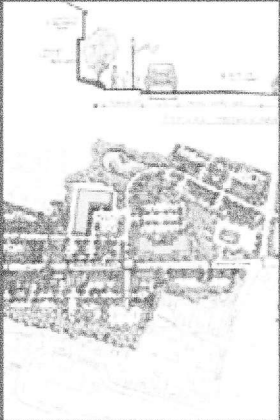


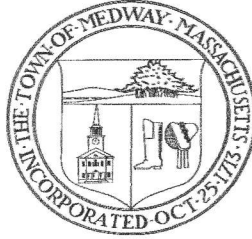
Town of Medway,  
Massachusetts



# 2009 MEDWAY MASTER PLAN



# 2009 Medway Master Plan



**Adopted by the Planning Economic Development Board: May 26, 2009**

**Presented to the 2009 Medway Annual Town Meeting: June 15, 2009**

## **The Master Plan Committee Members:**

Jim Wieler, Citizen at large, Medway Master Plan Committee, Chairman MMPC

Dave Kaeli, Community Preservation Committee, Vice-Chairman MMPC

Diane Borgatti, School Committee, Secretary MMPC

Mark Cerel, Citizen at Large

Larry Ellsworth, Finance Committee

Dan Hooper, Citizen at Large, Design Review Committee

Rob Pomponio, Historical Commission

\* Alison Slack, Affordable Housing Committee

Andy Rodenhiser, Planning & Economic Development Board

Jim Wickis, Open Space Committee

Ron Wilson, Water/Sewer Commission

Bill Wright, Economic Development Committee

## **Contributors:**

Susy Affleck-Childs – Planning Board Assistant

Gino Carlucci – Consulting Planner – PGC Associates

Pat McHallam – Quinobequin GIS

## **Cover Design:**

Medway Design Review Committee: Julie Fallon, Dan Hooper

Cover Images: Background USGS map of Medway, Images top to bottom

1) Medway High School, Summer Street; 2) David & Grace Hoag; 3) Charles River Bank, Holliston & Main Streets; 4) The Commercial-I Retail District Concept; 5) The Thayer House, 2B Oak Street.

# Table of Contents

Table of Contents.....	2
List of Figures.....	5
List of Tables.....	6
Dedication.....	7
1 Introduction to the 2009 Master Plan.....	8
About Our Town.....	8
Impact of the 1999 Master Plan.....	8
Process for the 2009 Master Plan Update.....	9
Results of the 2009 Survey.....	9
Current Conditions.....	10
Financial Management.....	10
Drinking Water Quality and Quantity.....	11
Traffic and Pedestrian Safety.....	11
Summary.....	11
2 Land Use Section.....	13
Introduction - Land Use.....	13
1999 Master Plan Land Use Goals and Achievements.....	13
2009 Master Plan Survey Land Use Issues.....	13
Current Conditions.....	14
Land Use Characteristics.....	14
Tax Revenue Data.....	15
Building Permit Data.....	15
Land Use and Zoning Regulations.....	16
Residential Zoning.....	16
Agricultural /Residential Zoning and Chapter 61 Land.....	18
Water Resource Land.....	18
Commercial/Industrial Zoning.....	19
Strategy for Future Community Development.....	20
Smart Growth and Alternative Development Patterns.....	20
Potential Developments to Increase Commercial Tax Base.....	21
C1 Re-Development.....	21
Oak Grove Development.....	22
Extension of West Medway 495 Industrial Park.....	22
Medway's Buildout Analysis.....	23
Water Demand at Build Out.....	25
Goals and Objectives for Land Use.....	26
3 Open Space and Recreation Section.....	27
Introduction-Open Space and Recreation.....	27
1999 Master Plan Open Space Goals and Achievements.....	27

