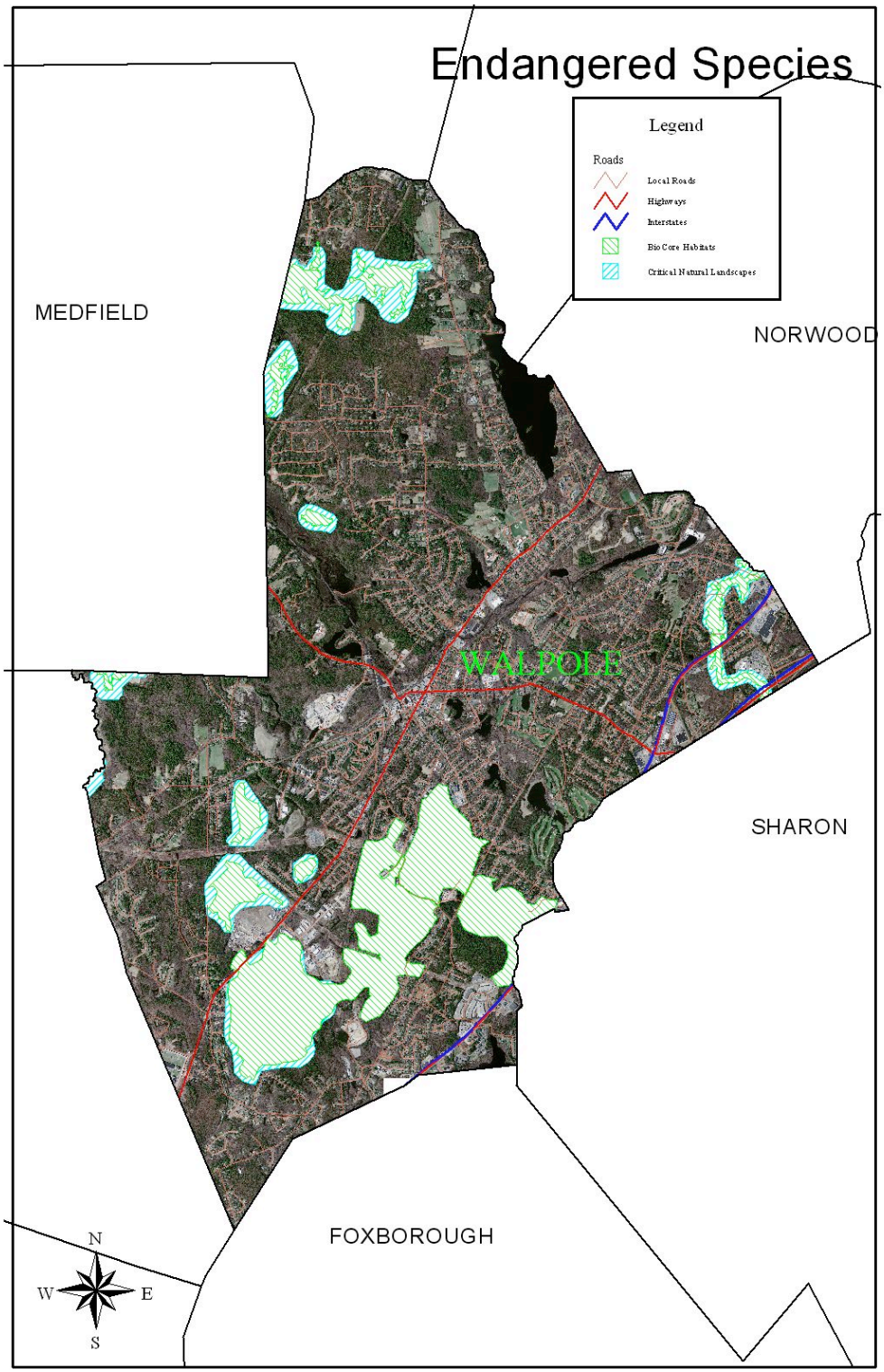
Source: Prepared by authors based on MassGIS data.

