



Meeting Housing Needs in Wareham



Prepared for the Wareham Housing Committee & Wareham Board of Selectmen with funds from EO-418 and the Wareham Community Preservation Committee.

Adopted by the Wareham Board of Selectmen at a meeting of June 25, 2004.



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Introduction

Wareham is a growing town interested in preserving its small town feeling. In a 1998 survey over 1,000 residents ranked this goal as their second priority-- just behind keeping taxes low¹. This desire is about fostering a sense of community and having family, friends, and local employees live in town. With housing costs increasing and construction focused on large single-family homes, many residents find themselves without affordable housing choices. These include first-time homebuyers who grew up in Wareham and want to raise their families here, entry-level teachers and firemen, disabled family members, and displaced workers looking for jobs in a changing economy. New housing should meet the needs of residents in a way that adds to the overall quality of life in Wareham. This quality of life is tied to the community's natural resources, level of town services, historic character, and economic vitality. Meeting housing needs is one part of the larger vision to have a healthy community where residents can work, learn, play, and grow old together.

Housing Committee

The Board of Selectmen established the Wareham Housing Committee in July of 2003. The committee includes representatives from the Board of Selectmen, Planning Department, Community Development Authority, Council on Aging, Wareham Housing Authority, Wareham School District, and local social service groups (See list in Appendix A). With funds from the Commonwealth's EO-418 Program and from the Wareham Community Preservation Committee, Wareham hired the Southeastern Regional Planning and Economic Development District (SRPEDD) to assist with the development of a housing strategy consistent with the character and resources of Wareham.

The Housing Committee held ten meetings from August of 2003 through May of 2004. In a discussion format the Committee studied figures on housing needs, heard stories that personalized these numbers, and explored ways to meet these housing needs. These meetings produced a document that includes data on the housing stock and household needs, as well as, Wareham's regional context. It relies heavily on US Census data but is supplemented with information from other reliable sources and interviews with frontline providers.

The Committee has recommended actions that meet the identified needs in a manner compatible with the unique characteristics of Wareham. The production actions use the community's seasonal units, aging housing stock, and sizeable number of single-family homes to produce infill type affordable housing units. Larger projects are recommended on Town owned parcels and through new zoning provisions for assisted living and elderly housing. Other supportive actions, such as housing condition surveys and establishing a local housing partnership are also recommended as a means of increasing housing choices.

¹ 1998 Wareham Master Plan, p.147.

Public Input and Board of Selectmen Adoption

The Committee gave a status report to the Board of Selectmen at a Board meeting of February 10, 2004. Two public meetings were held seeking input on the plan on March 25, 2004. One was held in the Community Room of the Multi-Service Center at 10am and another that evening at 7pm in the Wareham Public Library. Notices for these meetings were widely distributed through church bulletins, the COA newsletter, the public library, and five major newspapers. At these meetings residents cited personal experiences with housing and offered suggestions for new initiatives. A complete listing of the comments is included in Appendix A. The committee modified elements of the plan based on the input received from the public.

The Committee believes the following are critical to moving this plan from an idea to reality:

- **Implementation oversight** - The recommended actions call upon the Town to undertake new programs, adopt new regulations, and carry out development initiatives. In order for the actions to become reality a group must be charged with the oversight of the plan implementation. The Housing Committee considers it critical that the Board of Selectmen determine this group at an early stage so the work of the Housing Committee can transition smoothly to the oversight group. The Committee strongly urges that a Wareham Housing Partnership be established by July 1, 2004. The local housing partnership model has a track record of performance and credibility with state agencies.
- **Collaborative approach** - The recommended actions will only be successful through collaboration. The Town will need to work in concert with the private sector, religious organizations, social service providers, and neighborhood groups. This diversity should be reflected in the body appointed as the implementing agency for this plan. The local housing partnership model combines public and private representation.
- **Capacity building** – The recommend actions will require staffing and resources. Wareham will need to design and fund an expansion of the town's capacity for project management. Resources, including Community Preservation funds and Community Development Block Grants, may be used to support the new housing initiatives. Some of the recommended actions allow donations in lieu of affordable units, so the town will also need to develop a structure for a Housing Trust Fund. Another advantage of the local housing partnership model, is that the Massachusetts Housing Partnership provides funds for technical assistance and training to these local partnerships.

Housing Needs Analysis

*Characteristics of Existing Housing Stock: Structure Type, Vacancy Rates, Age of Units*²

Wareham has a moderately diverse, aging housing stock with a particularly high amount of seasonal housing units. As indicated by *Table One*, 77.2% of all units are in single-family structures, with an additional 2.4% in one-unit attached units.³ The rest of the 2,173 units (22.8%) are in structures of 2 or more units with the largest amount – 8.7% of all housing units-- being mobile homes or trailers. This is a considerably more diverse housing stock than some of Wareham's neighboring communities (Rochester, Carver, Marion) that have less than 10% of their housing in non-single family units, and a diversity of housing consistent with others such as Middleborough and Fairhaven that have between 20 and 25% of their housing units in non-single family units.