	2009 Master Plan Survey Open Space Issues .....	28
	Current Conditions.....	28
	Open Space: Perception and Reality .....	28
	Zoning Bylaw changes that support Open Space.....	29
	Waterways .....	32
	Chicken Brook Ecological Corridor .....	32
	Goals and Objectives for Open Space.....	35
4	Economic Development Section.....	36
	Introduction – Economic Development .....	36
	1999 Master Plan Economic Goals and Achievements .....	36
	2009 Master Plan Survey Economic Development Issues.....	37
	Current Conditions.....	37
	Cost of Services .....	37
	Medway Employment.....	39
	Goals and Objectives for Economic Development .....	40
5	Housing Section.....	42
	Introduction.....	42
	Current Conditions.....	42
	Background and Overview of Medway’s Housing Stock.....	42
	Affordable Housing in Massachusetts .....	45
	What Does It Mean When a Dwelling Unit is “Affordable?” .....	46
	Affordable Housing in Medway .....	46
	1999 Master Plan Housing Goals and Achievements .....	47
	2009 Master Plan Survey Housing Issues.....	49
	Why is Affordable Housing Important?.....	50
	What is 40B?.....	51
	Balancing the Addition of More 40B Housing in Medway .....	51
	Goals and Objectives for Affordable Housing.....	52
6	Historical, Cultural, and Natural Resources Section.....	55
	Introduction.....	55
	1999 Master Plan Cultural and Natural Resource Goals and Achievements.....	56
	Medway Vital Records and Document Preservation Project.....	56
	Medway Village National Historic District Nomination .....	57
	The Thayer Home Place Preservation Project, 2-B Oak Street: .....	57
	Evergreen Cemetery .....	57
	2009 Master Plan Survey Cultural and Natural Resource Issues.....	57
	Current Conditions.....	58
	Natural Resources .....	58
	Goals and Objectives for Historical, Cultural and Natural Resources.....	59
7	Public Facilities.....	63
	Introduction.....	63
	Public Facility Issues Highlighted in the 1999 Master Plan .....	63
	Public Facility Issues Highlighted in the 2009 Master Plan Survey .....	63
	Current Conditions.....	64
	Public Drinking Water .....	64



	Medway Sewer System.....	67
	Goals and Objectives for Water and Sewer .....	68
	Medway Public Schools.....	69
	Current Conditions.....	70
	Description of Medway Public School Buildings.....	70
	Enrollment Projections .....	70
	Burke/Memorial School.....	71
	McGovern School.....	71
	Medway Middle School.....	72
	Medway High School .....	72
	Learning Environment and Green Buildings .....	72
	Goals and Objectives for Schools .....	72
	Current Conditions.....	74
	Town Buildings and Facilities .....	74
	Town Library .....	74
	Senior Center .....	75
	Fire Station 1.....	75
	Fire Station 2.....	75
	Police Station .....	75
	Highway Barn (DPS Facility).....	75
	Green Technologies and Energy Conservation.....	76
	Goals and Objectives for Town Buildings and Facilities.....	76
8	Transportation Section.....	78
	Introduction - Transportation.....	78
	Transportation Issues Highlighted in the 1999 Master Plan.....	78
	Implementing Actions of the 1999 Master Plan .....	79
	Transportation Issues Highlighted in the 2009 Master Plan Survey.....	79
	Current Conditions.....	80
	Road Safety.....	80
	Sidewalks and Trails.....	81
	Bike Trails.....	81
	Public Transportation.....	81
	Town Maintenance of Medway Byways and Sidewalks .....	82
	Goals and Objectives for Transportation .....	82
9	References.....	84
	Land Use References .....	84
	Transportation References: .....	84
Appendix A	Master Plan Implementation Summary .....	85
Appendix B	Master Plan Mail-In Survey Results.....	97

## 5 Housing Section

### Introduction

This section provides an overview of Medway's housing stock including types, age and price/value of housing. The basics of Massachusetts' affordable housing policy are described. A synopsis of affordable housing in Medway is presented along with a brief explanation why affordable housing is important to the community. Additionally, we provide a review of the progress in meeting the Housing goals and action items of the 1999 Master Plan, and a summary of other housing related activities that have occurred since then to diversify Medway's housing inventory. There is a discussion of the results of the 2009 mail-in and on-line surveys from the residents of Medway concerning the issue of affordable housing, and how these opinions work into the goals and objectives of the town to provide affordable housing for the community, given the perspectives and concerns of the residents. We then present Housing goals and objectives for the future, with a particular emphasis on ways to expand the supply of affordable housing in Medway and provide increased diversity in the housing options available in the community.

### Current Conditions

#### Background and Overview of Medway's Housing Stock

Table 7 below shows a breakdown of the types of housing units in Medway. The 2000 U.S. Census reported a total of 4,248 dwelling units in Medway. By 2008, that number had grown by 2.4% to a total of 4,349 dwelling units according to the Medway Board of Assessors. Between 1998 and 2008, 346 detached single family homes were added to Medway's housing inventory, which represents an increase of 10.6%.