The Natural Heritage and Endangered Species Program (NHESP) produces a BioMap and identifies important natural habitats and their supporting natural landscapes (See Figure 5). The Core Habitat is an area designated by NHESP scientists as a most viable habitat for rare and endangered species. The Supporting Natural Landscape (SNL) habitat is a buffer around Core Habitats and provides connections between Core Habitats. According to NHESP, the designation of SNL zones was based on four characteristics:

1. Natural vegetation patch characteristics;
2. Size of relatively road-less areas;
3. Subwatershed integrity; and
4. Contribution to buffering BioMap Core Habitat polygons for plants and exemplary communities.

Walpole's Core Habitat and SNL habitats are mostly located in the southern portion of town, including the Town Forest and Cedar Swamp. The BioMap Core Habitat is nearly contiguous with the BioMap Core Habitat covering Moose Hill Sanctuary in Sharon but is separated from it by Route 1 and Interstate 95.

Figure 5: Endangered Species



Source: Prepared by authors based on MassGIS data.

Regulatory Constraints

The most direct regulatory constraint currently is Section 2.7 of the Zoning Bylaw. This section restricts the rate of development for subdivision projects. It includes a point system that determines the rate of development and provides incentives for developments that are not built out to the maximum capacity allowed by Zoning. This bylaw is a temporary measure that was adopted to restrain (but not prevent) development in order to allow the Town sufficient time to absorb the new development in a manner that did not overwhelm services and facilities. It is scheduled to expire in 2015 unless it is extended by a vote of Town Meeting.

Section 8.9 of the Zoning Bylaw provides for parking relief in downtown Walpole and East Walpole for non-residential uses in order to help maintain a village, pedestrian-oriented atmosphere. This provision does not apply to residential uses. Consideration should be given to providing parking relief to certain residential uses as well, at least in downtown Walpole in proximity to the commuter rail station.

Section 10-D provides for Open Space Residential Design subdivisions. However, it specifies a minimum lot parcel size of 20 acres, with a requirement for 40% of the parcel to remain as open space. Consideration should be given to allowing this form of subdivision development on smaller parcels and perhaps requiring a higher percentage of open space. The Open Space Residential Design Bylaw does include incentives for affordable housing in the form of density bonuses but it is voluntary. No units have been produced under this provision.

F. Overview of Municipal Infrastructure

The following municipal infrastructure information was provided by the Town of Walpole Economic Development Office after consultation with the Department of Public Works :

Water

The following water supply infrastructure description is updated from the Community Facilities section of the 2004 Walpole Master Plan, which was based on the December 2000

Water Supply Yield Assessment Study by the firm of Woodward & Curran, and revised accordingly by the Walpole Sewer and Water Department:

As noted earlier, Walpole depends on a sole source aquifer for its drinking water, requiring special protection because of the geological conditions and the lack of viable alternative sources of drinking water to completely replace the current sources if they were to become contaminated. Walpole depends on 11 wells in two clusters within the larger Head of the Neponset Aquifer: School Meadow Brook Aquifer (7 wells) and Mine Brook Aquifer (4 wells). Water is treated at two plants, the recently upgraded Harold E. Willis plant at Mine Brook, and a plant at School Meadow Brook built in 1998. Eight storage tanks with a total capacity of approximately 8 million gallons maintain pressure throughout the system, provide fire flows, and ensure supply for peak demand and emergencies. Water is distributed through approximately 160 miles of water mains. In the Old Post Road High Pressure Zone, storage facilities are insufficient to meet fire protection needs.