Of the 10,670 units counted for the 2000 US Census 8,200 were occupied (81.5%). For the 8,650 year round units, rental units had a vacancy rate of 4.5%, and ownership units had a vacancy rate of 1.4%. The rental vacancy rate is low compared to national historical averages, indicating a tight rental housing market where demand for rental units would appear to exceed supply. It is generally assumed that a healthy housing market, where turnover is at a normal amount, would have a 5-7% vacancy rate. The homeowner vacancy rate is consistent with national data for the past twenty years.⁴

² US Census Discrepancy-- Before looking at the characteristics of the Wareham housing stock that are reported by the US Census 2000, it is necessary to mention a major discrepancy in the US Census figures. According to the US Census, Wareham lost 713 housing units between the years of 2000 and 1990. This is a huge figure – an over 6% loss of units. More confusing is that the majority of this loss is documented as single-family units (-674) and documented for a period when 450 residential building permits were issued.² It seems unlikely that the type of events that result in the loss of housing units (renovation of 3 units into a single family, demolition and replacement with other type of use, natural disasters) could account for such a high figure, especially given the concurrent new construction that would offset the loss of units. In order to determine why the US Census figures report this loss, SRPEDD first consulted with town officials to see if a major event (closing of a trailer park, hurricane) could explain the loss. No event was identified so SRPEDD then checked with the Census bureau. Unfortunately, the Census Bureau stopped accepting requests for reviews on September 30, 2003. Despite the obvious questions on the data within the 2000 Census, for many of the relevant characteristics, it remains the only available source.

³ Single Family attached units are townhouse type condominiums that have an upstairs and downstairs as one unit and are attached to similar units. Duplexes have separate units on different floors.

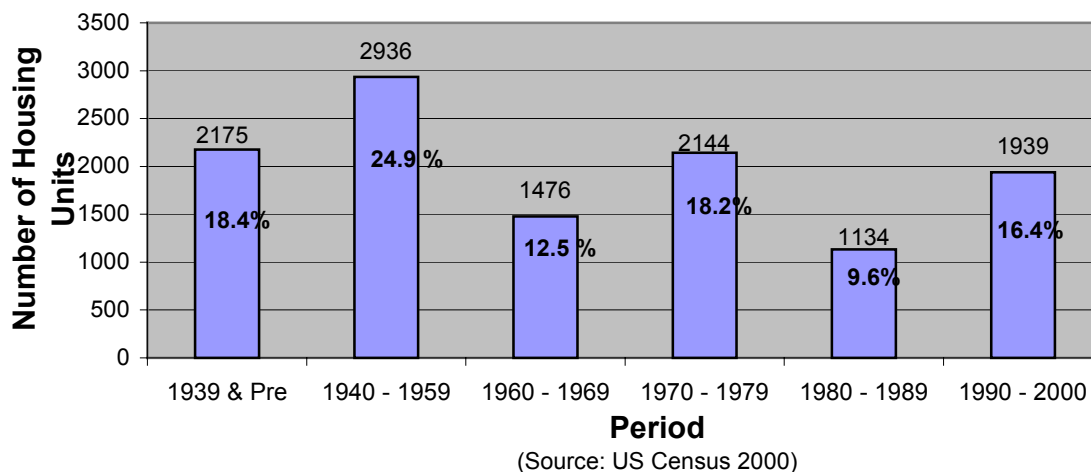
⁴ <http://www.census.gov/hhes/www/hvs.html>.

Table One: Housing Stock Characteristics 1990 – 2000 Wareham, MA					
	1990	2000	Difference	% Growth	Annual Growth
<i>Housing Units</i>	11,383	10,670	-713	-6.3	-.6
<i>Households/Occupied Housing Units</i>	7,370	8,200	830	11.3	1.1
<i>Occupied Ownership Units*</i>	5,529	6,201	672	12.2	
<i>Percent of Occupied Housing Units</i>	(75.0%)	(75.6%)			
<i>Occupied Rental Units*</i>	1,841	1,999	158	8.6	
<i>Percent of Occupied Housing Units</i>	(25.0%)	(24.4%)			
<i>Vacancy Rate - Ownership Units*</i>	3.4	1.4	-2.0		
<i>Vacancy Rate - Rental Units*</i>	10.8	4.5	-6.3		
<i>One Unit Detached</i>	8,912	8,238	-674		
<i>Percent of All Housing Units</i>	(78.3%)	(77.2 %)			
<i>One Unit Attached</i>	120	259	139		
<i>Percent of All Housing Units</i>	(1.1 %)	(2.4 %)			
<i>Two – Four Units</i>	567	621	54		
<i>Percent of All Housing Units</i>	(5.0 %)	(5.8 %)			
<i>Five – Nine Units</i>	358	270	-88		
<i>Percent of All Housing Units</i>	(3.1 %)	(2.5 %)			
<i>Ten + Units</i>	263	356	93		
<i>Percent of All Housing Units</i>	(2.3 %)	(3.3 %)			
<i>Mobile Home, Trailer, RV, Van</i>	1,163	926	-237		
<i>Percent of All Housing Units</i>	(10.2%)	(8.7 %)			
<i>Seasonal Units</i>	3,133	2,020	-1,113		
<i>Percent of All Housing Units</i> (May Be Various Types of Above categories)	(27.5%)	(18.9 %)			

Source: US Census 1990, 2000; * year round units only.