**Table 7: Inventory of Existing Housing Stock**

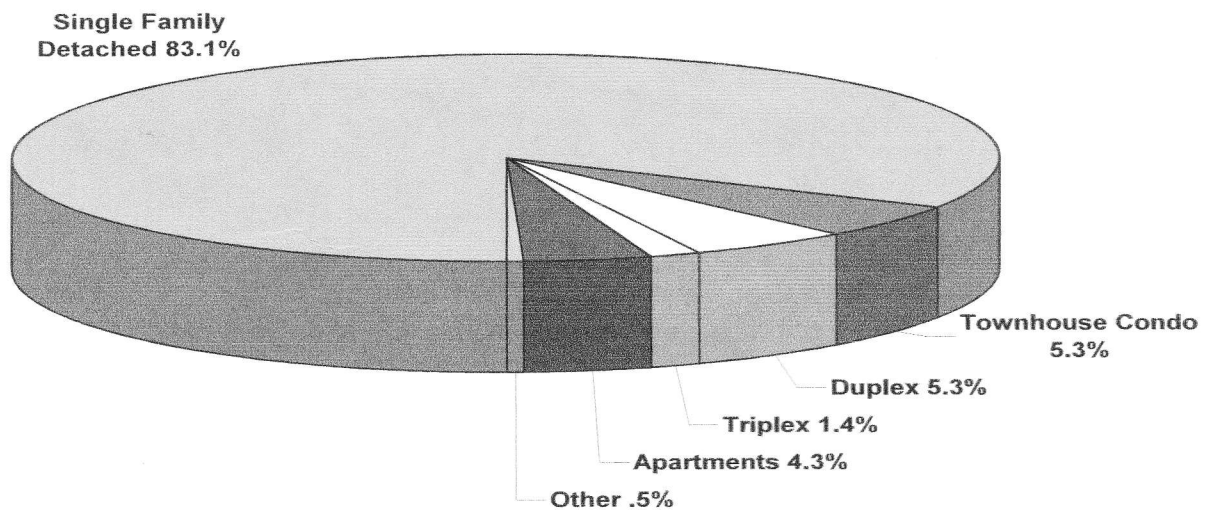
Housing Type	Property Type State Classification Code	Number of units 1998	Number of units 2000*	Number of units 2007	Number of units 2008	Assessed Value '98 (in millions)	Assessed Value 2008 (in millions)
Single family detached	101	3267	3438	3604	3613	\$537.4 (\$164,493 average)	\$1,369.82 (\$379,136 average)
Condo-minium	102	146	100	230	232	\$12.1	\$54.60
2-family	104	112	242	111	116 buildings (232 units)	\$17.9	\$42.28
3-family	105	20	127	21	21 buildings (63 units)	\$3.4	\$7.84

Housing Type	Property Type State Classification Code	Number of units 1998	Number of units 2000*	Number of units 2007	Number of units 2008	Assessed Value '98 (in millions)	Assessed Value 2008 (in millions)
Multiple housing units on one parcel	109	9 buildings (23 units)		6 buildings	10 locations (21 units)	\$1.6	\$4.26
Rental Apartments 4 units and up	111 & 112	24 buildings (181 units)	341	7 buildings		\$7.6	
Rental Apartments 4-8 units	111				18 locations (82 units)		\$5.60
Rental Apartments 9 units and up	112				7 locations (106 units)		\$5.81
<b>Total</b>		3749	4248		4349	\$580	\$1,489.77

(Source: Medway Assessors' Database)

\*Data from 2004 Medway Community Development Plan (CDP) based on 2000 Census

Today, although Medway does offer a range of housing types, more than 83% of Medway's dwellings are detached single family homes. 5.3% are attached single family homes (townhouse condominiums), 5.4 % are duplex units, and 1.4% are 3 family units. Rental apartments comprise only 4.3% of Medway's entire housing stock. By contrast, on a statewide basis, 52.4% of the housing units were single family detached units. For further information on Medway's growth, see the Build Out Analysis in the Land Use Section of this Master Plan.



**Figure 9: Medway Housing Inventory**

In terms of rental housing, currently only 2.5% of Medway's housing stock is comprised of rental apartments in apartment type buildings (188 units). They range in size from studio to two-bedroom apartments; monthly rents range from around \$750-\$850 for one-bedroom apartments to around \$850 per month and a bit more for two bedroom apartments, depending on whether utilities are included. However, not all rentals are in apartment buildings; single family detached homes, townhouse condominiums, duplexes and triplexes can all function as rental property. According to the 2000 census, 15.9% of Medway's housing units were renter occupied; the average household size in Medway for renter occupied units was 1.96 people.

Table 8 shows dramatic growth in the assessed value of Medway's residential properties. In 1998, the average assessed value of a single family detached home in Medway was \$164,493. By 2008, the average assessed value of a single family detached home had increased just over 130% to \$379,136 spurred in great measure by the construction of large new homes in conventional subdivisions.

Another way to look at the cost of housing is to review the changes in sales price of homes over time; Table 8 also shows the annual median sales price for a single family home in Medway from 1990 to 2008. In 2005, at its highest level, the annual median sales price for a single family home in Medway had grown to \$437,000. In spite of the recent drop in home values during the past few years, the dramatic rise in housing values during the period between the late 1990s and 2005 was such that many people, including those who grew up in Medway, as well as young families, singles, and those who might fill municipal positions as police officers, fire fighters, and teachers, were effectively priced out of the housing market in this town.