The water system has a total capacity of 7.52 million gallons per day (mgd) if operated 24 hours a day and 5.01 mgd when operated at the recommended 16-hour daily operation. However, the water from the Mine Brook Aquifer has high levels of iron and manganese, requiring frequent cleaning of the wells and equipment. During the upgrade of the Harold E. Willis Treatment Plant, satellite wells were constructed in this aquifer to ensure that wells can pump at their rated volume for longer periods without rapid reductions in volume and costly cleaning. Under another improvement project, Washington wells #2 and #3 in the School Meadow Brook Aquifer were replaced by two satellite wells at each site. The current average daily demand is slightly over 2.15 mgd and the most recently recorded maximum daily demand was estimated at 4.06 mgd. Walpole controls two identified sites for future wells, both in the Mine Brook Aquifer, one of which has been proven to supply one mgd and another that has a very low estimated yield. Walpole also maintains interconnections with the Towns of Foxboro and Norwood, which could be used in an emergency situation.

Water withdrawals are regulated by the state Department of Environmental Protection (DEP) through a 20-year permit that began in 1992 and is divided into 5-year periods. The current permit allows a total average daily withdrawal of 3.34 mgd. Using population projections prepared in 1999 by MAPC - and therefore without benefit of the results of the

2000 Census - Woodward & Curran projected average daily demand at 3.33 mgd in 2010 (just below permitted levels) and 3.57 mgd in 2020.

The Woodward & Curran study found that during the 1989-1999 period, 22-33% of Walpole's water was unaccounted for, significantly above the goal of 15%. Through implementation of comprehensive leak detection and metering programs, the amount of "lost"/unaccounted for water has been reduced to less than 10%. The measuring of flushing and fire fighting flows, and modification of the fee structure to provide incentives for water conservation are practices that have also been instituted. As part of a more active public education and conservation program, the Town offers rebates for high efficient toilets and clothes washers.

These measures have reduced the average daily demand in 2013 to about ⅔ of what the 1999 study had projected for 2010. Also, MAPC now projects a relatively stable population through 2030. Thus, with continued conservation and leak detection efforts, water supply should be sufficient for the foreseeable future.

Wastewater

About 70% of Walpole's residential households and the majority of its businesses are connected to the Town sewer system. The system has approximately 80 miles of sewer pipe and six wastewater pumping stations. In addition, there are at least nine private pumping stations that service sewer systems installed to serve specific subdivisions or businesses. Wastewater from the sewer system is discharged to the Massachusetts Water Resources Authority (MWRA) regional system. The largest unsewered areas in Walpole tend to be located in north and west Walpole, where development is more recent and lot sizes are larger. However, there are scattered areas in all parts of Walpole that are not connected to the sewer system, including areas within the Town's Water Resource Protection Overlay District.

Extension of the sewer system currently occurs when developers build new subdivisions in the Water Resources Protection Overlay District or where lot sizes or other conditions require it. The Town has not looked at the sewer system as a component of broader policies on residential and nonresidential development. The amount and kind of residential development in the Town, as well as recharge of the aquifer, is affected by the decision to

allow developers to build and connect sewers privately. Communal wastewater systems that permit recharge may be more appropriate in some parts of Town than new sewers (Walpole Master Plan, 2004).

Roads

A majority of the roads in Walpole are rural residential local roads, with most businesses located on Routes 1, 1A, 27, 109 and in the downtown Central Business District. The Town has 219 centerline miles of road. In 2007, 58% of all roads in Town were designated as local streets. These local streets have the lowest federal roadway functional classification and are generally low speed narrow streets that provide access to local neighborhoods and residential properties. Since then, the Town has accepted some additional streets as part of completed subdivisions. Rural Major Collector streets in Walpole include Washington Street, Coney Street, Common Street, West Street, and Fisher Street, which transition between higher speed arterial roads and local streets. Route 1A is classified as an Urban Minor Arterial roadway while Routes 1 and 27 are considered Urban Principal Arterial roadways in Walpole. These roadways are state numbered routes, of which the majority of the roadway miles are state-owned, and are of moderate speed which connects other state numbered routes and other municipalities in the region. Interstate roadways such as I-95 in Walpole are multilane, high-speed, limited access freeway systems.

According to MassDOT data, Route 27 has the highest incidence of crashes followed by Route 1A (Main Street) in Town. Intersections that the Police Department and the public considered dangerous and of which also have a high number of incidents include: Route 1 and Coney Street, East and School Streets, and East and High Plain Streets.