Just less than one-fifth of the housing stock (18.4%) was constructed before 1939, and including these units, fully 43% of housing units pre-date 1959. An aging housing stock can mean housing units in need of updating, units not up to code, and units that may contain lead paint. Wareham's 43% pre-1959 housing stock compares favorably with the state as a whole that has 55.6% pre-1959 housing units, but unfavorably with the country that has 35% of the housing units dating from pre-1959. It should be noted, however, that the useful life of mobile homes or trailers is shorter than that of conventional housing and Wareham has 8.7% of its housing in this category. While there has been no complete review of the mobile home stock in Wareham, there are concerns that many of these units are not up to code. Additional information is needed on these units. An additional concern is that the owners of the mobile home parks may sell the land for development and force the displacement of a large number of residents, many of whom may have limited resources for competing in the housing market.

**Figure One: Age of Housing Units
Wareham, MA**

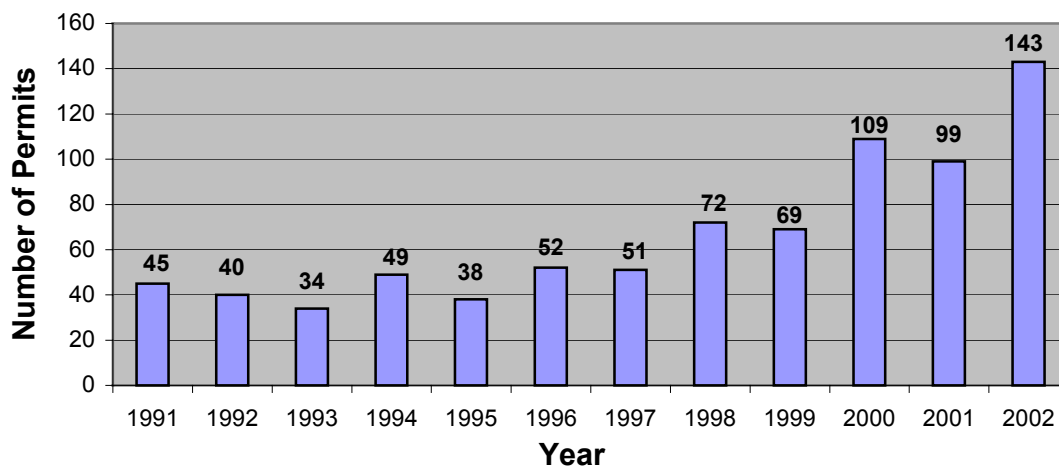


There is not a lot of additional information available on housing conditions in Wareham. The US Census figures on Wareham housing units lacking plumbing or kitchen facilities, is so minor (.3%) as to be insignificant. There is no 2000 data on the number of boarded up housing units, although 1990 levels in this category were also extremely low – 1.4%.

Growth of Housing Units

Because of the discrepancy mentioned above, the US Census data in *Table One* on the growth of housing units over the decade is suspect. The US Census figures report a 6.3% loss of housing units, while the number of occupied housing units increased by 11.3 %. Building permit data compiled by SRPEDD through the Building Inspector's Office indicates that the decade should have seen growth in housing units, as a total of 450 residential new construction building permits were issued for the period 1991- 1999 inclusive. These figures are used as indicators but not direct counts, as the issuance of a permit does not necessarily lead to the construction of the unit, and some of these permits may be for multiple unit buildings.

**Figure Two: Residential Building Permits Issued
Wareham, MA**



(Source: SRPEDD Phone Survey of Building Inspector)

As compared to surrounding southeastern MA coastal communities, Wareham has the highest percentage and absolute number of seasonal housing units. This would indicate that seasonal fluctuations are a particular issue for service delivery in the community and there is the potential for the conversion of seasonal to year round units or even the potential for substandard living conditions if renters stay in seasonal units through the winter. It should be noted, however, that a large proportion of these units are trailers. A related concern for the Town would be that a seasonal economy relies on seasonal workers who also need affordable housing opportunities. However, unlike the Islands, workers within a reasonable distance can travel to jobs in Wareham.

Table Two: Seasonal Unit Comparison Wareham Ma		
Southeastern Coastal Community	% Housing Units that are Seasonal Units	# Housing Units that are Seasonal Units
Dartmouth	3.9%	444
Fairhaven	5.7%	413
Mattapoisett	16.9%	538
Marion	14.0%	344
WAREHAM	18.9%	2,020
Westport	9.7%	598
<i>Source: US Census- 2000</i>		

Subsidized Housing Stock

Table Three lists the current public and/or subsidized housing development in Wareham. The 477 units represent 5.51% of the total year-round housing stock of 8,650. In addition to these units, South Shore Housing Development Corporation (SSHDC) reports that 139 households are currently living in Wareham with the use of mobile rental vouchers and the Wareham Housing Authority administers an additional 50 certificates in Wareham from other towns. While this 5.51% is below the state adopted goal under chapter 40B of a 10% subsidized housing stock, it is greater than all of Wareham's immediate neighbors. Going further west, Fairhaven and Dartmouth have respectively 6.62% and 6.73% subsidized housing units, while New Bedford with 11.3% is the geographically closest community to exceed the state subsidized housing goal (see Figure Three below).