**Table 8: Median Sales Price of Single Family Homes in Medway**

Year	1990	1995	1998	2000	2001	2002	2003	2004	2005	2006	2007	2008*
<b>Median sales price (x \$1000)</b>	\$163	\$180	\$225	\$291	\$316	\$338	\$360	\$406	\$437	\$401	\$385	\$339

(Source: Banker and Tradesman, Medway Assessors' Database, and The Warren Group, 2008)

Note: "Median Housing Unit Values for 1990 and 2000 are reported as \$175,300 and \$233,000 respectively, in the CDP report, with the source being MAPC 2003

\*January through June only

The age of Medway's housing stock is presented in Table 9. As would be expected for a community that has experienced considerable growth in recent years, 20.4% of Medway's housing units were constructed from 1990 through March 2000. During this same period, only 8.3% of all of Massachusetts' housing stock was constructed. Furthermore, while 55.6% of the state's housing stock was built prior to 1960, only 37.2% of Medway's housing was constructed prior to that date. Again, this is to be expected as Medway's first large growth spurt occurred in the 1960's, then after a decline during the 1970's, picked up steam in the 1980's and 1990's.

**Table 9: Age of Housing Units in Medway and Massachusetts, 2000**

Year Built	Medway		Massachusetts	
	Number	Percentage	Number	Percentage
<b>1999-March 2000</b>	75	1.8	24,461	0.9
<b>1995-1998</b>	310	7.3	87,730	3.3
<b>1990-1994</b>	482	11.3	106,216	4.1
<b>1980-1989</b>	813	19.1	292,701	11.2
<b>1970-1979</b>	431	10.1	336,814	12.8
<b>1960-1969</b>	559	13.2	314,855	12.0
<b>1940-1959</b>	542	12.8	553,514	21.1
<b>1939 or before</b>	1036	24.4	905,698	34.5
<b>TOTAL</b>	4,248	100.0	2,621,989	100.0

(Source: U.S. Bureau of the Census, 2000)

With the recent national crisis in the housing market, it is instructive to review the status of residential foreclosures in Medway. According to the Warren Group, on a statewide basis during 2008, 12,430 foreclosure deeds had been filed in Massachusetts, up from 7,653 foreclosure deeds in 2007, a 62% increase. A foreclosure deed is the final step in the foreclosure process. In April 2009, according to foreclosure.com, 17 Medway properties were in varying states of foreclosure; foreclosure (2), preforeclosure (8), bankruptcy (5) or for sale by owner (2). The vast majority of the Medway properties are in relatively new subdivisions.

### **Affordable Housing in Massachusetts**

The Commonwealth of Massachusetts has established a broad public policy that the housing inventory in every Massachusetts community should achieve the goal of having a minimum of 10% of their housing inventory to be Affordable. The Massachusetts Department of Housing and Community Development (DHCD) tracks the number of Affordable dwelling units in each community and compiles what is referred to as the Subsidized Housing Inventory (SHI). Each

community's SHI includes the public housing rental units managed by the local housing authority and other rental and ownership dwelling units constructed under various state or federal housing financing programs administered by MassHousing, MassDevelopment, the Massachusetts Department of Housing and Community Development and the U.S. Department of Housing and Urban Development.

According to the Citizens' Housing and Planning Association (CHAPA), as of October 2007, only 51 of Massachusetts' 351 cities and towns had met the 10% affordable housing standard.

### What Does It Mean When a Dwelling Unit is "Affordable?"

The initial maximum sale price for a low and moderate income homeownership unit is set such that it is "Affordable" to a household whose income is between 70% and 80% of area median income. For purposes of this calculation, household income applicable to a particular dwelling unit is based on certain assumptions about the size of the family most likely to occupy the unit. Table 10 shows income eligibility for a few dwelling types. For example, in order to calculate the sales price of an "Affordable" 2-bedroom unit, the project sponsor/developer determines what is "Affordable" to a family earning 70% of area median income for a three-person household. For a 3-bedroom unit, the calculation should assume a four-person household, and for a 4-bedroom unit, a five-person household.

**Table 10: Income Eligibility for Affordable Dwelling Units**

2 Person Household	3 Person Household	4 Person Household	5 Person Household
\$52,950	\$59,550	\$66,150	\$71,450

(in Boston Metropolitan Statistical Area)  
 2007 Median Household Income (family of 4) = \$82,400  
 80% of Median Household Income

The "Affordable" sales price of a dwelling unit is determined based on a low and moderate income household spending no more than 30% of its income on housing costs. Housing costs include all payments made towards the principal and interest of any mortgages placed on the unit, property taxes, and insurance, as well as homeowner, neighborhood association or condominium fees.