Walpole's arterial and collector roads carry significant traffic through Town. Other than Interstate 95, Route 1 and Route 1A are the highest volume roadways in Town. Route 27 also carries significant traffic passing through Town from adjacent communities. Route 1A carries an average daily traffic volume of over 21,000 north of the Central Business District. Route 27 has an average daily traffic volume over 16,000 vehicles in some locations. Route 1 has a recorded traffic volume of 27,000 vehicles per day.

Recreational and Municipal Facilities

In the Fall of 2012, the Town retained the Maguire Group to conduct a study of its municipal facilities. This study was designed to provide the Town of Walpole with a plan for moving forward with the next phase of development of municipal facilities. Completing this project involved reviewing the condition of over 20 municipal buildings and assessing the needs of several Town departments that provide services to the community. (Municipal Facilities Master Planning Study Final Report, June 2013.)

The study prioritized recommendations based on department needs, existing facilities, public safety requirements and financial considerations. The Study provided options that included a combination of building new facilities and the reuse of some existing facilities. Recommendations included building a new Senior Center, a new Police Station, an addition/renovation of the existing Central Fire Station, an addition/renovation along with site upgrades for the existing DPW facilities, and a new combined Middle School at the existing Bird Middle School site. Existing municipal facilities do not meet the functional needs and requirements of these Town departments. And in some cases, the buildings do not meet the requirements for ADA access. The Study also recommended space upgrades and renovations for other municipal facilities.

Walpole is a very sports-oriented Town; therefore the need for field space essential for a variety of sports is an on-going challenge and effort by the Town. The majority of the Town's existing recreation areas include a wide variety of athletic fields, with the majority of them located on school grounds. The 2008 Fields Master Plan provided a detailed plan that identified the need for fields and an implementation program for additional field space to meet the growing demand for this active sport community.

The Town's conservation lands and non-profit land holdings provide valuable environmental benefits, and also serve as places for hiking, cross-country skiing, bicycling, fishing and hunting. The most significant acquisition of open space by the Town was in 1999 with the purchase of 293 acres known as the Adams Farm Preserve. Of the 293 acres, approximately 122 acres were set aside for conservation purposes. The Walpole Open Space and Recreation Plan has the following general goal, “To preserve and enhance the overall quality of the natural and cultural environment within the Town of Walpole while providing a well maintained system of parks, recreation facilities and conservation lands,

trails, town forest, ponds and other lands subject to land restrictions that meet the diverse needs of the community."

Schools

The Town of Walpole operates its own public school district, consisting of one High School (Walpole High School), two middle schools (Bird Middle School and Johnson Middle School), four elementary schools (Boyden Elementary School, Fisher Elementary School, Old Post Road Elementary School and Elm Street School), and one early child learning center (Daniel Feeney Preschool Center).

Walpole High School has a current enrollment of 1,159 students. Present enrollment in grades 6-8 are 455 students at Johnson Middle School and 501 students at Bird Middle School. Enrollment projections provided by the School Department have shown a small, steady increase in the student population over the past 10 years but beginning in the 2013-2014 school year, indicates a slow decline in projected enrollment over the next 10 years.

Section II:
Affordable Housing Goals

A. Overview of Affordable Housing Goals

The Comprehensive Housing Needs Assessment section of this report analyzed the Town's existing housing stock, existing population and projected changes in the population that indicate the need for a change in the housing stock. The analysis concluded that while Walpole is primarily comprised of large, single-family houses occupied by traditional families, future growth indicates a demographic shift with increased populations of senior citizens and young adults and decreased populations of young children and middle-aged persons. Rising senior populations require a variety of housing options, including traditional housing, assisted living and other facilities for the elderly and frail elderly. The increase in the young adult population necessitates an increased supply of housing units that are affordable for entry-level buyers and renters. In both cases, there is an indication that more buyers will be entry-level or retired workers who lack the wealth of late-career working-age buyers.