Table Three: Subsidized & Public Housing Stock Characteristics Wareham, MA						
Property Name & Address	Agent/Housing Tyoe	Total Units	Unit Breakdown by BR			
			1 BR	2BR	3BR	4BR
Cranberry Manor 2220 Cranberry Highway	South Shore HDC Rental	24		24		
Agawam Village Sandwich Road	Wareham Hsg. Authority Elderly/Disabled Rental	40	40			
Redwood Park Church Avenue	Wareham Hsg. Authority Elderly/Disabled Rental	64	64			
Brandy Hill Minot Avenue	Family Rental	132	24	72	36	
Cromesett Woods Apts	Elderly/Disabled Rental	46				
Cromesett Woods II	Elderly/Disabled Rental	28				
Depot Crossing Apts	South Shore HDC/ Wareham Hsg. Authority Rental	32		32		
Homeownership Rehab Scattered Sites	Family – Homeownership Wareham Community Development	11				
Riverview	Family Rental	100	16	72	12	
TOTAL		477				

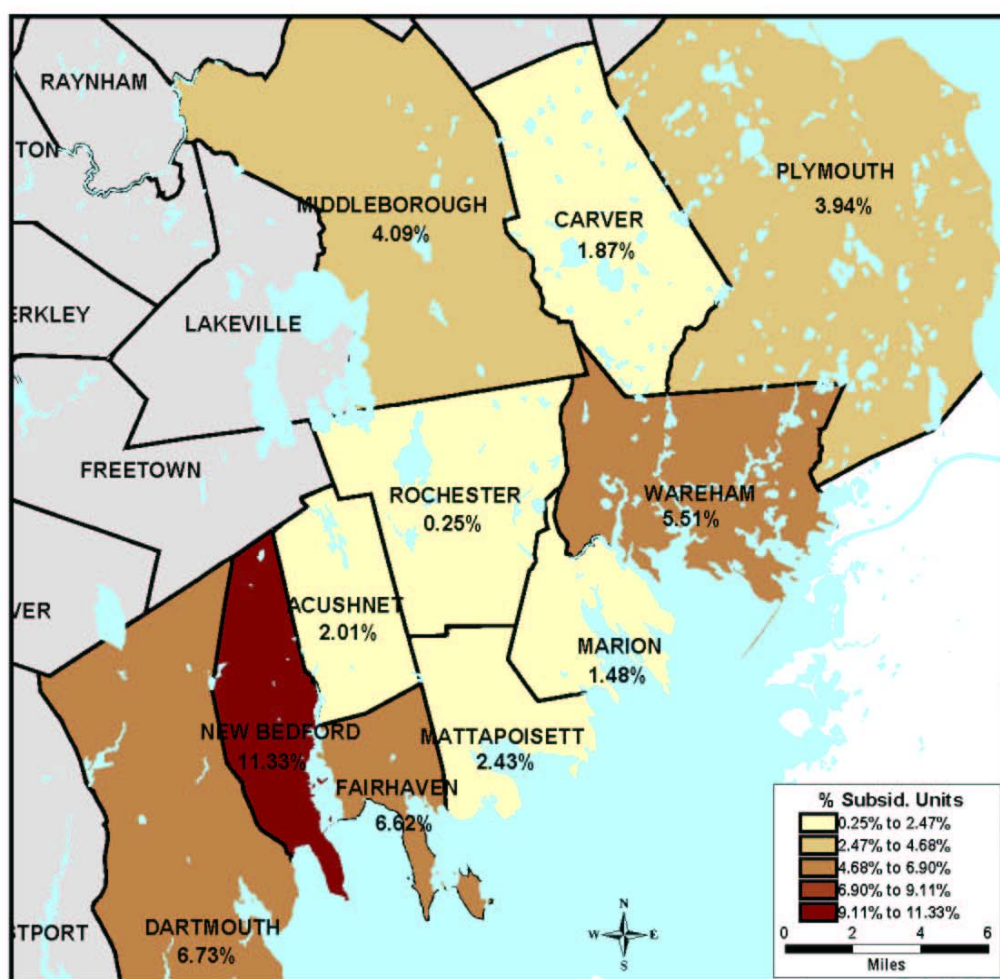
Source: DHCD List for 7/2000

Public Housing Stock

The 104 units of public housing that the Wareham Housing Authority administers is an aging stock with a design that is not well suited to the elderly and disabled. Agawam Village was built in 1964 and is of such poor quality that the WHA recommends it be demolished and replaced with modern units. While Redwood Park is somewhat younger, thirty-one years old, the buildings are two stories and it is often a challenge to find someone on the waiting list that is capable of daily stair climbing. Redwood Park is similarly in need of major improvements and it may not be cost-

effective to renovate these units. The WHA is investigating funding opportunities that would allow the complete replacement of this stock. New construction on the same lots would allow for more units to be built and a better site design that addresses ADA standards and the new reality of elderly parking needs.