### Affordable Housing in Medway

As of September 2008, the State's Subsidized Housing Inventory indicates that Medway had 227 Affordable dwelling units, which comprise only 5.3% of the community's total housing inventory. For comparison purposes, see Table 11 below for a listing of communities around the greater Franklin/Milford area and their Subsidized Housing Inventory percentage.

**Table 11: Subsidized Housing Inventory (SHI)**

Community	2000 US Census Year Round Housing Units	Total SHI Dwelling Units	Percent SHI Units
Ashland	5,781	248	4.3%
Bellingham	5,632	532	9.4%
Franklin	10,296	1,058	10.3%

Community	2000 US Census Year Round Housing Units	Total SHI Dwelling Units	Percent SHI Units
Holliston	4,861	168	3.5%
Medfield	4,038	193	3.5%
<b>Medway</b>	<b>4,243</b>	<b>227</b>	<b>5.3%</b>
Millis	3,060	108	3.5%
Norfolk	2,851	111	3.9%
Walpole	8,202	472	5.5%

(Source: DHCD, September 9, 2008)

Of Medway's 227 Affordable dwelling units, 207 are owned and operated by the Medway Housing Authority as rental public housing and include:

- 164 elderly units (Mahan Circle, Lovering Heights and Kenney Drive)
- 32 family units (Maple Lane of which 2 are handicapped accessible)
- 9 units for handicapped persons.

Other than the Medway Housing Authority's 207 public housing units (the last of which was constructed in 1984), we are left with the hard reality that only 20 additional "Affordable dwelling units" have been built in Medway since the establishment of the state's 10% affordable housing goal. These 20 Affordable dwelling units are located in two 40B developments - 6 owner occupied townhouse condominiums at Colonial Park/Heritage Drive and 14 owner occupied townhouse condominiums at Woodside/Kingson Lane.

Based on 200 Census date, Medway needs to have at least 200 more Affordable dwelling units to meet the Commonwealth's 10% Affordable housing mandate. However, due to Medway's residential growth in the early years of this decade, when the results of the 2010 Census become known, it is reasonable to predict that Medway's actual Affordable percentage will drop below 5%. In the absence of any proactive initiatives, Medway will actually lose ground. It is incumbent upon us to find ways to close this gap.

## 1999 Master Plan Housing Goals and Achievements

Since the adoption of the 1999 Medway Master Plan, the following Housing Goals and Objectives have been implemented.

### Goal 1: Manage Rate of Residential Growth

- a) Develop a consistent and comprehensive site plan review process

ACTION – Town Meeting approved a major revision to the Site Plan section of the Zoning bylaw to consolidate site plan review with the Planning Board (vs. the previous 2 step process involving the Planning Board and the Board of Selectmen).

- b) Hire professional planner for the Town

#### ACTIONS

Since 2003, the Town has retained a consulting planner under contract.

The Planning Board's Administrative Secretary position was expanded to a full time position in 2003 (vs. half time in 1999) and the position was upgraded in 2005 to be Assistant to the Planning Board.

In FY09, funding was approved to add a new half time secretarial/ administrative support position for the planning office – Hired staff in September 2008.

Planning Board Assistant position was upgraded to Planning and Economic Development Coordinator in March 2009.

- c) Rezone portions of ARI and ARII for economic development/light industry

**ACTIONS**

New Commercial V zoning district was created at intersection of Routes 109/126 (formerly ARII) – May 2004.

**Goal 2: Develop an Affordable Housing Plan**

- a) Balance housing inventory to meet common needs and address state mandates on affordable housing (10%); Support changes to state laws to redefine affordability

**ACTIONS** – The Town prepared a Community Development Plan pursuant to Executive Order 418 – September 2004.

- b) Have Selectmen reactivate the Affordable Housing Committee

**ACTION** – The Affordable Housing Committee was reactivated in November 2000.

**Goal 3: Target Housing Needs**

- a) Ensure housing opportunities for senior citizens

**ACTIONS** – Town Meeting approved an Adult Retirement Community Planned Unit Development (ARCPUD) option within the Medway Zoning Bylaw (October 2000) - two developments approved; none constructed.

Town Meeting approved provisions allowing for accessory dwelling units for family members by special permit from the Zoning Board of Appeals (2004).

- b) Work with landowners and developers to provide for Planned Unit Development

**ACTIONS** - Town Meeting approved a new Open Space Residential Development option within the Medway Zoning Bylaw (June 2005); this allows for clustered housing by special permit and requires open space conservation. Three approved, two developments under construction; one development proposed – approval expected.

**Goal 4: Maintain Current Character**

- a) Develop a stricter demolition delay bylaw

**ACTIONS** – Town Meeting approved a new and improved demolition delay bylaw in 2001.

- b) Develop neighborhood conservation districts

**ACTIONS** - Town Meeting approved the Adaptive Use Overlay District for a portion of Route 109/Main Street (June 2004).