In order to accommodate both populations, an increased supply of smaller and more affordable housing is required. The housing needs of the two populations projected to increase are similar. Both require smaller units that are affordable to own or rent. Furthermore, the location of such units is more important than the size of their parcels. Therefore, developing these units in transit-oriented and pedestrian-friendly areas is essential.

Walpole's affordable housing goals were developed for its Planned Production Plan for Affordable Housing in 2008. They were based on an assessment of the Town's comprehensive housing needs at that time, as well as through analysis of Walpole's Master Plan (2004). In light of the existing goals and the projected demographic changes, the following are goals for the period of this plan:

Goal 1: Create affordable units that are compatible in size, scale and architecture with the prevailing character of Walpole through a diverse set of strategies.

The Town should seek to shift its housing inventory to accommodate the needs of its evolving demographics while simultaneously preserving its character by ensuring that new units are compatible with the existing housing stock. Since Walpole's character varies by section of town and even by neighborhood, it is important to implement diverse strategies that allow development in any part of town to conform to the appropriate architecture and scale.

Implementation Actions for Goal 1:

1. Consider zoning amendments to encourage affordable housing production in conformity with each zoning district where affordable housing is desirable.
2. Research and apply for public housing resources for both new construction and modernization.
3. Continue to participate in regional collaborations that address housing development, such as the Three Rivers Interlocal Council and the Metropolitan Area Planning Council.

Goal 2: Encourage single-family housing development to include affordable units.

Walpole has a sufficient inventory of traditional single family homes and demographic trends indicate a decline in demand. Therefore, the Town should encourage all such future developments to include affordable units.

Implementation Actions for Goal 2:

1. Offer incentives to private developers to include affordable units.
2. Consider inclusionary zoning bylaw to require affordable units in new developments.
3. Allow developers to create new affordable units off site or to pay a fee to the Walpole Housing Trust Fund in lieu of creating units.

Goal 3: Increase the number of rental and ownership affordable units for seniors.

The senior population in Walpole is projected to increase substantially. The needs of seniors will range broadly both economically and in degree of independence. It is important to provide diverse housing options through rental and ownership that allow Walpole's residents to continue living in Town as they grow old.

Implementation Actions for Goal 3:

1. Consider using the sites identified in Table 27 to develop housing for senior citizens.
2. Review age-qualified development bylaw for methods to provide more incentives to develop affordable senior housing.

Goal 4: Increase number of homeownership units for first time home buyers.

Both Walpole and the Region have low populations of young adults that are projected to increase in the near future. Much of Walpole's existing housing supply consists of expensive single family homes that are more accessible to mid-to-late career workers than they are to entry-level workers looking to buy their first home.

Implementation Action for Goal 4:

1. Consider zoning changes to allow and incentivize smaller and affordable housing units.

Goal 5: Increase the supply of affordable units for other special needs populations, such as veterans and the disabled.

It is important to address the diverse housing needs of Walpole's population, including providing housing for special needs populations such as veterans and the disabled. Therefore, efforts should be made to encourage development of units to serve those populations.

Implementation Actions for Goal 5:

1. Research and apply for public housing resources for both new construction and modernization earmarked for special needs populations.
2. Encourage the inclusion of units for special needs populations in affordable housing developments.

Goal 6: Identify public and privately owned property that can support housing development.

To meet annual production goals it is imperative to actively seek development opportunities for affordable housing.

Implementation Actions for Goal 6:

1. Continue to actively engage the Walpole Housing Partnership to stay abreast of local development opportunities.
2. Identify appropriate parcels for market and restricted affordable housing.
3. Consider "buying down" existing residences and foreclosed properties to transfer them into restricted affordable units.
4. Consider issuing Requests for Proposals for comprehensive permits on municipal parcels suitable for affordable housing.

Goal 7: Encourage new housing in areas close to services and amenities, especially downtown and East Walpole.

Constructing new housing close to downtown and East Walpole would have the synergistic effect of locating housing near existing amenities and services while also providing a stronger market base for those businesses.