Figure Three:
Wareham 40B Stock Versus Neighboring Communities



Percent Occupied Housing that is Subsidized

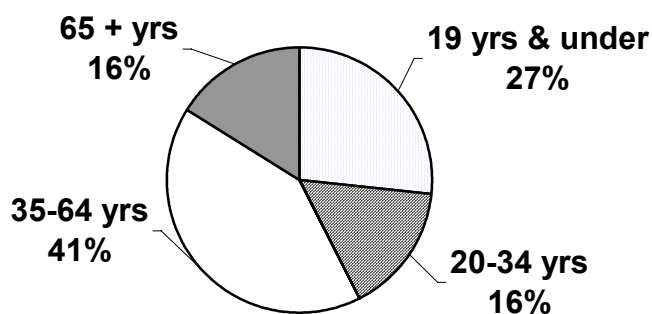
Affordable Housing Projects in Wareham under Chapter 40B

In the past five years Wareham has received six (6) applications through the Comprehensive Permit process. The Comprehensive Permit process, also referred to as Chapter 40B, is a streamlined permitting process intended to increase affordable housing in communities that do not have 10% of their year-round housing stock as affordable. Under the Comprehensive Permit, projects may be exempt from local zoning in order to design an economically viable project. In 2003 a Comprehensive Permit for six (6) single-family homes was approved. This permit included two (2) units restricted for 100 years to households making below 80% of the area median income and four (4) units restricted to those making less than 125% of the area's median income. The other five (5) applications are still pending before the Zoning Board of Appeals. If approved these projects would add 115 housing units of which 31 would be affordable homeownership units. Of the units, 60 are condominium style development and the other 55 are single-family homes. The projects are dispersed throughout the community, although most are within areas served by water and sewer.

Population and Household Composition

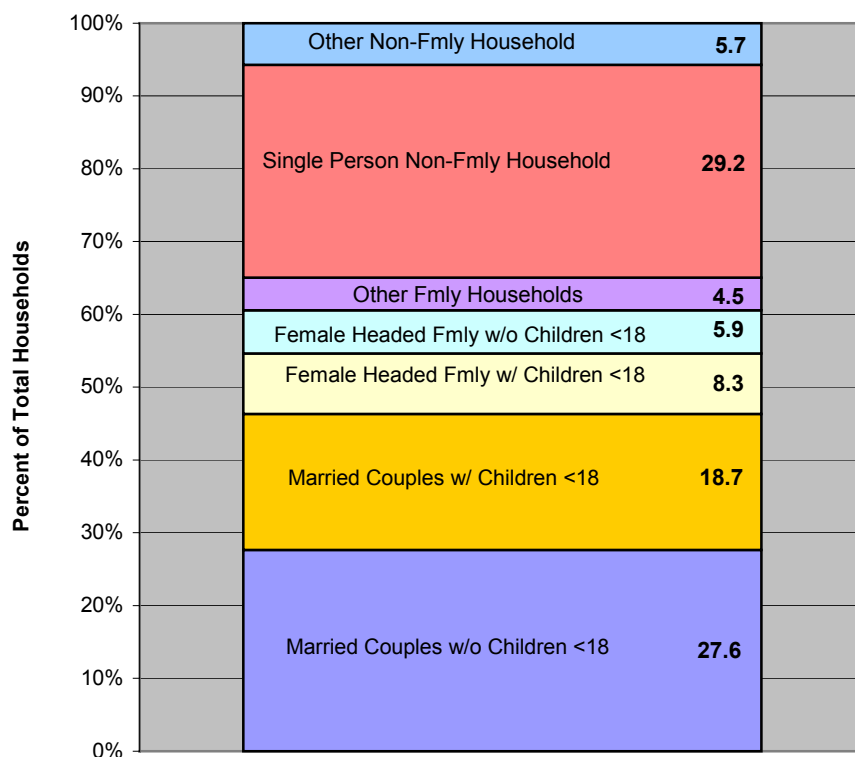
The US Census reports that Wareham had a total population in 2000 of 20,335. These residents comprised 8,200 households for an average household size of 2.44 persons, excluding the 297 individuals in group quarters. The age distribution of these individuals is indicated by *Figure Four* below.

**Figure Four: Age Distribution of Population-
Percent of Total Population
Wareham, MA**



(Source: US Census 2000)

Household composition in Wareham mirrors national trends, with an increase in single person households, less “traditional” household units of married couples with children, and more “empty-nesters”. The breakdown of household types according to the 2000 Census is indicated by *Figure Five*.

Figure Five: Household Composition Wareham, MA

Source: US Census 2000
(n = 8,200)

The 2000 Census established several categories with regard to race, and introduced new options for responders, such as a “More Than One Race” category and “Some Other Race Alone” category. In Wareham 89% of the 8,200 households (7,319) categorized themselves as white. The next largest group is in the category of “Some other race” with 391 households or 4.8%, and the third largest consisted of 227 households of African American race or 2.8%. The Complete breakdown is in *Figure Six*.

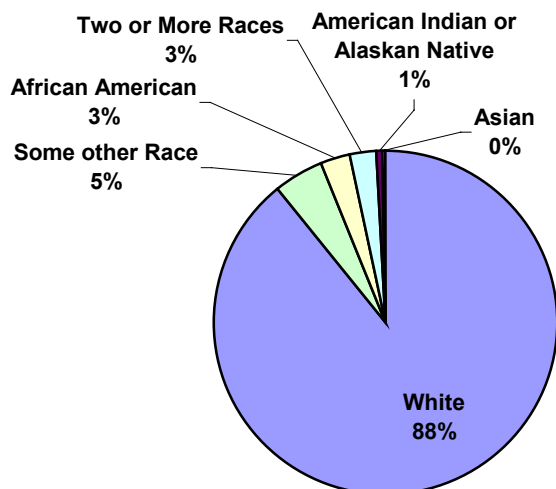


Figure Six:
Household Composition by Race
Wareham, MA

Income Distribution

Table Four reflects data from the 2000 Census on the income distribution of households in Wareham. Both the absolute number in each income range, and the percentage that this represents are included in the table. The U.S. Census Bureau reported the median household income for Wareham in 2000 as \$40,422 and median family household figure as \$45,750. This means that half of the households in Wareham made less than \$40,422 in 1999.