- c) Ensure that conversion of single family to two family residences adheres to local zoning frontage and area requirements and accounts for off street parking



ACTIONS - The Zoning Bylaw requires a special permit from the ZBA to convert a single family residence to a 2 family residence in the ARII zoning district.

Following the adoption of the 1999 Master Plan, the Town has taken the following additional actions in support of the above noted housing goals/objectives.

- Adoption of the Community Preservation Act – 2001
- Approval of several Chapter 40B comprehensive permit projects
  - Woodside/Deerview Meadow (Kingson Lane) – 53 townhouse condominium units constructed (14 affordable)
  - West Haven (West Street) – 22 units – 5 single family detached, five triplexes (6 affordable) – not yet constructed; site was submitted to the Planning and Economic Development Board for an 18 unit OSRD (approved March 2009) instead of proceeding with a 40B development.
  - Fox Run Farm (Holliston Street across from the VFW) – 15 duplex and townhouse condominium units approved (5 affordable) – not yet constructed
  - Maritime Housing (southeast corner of Main and Elm Streets) – 30 unit apartment development (8 affordable) – not yet constructed.
- Assignment to the Town of the Right of First Refusal for Chapter 61A Parcel at Coffee and Ellis Streets. NOTE – The developer challenged this action in court and won the right to pursue a conventional residential subdivision.
- Adoption of Affordable Housing section of the Medway Zoning Bylaw to require 15% affordable units in subdivisions and OSRD developments – June 2008
- Amended ARCPUD section of Medway Zoning Bylaw to require 10% affordable units – June 2006
- Authorization to Establish an Affordable Housing Trust Fund – June 2008
- Town Meeting approved use of a .9 acre parcel owned by the Town at 9 Walker Street for the construction of affordable housing – June 2008
- Historical Commission proposed and the National Park Service approved the establishment of the Medway Village National Register Historic District (December 2008)

## **2009 Master Plan Survey Housing Issues**

According to the responses of the questions on the 2009 mail-in survey, Medway residents believe that affordable housing is a relatively important issue, and the majority is only “moderately” satisfied with the availability of affordable housing units in town. Most of those surveyed placed an average value (mid-range among possible values) on the importance of having a diverse housing stock, and a large majority rated their satisfaction with the amount of varied housing as average, as well. It would seem that respondents are fairly satisfied with the variety that presently exists.

Results from the 2009 on-line survey give a bit more detail in terms of how the residents would like to achieve the goal of providing sufficient affordable housing. The average respondent is averse to using tax dollars to acquire land, or to use open space, for the construction of affordable housing. In addition, a low priority was placed on the construction of multi-family housing, and only a slight majority would like to see more housing for seniors.

The large majority of respondents would like to see developers provide affordable units in the newly constructed or renovated housing. It is also clear from the surveys that residents want to avoid any increase in the density that could come with providing affordable housing units, and that any added units should “maintain” the rural character of the town.

In summary, respondents want more affordable housing but want the onus put on developers to help provide this, in lieu of using tax dollars and open space to achieve these goals. As a result, it seems that the most likely way for Medway to close the gap would be to focus on working with developers either to include affordable units in residential developments or to contribute money in lieu of building units to an affordable housing trust fund. In addition, the town must work to get as much alternative financing as possible, such as soliciting donations and investments from local and area businesses, and to work with organizations such as Habitat for Humanity and other non-profit groups.

## **Why is Affordable Housing Important?**

The lack of affordable, and reasonably priced, housing is an important issue facing many residents in the MetroWest area of the state. Consider the information below provided by the Citizen’s Housing and Planning Association (CHAPA) in 2008. (From the CHAPA web site <http://www.masshomeatlast.org/MetroWest/why.html>)

- In 2003, the median single family home prices in the region ranged from \$260,000 in Bellingham to \$675,000 in Sherborn. Yet a person earning \$35,000/year – a typical salary for a starting teacher with a bachelor’s degree – can only afford to buy a home for about \$160,000. Someone earning a \$50,000 salary can buy a home priced at about \$232,000 – still below the lowest median price of homes in the area.
- In 2000, a household earning the median income for its community could afford the median-priced home in 26 of the 32 communities. By 2003, that number had dropped to 20 communities. And only 4 of the area’s communities would be considered affordable to first-time homebuyers (defined as those earning 80% of the community median income and purchasing a home priced at 80% of the median with a 10% down payment).
- 36% of renters in the thirty-two 495/MetroWest communities pay more than 30% of their income for rent and 15% pay more than 50%; 22% of homeowners pay more than 30% and 7% pay more than 50% for their mortgages. This means that nearly 16,500 renters and more than 26,000 homeowners are considered “cost burdened”, paying more than 30% of their income for housing. Included in these numbers are some 8,400 homeowners and 7,000 renters who are severely cost burdened, paying more than 50% of their income for housing.