Implementation Actions for Goal 7:

1. Identify appropriate parcels for market and age-restricted affordable housing.
2. Reach out to landowners of property that is suitable for redevelopment as affordable housing in targeted areas.

B. Affordability

The US Department of Housing and Urban Development affordability guidelines are set forth in Table 6. The table indicates the requisite income for households and families of various sizes to be in need of affordable housing. For example, a household of 2 is in need of affordable housing if its household income is less than $53,900 per year. According to Walpole's income characteristics (See Table 4 herein), over twenty-five percent of Walpole's households have income under $50,000 per year. With just 5.2% of its housing stock currently qualifying as affordable, Walpole must produce a new supply of affordable units to accommodate the needs of current and future residents. In order to consistently increase access to housing, SHI units with the attributes described in the above-listed goals should be produced in accordance with 760 CMR 56.03(a) at a rate totaling at least .5% of Walpole's total housing units every calendar year.

Section III: Implementation Strategies

This section presents several strategies for addressing the housing needs of Walpole. The overarching goal of these strategies is to result in the Town's achieving the goals listed in Section II and reaching and maintaining a level of 10% of its housing stock as affordable in compliance with Chapter 40B.

A. Implementation techniques

Consider inclusionary zoning bylaw

In addition to increasing its supply of affordable housing, Walpole must provide additional affordable units as new market rate housing is created in order to maintain its percentage of affordable units. Inclusionary zoning bylaws require developers to designate a certain percentage of units in new developments as affordable units. Thus, an inclusionary zoning bylaw would be instrumental to maintaining the percentage of units that are affordable townwide. An effective inclusionary zoning bylaw will set forth appropriate criteria based on the scale of the new development and the timing of its construction phasing. As an alternative to providing affordable units on site, many inclusionary zoning bylaws allow developers to create new units off site or to pay a fee to the local housing partnership in lieu of creating units. After implementation, the bylaw should be monitored to determine whether any adjustments are warranted.

Consider allowing accessory apartments

Two and three family dwellings are currently allowed by special permit in the General Residential district. Such apartments are limited in area, design and occupancy. Accessory apartments could achieve the goal of maintaining Walpole's character while increasing affordable housing by allowing accessory units without altering the exterior design of existing houses. Conversely, such apartments could allow existing houses to remain affordable to their current owners by providing rental income. The effectiveness of any new bylaw should be monitored to determine whether changes are needed as the Town

gains experience with it. It should be noted that accessory apartments will not count toward the Town's 10% Subsidized Housing Inventory unless the unit is subject to DHCD's fair marketing policies (generally meaning a lottery is used to select from interested potential tenants who qualify). However, they would still achieve several laudable objectives of the HPP.

Develop additional public housing

The Walpole Housing Authority provides assistance to low income families, senior citizens and handicapped individuals through state and federal subsidized rental assistance. Since the housing supply-demand gap illustrates a significant shortage of housing for those with less than 50% of median household income, additional subsidized affordable rental housing should be considered by the Walpole Housing Authority. The combination of an inclusionary zoning bylaw with a "payment-in-lieu" provision option provides a potential funding mechanism to assist in constructing additional public housing units.

Develop criteria for Local Initiative Program (LIP) projects

In order to encourage additional private sector development of affordable housing and to maintain additional control of potential Chapter 40B projects, the Town should adopt criteria by which it would evaluate proposed Chapter 40B projects and decide which to support. Such criteria could include location, design, density, amenities, percentage of affordable units, infrastructure issues, etc.

Consider Transfer of Development Rights provision

A transfer of development rights provision would allow development rights to be transferred from areas that are better suited to remain as open space, as agricultural land or as low density development to other areas more suited for higher density because of the land characteristics, existing infrastructure and proximity to services. It is a way to accommodate new growth while protecting sensitive lands.

Consider More Options for Duplexes and Multi-Family Housing

Identify and evaluate areas where duplexes and/or multi-family housing would be appropriate. Also, adopt zoning amendments to allow and encourage such housing, including possibly allowing it by right and allowing it in additional districts. State programs, such as Chapter 40R and Transit Oriented Development Incentives should be explored.