Table Four: Distribution of 1999 Household Incomes Wareham, MA		
Income Range	Number of Households	Percent of Total Households
Less than \$10,000	847	10.3
\$10- 14,999	564	6.9
\$15- 19,999	533	6.5
\$20- 24,999	594	7.2
\$25- 29,999	542	6.6
\$30- 34,999	543	6.6
\$35- 39,999	430	5.2
\$40- 44,999	533	6.5
\$45- 49,999	484	5.9
\$50- 59,999	677	8.2
\$60- 74,999	846	10.3
\$75- 99,999	897	10.9
\$100- 124,999	321	3.9
\$125- 149,999	154	1.9
\$150- 199,999	108	1.3
\$200,000 +	137	1.7
<i>Source: U.S. Census Bureau, SF-3; QT-P32.</i>		

Homeownership

The households in Wareham reflect a greater than average rate of homeownership. Of all occupied housing units, 75.6% of those in Wareham are owner-occupied. This compares to 61.7% for the state and 66.2% for the nation. Looking more closely at homeownership within sub-groups of the Wareham population, homeownership for white households is 76.7%, and for non-white as one inclusive category, 65.7%. *Table Five* provides a comparison by racial group, although it should be noted that the sub-groups in Wareham are relatively small samples. Looking within age groups, particularly at the first-time homebuyer's category of under 35 years old, Wareham households do fairly well with a homeownership rate for householders in this category of 52%, this rises to 78.4% for the 35-64 year old Wareham householders and 83.6% for 65 years or older Wareham householders.

Table Five: Homeownership by Household Race Wareham, MA		
Household Race	Number of Households	Within Race Percent of Homeownership
White	7,319	76.7
Some Other Race (other than the choices presented)	391	62.9
African American	227	78.4
American Indian/Alaskan Native	43	56.0
<i>(Source: US Census 2000)</i>		

Table Six indicates how Wareham compares with Massachusetts and the United States along several housing statistics.

Table Six: Comparison of Selected Housing Characteristics 2000 Census								
	<i>Avg. Household Size</i>	<i>% of Occupied Housing Units that are Owner Occupied</i>	<i>% of Occupied Housing Units that are Renter Occupied</i>	<i>Vacancy Rate of Rental Units</i>	<i>Vacancy Rate of Ownership Units</i>	<i>% of Housing Units that pre- date 1960</i>	<i>% of Homeowners that pay more than 35% of their income for housing costs</i>	<i>% of Renters that pay more than 35% of their income for housing costs</i>
Wareham	2.44	75.6	24.4	4.5	1.4	43.3	21.4	29.4
Massachusetts	2.51	61.7	38.3	3.5	.7	55.6	16.2	28.6
United States	2.59	66.2	33.8	6.8	1.7	35.0	15.8	29.5
<i>(Source: US Census 2000)</i>								

Populations with Special Housing Needs

Some household types are typically less able to compete in the housing market because of their limited financial resources and particular needs. These include: fixed-income senior citizens 65 years or older, female headed family households, grandparents raising grandchildren, the mentally and physically disabled, and those with low incomes, particularly those below the federal poverty level.

Elderly

As a group, elderly households tend to face difficult housing situations as they are generally on fixed incomes while costs continue to rise. In addition, they may have unusually high medical expenses that make it even more difficult to stretch their incomes. The Wareham Council on Aging reports that 10 – 40 households each month come into the office to discuss housing needs. These needs may vary from finding an affordable apartment to finding an assisted living situation to getting home health care or support services to allow an elderly person to remain in their home. Some are interested in selling their single-family homes but cannot find an affordable apartment to move to, still others are finding the monthly land rental fees associated with their trailer too high to pay. Another frequent issue is the doubling up of the elderly with children. This situation can often lead to tensions and the elderly may find themselves compromising on arrangements because there are no other places to live.

Wareham has several rest homes and nursing homes including: Tremont Nursing Home (formerly Millbrook), Forest View Nursing Home, and Waterford Rest Home, but the number of inquiries made to the COA indicates there may be a need for more facilities, in particular for affordable assisted living centers or multi-tiered centers that allow for aging in place. The Census indicates that between 1990 and 2000 the number of individuals over 65 years of age, increased from 3,207 to 3,290. As a proportion of the population, this represents a steady 16% of the total population. That is greater than the state figure of 13.5%, and is expected to follow the national trend and increase as the baby boomers age. The median age in Wareham increased from 34.4 years in 1990 to 39.3 years in 2000.

Female-Headed Households

While the Census figures do not indicate a great increase among female-headed households with children (between 1990 and 2000 the number of households increased by 16.4% from 584 to 680, versus an overall household increase of 11.3%) front line providers report that this population is frequently in need of adequate housing. Turning Point, a new non-profit social service agency formed by the Wareham Area Homeless Coalition, reports that since opening its doors in June of 2003 through October of 2003, they worked with 27 households facing homelessness. Of these, nearly half were female-headed households with children. For this population appropriate housing includes consideration of the stability of keeping children in the same elementary school and dealing with discrimination based on source of income and family composition.