Healthy communities provide a diversity of housing options by addressing both little “a” affordability needs (for reasonably priced market rate homes within the reach of modest income households) and official big “A” Affordability needs (income-restricted dwellings that can be included on the town’s Subsidized Housing Inventory). Generally, references to housing affordability in this section of the master plan should be read to include both market-rate, unrestricted housing that is affordable to the widest range of incomes possible (small “a”) and income-restricted housing options (big “A”). Specific references to big “A” housing production should be read in the overall context of providing a diverse supply of housing options to meet a range of community housing needs.

## **What is 40B?**

As previously noted, the Commonwealth of Massachusetts has established a broad public policy that the housing inventory in every Massachusetts community should achieve the goal of having a minimum of 10% of their housing inventory to be affordable. In communities that have not achieved the 10% goal, state law (known as Chapter 40B) authorizes the local Zoning Board of Appeal (ZBA) to approve Affordable housing developments under a Comprehensive Permit. Chapter 40B is designed to encourage development of Affordable housing in municipalities. The statute authorizes local ZBAs to approve residential developments that provide a percentage of their units with Affordability restrictions by reducing restrictive barriers and providing for a streamlined decision making process. At least 25% of the dwelling units in a 40B development must be Affordable. Under 40B, a ZBA is empowered to grant all local approvals necessary and may bypass many of the community's standard zoning and land development review requirements (but not building codes, Title 5 and state Wetlands Act regulations). 40B developments are generally allowed anywhere in a community and at a considerably higher density than provided by the local zoning bylaw, resulting in the construction of a larger number of units than would normally be allowed in a "by right" development. Developers must also restrict their profits.

The presumption is that in a community with less than 10% Affordable housing, proposed Affordable housing developments are needed. The community has the burden to demonstrate otherwise. Any community falling short of the state's 10% Affordable housing goal is more vulnerable to the imposition of 40B developments because a developer has a right to appeal a local denial to the state Housing Appeals Committee; such decisions usually favour the developer. Communities that have achieved the 10% Affordability level have more control over which 40B developments can come into town and how they will be developed with regard to the size, number of units, site design style of construction, etc.

The aforementioned CHAPA report indicates that on a statewide basis since the early 1970's, more than 48,000 dwelling units in almost 900 developments have been created pursuant to the 40B law. Of these, approximately 33,700 are rental apartments and 14,600 are homeownership units.

## **Balancing the Addition of More 40B Housing in Medway**

The only way to protect Medway from the prospect of aggressive 40B development applications is for the town to reach its 10% Affordable housing goal. Short of that, developers will have the option of pursuing developments under 40B pretty much anywhere in the community. The only question is what form the proposals will take and how much influence the Town can have over what is ultimately developed.

Until the town has reached the 10% goal of Affordable housing units, Medway should explore ways to gain some degree of control over where and how 40Bs are proposed, the nature of the proposals, and who is proposing them. A strategy of encouraging "friendly 40Bs," where the development proposed is generally in keeping with the needs, goals, and objectives of the Town, should be a priority. In such instances, the developer, the Town, and nearby residents, may work cooperatively and constructively, providing input to produce a best case scenario that addresses, to the extent possible, the various needs of all parties. For instance, active solicitation of 40B proposals in appropriate locations, and constructive negotiation during the ZBA public hearing process, may change the styles of the housing, the road layout, create buffer zones, and preserve a portion of open space or incorporate a neighborhood recreation area. In addition, because the state allows 100% of units developed as rental apartments under a 40B comprehensive permit to be counted as Affordable units on the town's Subsidized Housing Inventory (no matter what rents

are charged), this is one way to make good progress toward the goal of 10% Affordable units in town. Even a modest increase in the number of rental units that could be counted on the town's Subsidized Housing Inventory would help move Medway toward reaching the 10% Affordable housing goal. This would also help single people and small families with modest incomes to live in Medway.

The alternative - "hostile 40Bs"- is, in general terms, not in keeping with the needs, goals, and objectives of the Town. By being proactive in simultaneously working towards the 10% Affordable housing goal through the "normal" development process and by looking for opportunities to "team up" with developers on "friendly 40Bs," the Town will be in a better position to shape residential development in the future.

## **Goals and Objectives for Affordable Housing**

Much of the housing in Medway is out of reach for lower-middle and lower income families, including those who work in areas that serve the community as well as young people and families who grew up in Medway. It is in the best interest of the town's economic health and vitality to provide a diversity of housing options for households of all incomes and backgrounds. The Medway Affordable Housing Committee, together with other Town boards and committees, are working to find creative ways to increase the supply and percentage of Affordable and affordable dwelling units in Medway. By having a goal to provide our community with more affordable housing, Medway will help to ensure that future generations of families will be more able to live where they grew up. In addition, the town will be able to attract and keep the kind of workers that the community needs – police officers, fire fighters, teachers, and nurses – who find it difficult or impossible to afford living here now.