Identify Land and Existing Housing Units for Purchase for Affordable Housing

Identify vacant land parcels that can be purchased and developed with affordable housing or a combination of affordable housing and open space. Also identify existing housing units that can be purchased and resold with a subsidy and deed restriction as affordable housing units.

Utilize Walpole Housing Partnership (WHP)

The Walpole Housing Partnership is a selectmen-appointed town committee that helps to facilitate the availability of affordable housing by identifying the needs of residents and developing strategies to produce affordable housing units that are consistent with the goals of the plan. By overseeing the adoption of this plan and monitoring the progress of its goals, the WHP will be instrumental in the execution of implementation strategies.

B. Numerical Targets and Schedule

In the past five years, Walpole has issued an average of thirty-eight building permits per year. The goal of producing affordable units at the rate of at least .5% of the total housing units each year will require approximately 45 affordable units per year. However, the production of new fair market value units will increase the total housing stock and require the production of additional affordable units. Table 26 sets forth an example of affordable unit production that would meet the production goals based on anticipated production of fair market and affordable units in the next five years.

Table 26: Pace Needed for Affordable Housing Production			
Year	**Projected Housing Stock**	**Projected New FMV Units**	**New Affordable Units**
2013	8973	38	45
2014	9056	38	45
2015	9139	38	46
2016	9223	38	46
2017	9307	38	47
2018	9392	38	47

Source: Existing housing stock plus continued trend of 38 building permits per year.

Under the above-tabled hypothetical production scenario, the total housing stock will increase to 9,392 units by 2018. With an additional 276 affordable units, the affordable housing stock will increase from 470 to 744 and the percentage of affordable units in Town will increase from 5.2% to 7.9% by the end of the Plan.