Homeless

There are no good figures on the size of the homeless population in large part because this population has found ways to stay hidden from view. The homeless double up with family members or friends, live week-to-week in motels, and even camp outside. The census attempts to gather data and presents figures on “sub-families”. A sub-family is a married couple or parent with child that is living with and is related to a householder. This figures is an attempt to gauge if two households are in fact residing together. In 2000 the Census reported 557 sub-families in Wareham. This figure does not account for non-related households that share units. The best information on this population is available from frontline local social service providers who interact when there is a dire emergency or there are children in need. The Wareham School Department reports that for the 2002- 03 school year services were provided for 81 school aged children and 23 pre-schoolers of families living in temporary housing in Wareham. These families are often clients of the Department of Transitional Assistance (DTA-- formerly the Welfare Department).

DTA reports that they find the emergency beds in the southeast region to be sufficient for the need. Problems occurred in the recent past when families from outside the region were placed in temporary housing within southeastern Massachusetts. DTA does not foresee a repeat of this situation but circumstances are not always within the control of regional offices. Certainly, DTA feels much was learned from the experience that can make any future use an improved situation.

Local social service agencies note that despite DTA’s sense that there are available emergency beds, the lack of local emergency shelter beds forces households to leave the community when circumstances lead to a loss of housing. Situations such as a job layoff, domestic abuse, and high rent burden may be the impetus for homelessness. Groups such as the South Coast Housing Coalition have identified the need for units to meet these emergency-housing needs, especially for households that either do not meet DTA criteria or prefer not to utilize DTA’s services. While there is no reliable source for figures on the number of households that face these circumstances, Turning Point, a day resource center for the homeless, typically deals with 20-25 households of varying size each month. As stated above the actual figure may be higher as some families double up with family and friends, and thus are not counted as homeless. Turning Point has identified a real need for personnel to assist households in the midst of a housing emergency. The paperwork, interviews, and follow-up actions, can be overwhelming. A trained social worker and more volunteer help is needed to walk people through the maze of programs and applications, and ensure that the household has completed all of the tasks required for assistance. Turning Point estimates that 40 – 60 households use Wareham motels as permanent housing. These households often turn to local clergy and charities for assistance with rent payments.

In addition to emergency shelter, Wareham lacks transitional housing. Such housing provides shelter with support services to assist the household in rectifying the circumstances that led to the homelessness. Transitional housing typically provides shelter for 18 months to 2 years, until households transition into permanent affordable housing. Evergreen House is a sober house that provides temporary shelter for men who are transitioning back into the community after going through an addiction treatment program. Seventeen clients live in this facility.

Low Income/Households in Poverty

In addition, households that must budget more than 35% of their monthly income towards housing costs are at risk of losing housing or going without other fundamental needs. When more than 35% of your income goes to housing little is left to cover expenses for basic items such as food, healthcare, prescriptions, and utility bills. These households are one step away from tough choices and could easily be pushed into the homeless category. *Table Seven* indicates the US Census 2000 figures for some of these more vulnerable groups.

Physically and Mentally Disabled

There is no reliable figure on the number of mentally and physically disabled residents of southeastern Massachusetts that are in need of housing. Finding appropriate housing is a real challenge for these residents due to financial constraints and discrimination. Very few of these disabled citizens have employment income. According to the southeastern office of the Massachusetts Department of Mental Health, over 90% of these households rely on Social Security Income (SSI) in the range of \$500-700 per month. It is extremely difficult for these residents to compete in the tight rental market. Few one-bedroom units are available and even fewer are affordable. South Shore Housing Development Corporation administers a HUD voucher program designed for the disabled known as “Designated Housing”. There is a regional waiting list (all of Bristol & Plymouth counties) for this program of 497. The Department of Mental Retardation provides services for a range of client situations including assistance for living independently. There are limited funds for this program. Smaller affordable units created through general initiatives (such as accessory apartments, seasonal conversions, or new construction) can meet the needs of disabled residents that can live independently. In addition major elderly housing projects have set-asides for the disabled, and the federal Fair Housing Act mandates that multi-family projects of over 4 units provide units accessible to the physically handicapped.

Waiting Lists for Public Housing and Rental Certificates

Figures on the number of Wareham households on waiting lists for public or subsidized housing assistance are large but according to staff at the SSHDC not as large as in the recent past. The SSHDC reports that as of July of 2003 there were approximately 167 Wareham households on the waiting list for a Section 8 voucher, and regionally (all of Bristol & Plymouth counties) the waiting list totals 4,564 households. Since Wareham’s population represents 2% of this regional total, Wareham households are over represented on the waiting list at 3.6% of the total waiting list. In addition to the SSHDC waiting list, the Wareham Housing Authority maintains two waiting lists – one for elderly/disabled units that as of August of 2003 had 199 names, and a family waiting list with 450 households as of August of 2003. The Housing Authority reports that it takes over two years for someone on the waiting list to get a unit as only 10 – 12 units open up each year.