There is also an important connection between Affordable/affordable housing and economic development. A companion reason for expanding the supply of affordable housing in Medway is to provide the business community with a plentiful employee base from which to get qualified workers who don't have to travel long distances to work in Medway. If Medway hopes to attract and retain the kinds of businesses that will diversify our tax base, we need to demonstrate a commitment to providing opportunities for a wider range of housing types and choices for employees. It is our hope that this section of the Master Plan will provide critical support to Medway's efforts to expand and diversify its business base.

### **Goal 1: identify housing needs.**

The Medway Affordable Housing Committee, along with the newly authorized Affordable Housing Trust Fund, is in the process of developing a Housing Production Plan for the town. Housing Production Plans must comply with the guidelines and regulations required by the Massachusetts Department of Housing and Community Development (DHCD). A Housing Production Plan will include a complete profile of housing statistics and trends and identify target populations among the many different types of households in Medway in need of housing. In addition, a Housing Production Plan will present an affordable housing supply-demand gap analysis, provide recommendations for the location and types of new housing, and present strategies to accomplish housing goals. Housing production plans are submitted to the State for certification.

This plan will need to consider the present, as well as the future population demographics in order to meet the current and anticipated needs of the community. This includes affordable housing for senior citizens, young adults who have grown up in Medway, municipal workers, such as police officers and school teachers, and those currently living in public housing who could be encouraged to move up and out of public housing if



affordable units were available. This would also help free up public housing units to new families in need, since there are currently long waiting lists for Medway Housing Authority family units. The plan will also need to strike a balance between the needs and desires of the community with the state mandated goals of providing 10% of its housing stock to be affordable.

Once the community's more particular needs are identified, a community education program should be developed to inform the community and municipal leaders and build support for town guided affordable housing initiatives to expand the supply of diverse housing options in Medway.

**Goal 2: Establish organizational infrastructure to implement housing plans.**

The Town needs to have active committees, experienced personnel, and access to funding sources in order to facilitate and implement housing projects that are deemed necessary and desirable. Once this infrastructure is in place, the Town will be in a position to aggressively seek out development opportunities and facilitate project commencement and monitor progress towards goals. The Board of Trustees for the Medway Affordable Housing Trust Fund needs to be appointed and established to move forward on a highly proactive basis. Financial support should be sought from Medway's Community Preservation fund and other revenue opportunities should be pursued.

**Goal 3: Identify locations, quantities, and types of housing.**

The established town committees (from Goal 2) should prepare a comprehensive listing and map of undeveloped parcels, both town and privately owned, in order to proactively seek out appropriate sites for affordable housing developments for Medway.

The Town should seek opportunities to purchase appropriate land and buildings to reserve for restricted affordable housing. Particular emphasis should be placed on town committees working collaboratively toward reaching mutually beneficial town goals, such as preserving open space and producing affordable housing at the same time. In this manner, the Town can move closer towards the state mandated 10% while helping to preserve town character.

**Goal 4: Identify needed changes in the zoning bylaw to encourage market and restricted income affordable development.**

Existing zoning may prohibit projects from being developed or implemented in the most appropriate areas. For example, presently the Medway Zoning Bylaw does not provide for the "by right" construction of market rate apartments anywhere in Medway. This results in a heightened tension between the critical goals of providing for diverse housing needs while preserving character. The Affordable Housing Committee must coordinate and work together with other town boards such as the Open Space Committee, Planning and Economic Development Board, Zoning Board of Appeals, and the Design Review Committee to ensure that affordable housing can be developed in a way that balances the needs and wishes of various populations in the town.

**Goal 5: Explore and utilize creative development opportunities.**

The Town should coordinate with other organizations and agencies, such as developers, builders, architects, and consultants that specialize in affordable housing. Some examples are Habitat for Humanity and other not-for-profit development and architectural firms. In addition, the Town should work closely with other housing agencies, such as Citizen's Housing and Planning Association (CHAPA), the

Massachusetts Housing Institute, and the Massachusetts Housing Partnership, to guide the committee in its efforts to design and implement its affordable housing plan.

Finding creative methods for working with developers and builders to streamline the building or renovation of affordable housing units without sidestepping important bylaws designed to protect Medway should receive special emphasis. The current housing market presents unique challenges, but may also provide to Town with previously unavailable opportunities to provide both market and restricted affordable housing and move towards the 10% goal.

Please refer to Appendix B for the full listing of recommended Housing action items for the 2009 Master Plan.