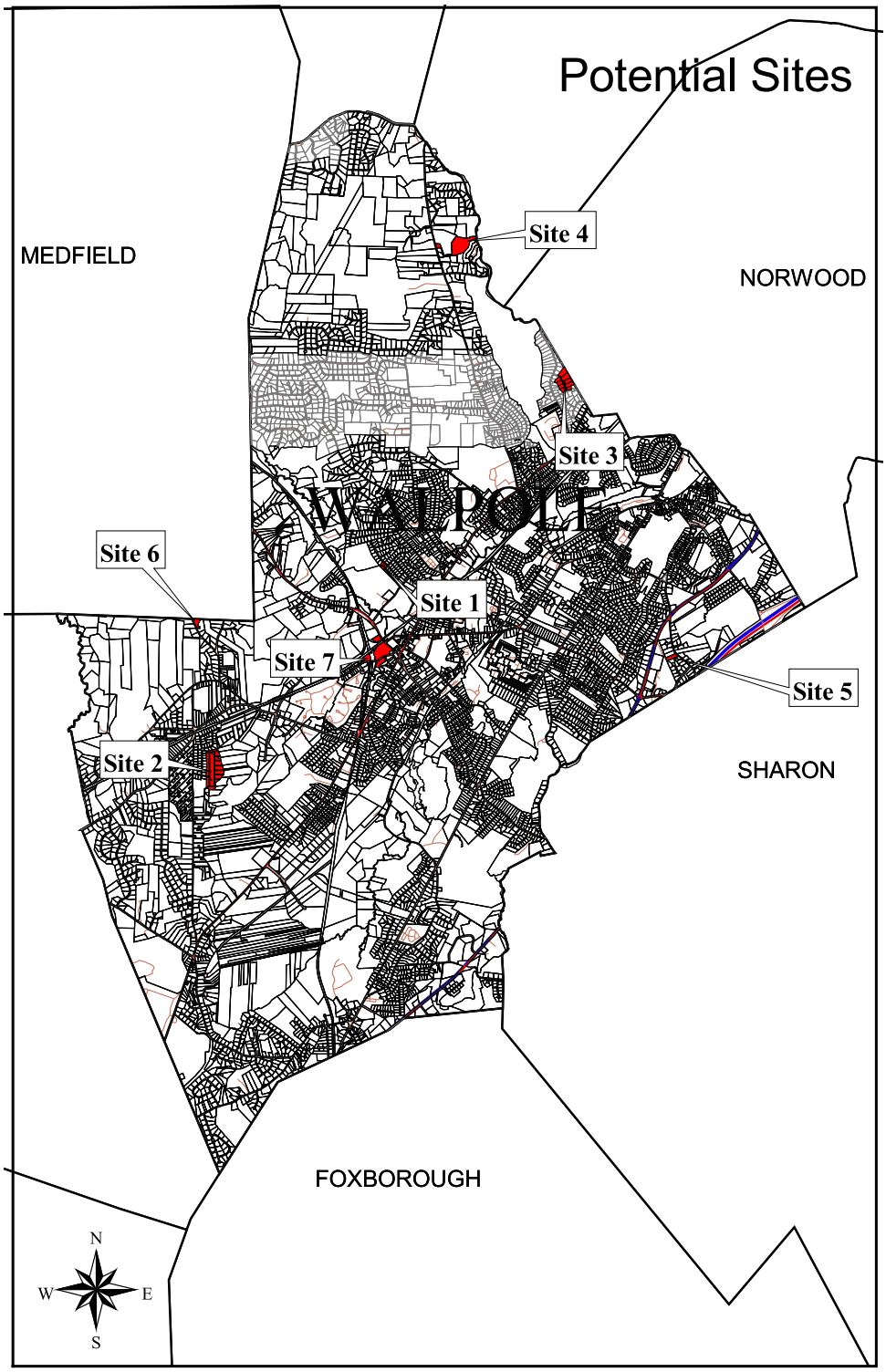
To meet the goals outlined in the Affordable Housing Goals section it is essential to identify specific geographies and to set forth schedules for implementation. In light of the small-scale, transit-oriented and pedestrian-friendly attributes desired for small and affordable units, the most suitable locations for development include downtown near the MBTA commuter rail station and in pedestrian-friendly East Walpole. The following properties, listed in the 2008 Planned Production Plan, along with some additional sites identified by the WHP, could be suitable for affordable housing development (See Table 27).

	Table 27: Sites Identified for Affordable Housing				
Site Number	**Address**	**Parcel**	**Acreage**	**Zoning**	**Ownership**
1	Winthrop Street	25-38 to 40	1.38	RB	Walpole Housing Authority
2	Cedar Mills*	39070	15.2	RA	Town of Walpole
3	Frank Street*	14-6 to 10, 14-32 to 35	8.9	RA & RB	Town of Walpole
4	North Street	5-63	31.5	R	Tracy K. Firth
5	Moosehill Road*	36-57	1.54	RA	Town of Walpole
6	Kittredge Street*	23-10	1.70	RA	Town of Walpole
7	West & Elm Streets	33-21, 33-15, 25-276, 33-359	11.99	CBD & IND	TMC 100 Elm LLC

Source: 2008 Planned Production Plan updated by the Walpole Housing Partnership.

*Walpole commits to issue a Request for Response to develop SHI-eligible housing on one or more of these sites within 18-24 months (2015-2016).

Figure 6: Potential Sites for Affordable Housing



Source: 2008 Planned Production Plan updated by the Walpole Housing Partnership.

C. Certification

Upon achieving production of housing units in accordance with Table 26, Walpole will be eligible to request certification of its Housing Production Plan. Certification will provide the Town the option of denying a Chapter 40B comprehensive permit application. Certification will be valid for one year if the Town achieves an increase in the number of units in its Subsidized Housing Inventory of .5% in one year, or it will be valid for two years if it achieves an increase of 1.0%.

If a community has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant, with a copy to DHCD, that it considers a denial of the permit or the imposition of conditions or requirements would be Consistent with Local Needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation.

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

References:

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U.S. Census Bureau, 2000 and 2010 Census

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Walpole Mater Plan, 2004

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