Table Seven: Populations with Special Housing Needs 2000 Wareham, MA		
	<i>Number</i>	<i>Percent of all Households*</i>
<i>Householder 65 Years +</i>	1035	12.6 %
<i>Female Headed Household with Children Under 18</i>	678	8.3 %
<i>Female Headed Household with Children Under 18 & below poverty level</i>	91	1.1 %
<i>Grandparents Responsible for Grandchildren</i>	126	1.5 %
<i>Families Below Poverty Level</i>	443	5.4 %
<i>Families Below Poverty Level With children under 18</i>	281	3.4 %
<i>Individuals Below Poverty Level</i>	2,131	---
<i>Homeowners paying >35% of income for housing costs</i>	1,108	13.5 %
<i>Renter Households paying > 35% of income for housing costs</i>	591	7.2 %
<i>(Source: US Census 2000; *Total Households = 8,200.)</i>		

Teenagers in Conflict

Local agencies have also identified a need to establish a foster-parent type of program for any local teenager that must leave his/her home due to conflict. The administration at Wareham High School reports that many students, 18 and under, would benefit from having an option of residing in a Wareham home other than their own, so they can complete their high school studies. There are a variety of situations -- divorce, personality conflicts, acute stress-- that can lead to these types of situations. This type of need is not met by creating new units but rather by establishing a resource list of households that are able and willing to provide such temporary assistance. The need may even be just for a brief transition period while the teenager makes arrangements.

Housing Affordability & Housing Needs

Part of the reason Wareham has a high rate of homeownership is that it is a relatively affordable community. Bankers and Tradesman reports that the median sales price for a single family home in 2002 was \$177,200 and for a condominium unit \$168,950. In the first half of 2003, the single-family figure rose about 10%, with a reported median sales price of \$197,000 and the condominium unit was almost unchanged at a median sales price of \$167,450 for the period of January – June 2003.⁵

The affordability of homeownership is a combination of the cost of the house, the mortgage interest rate, and other associated housing costs. The present low home mortgage rates of 6% translate into relatively low monthly payments so more households can qualify for mortgages. As an example, the \$197,000 median sales price for 2003 with a 5% down payment of \$9,850 leaves \$187,150 to be financed. At a rate of 6% for a term of 30 years, the monthly principal and

⁵ <http://rers.thewarrengroup.com/townstats/search.asp>

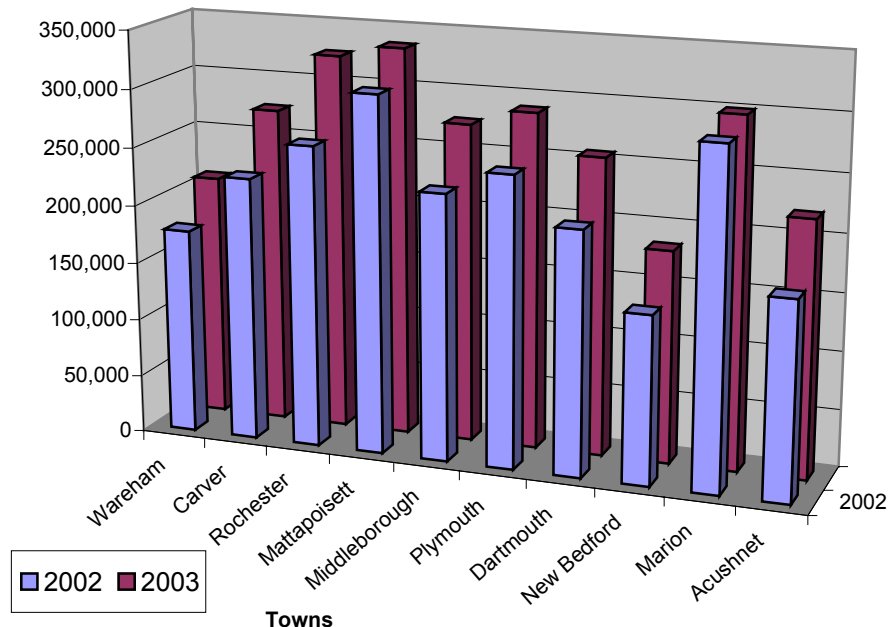
interest cost is \$1,122. To this add a monthly estimate for real estate taxes and homeowners insurance of \$250 and the monthly housing cost totals \$1,372. A bank will only qualify households for which this amount is 30% or less of the gross household monthly income. This works out to a yearly gross income of \$54,880. By comparison, the US Census in the year 2000 reported the median household income for Wareham as \$40,422, and the median family income as \$45,750. That is despite the relatively affordable prices over half of the Wareham households could not afford to purchase the median priced single-family home. In fact, the median family income of \$45,750 would qualify at a 6% rate, 30-year term for a house of approximately \$145,000. This means there is an affordability gap between the median family income and the median single-family home price of \$52,000. With regard to rent, the median rent reported for Wareham in the 2000 US Census was \$620. For this to remain below the 30% of income mark, annual gross income would need to exceed \$24,800. Frontline providers that work with families looking for rental units report that in 2003 the rent levels are considerable higher – closer to \$900 a month.

Regional Position and Boston MSA Implications

Bankers and Tradesman maintains data sets on all property sales recorded in the Registry of Land Records. With this data it is possible to compare the median single-family home sales price in Wareham with the median of surrounding communities. Table Eight and Figure Seven below indicate these figures for the calendar years of 2002 and 2003.

Table Eight: Median Single Family Sales Price (\$) Wareham versus the Region		
Town	2002	2003
Wareham	177,200	210,000
Carver	227,500	274,000
Rochester	260,000	325,000
Mattapoisett	307,500	335,250
Middleborough	229,500	275,000
Plymouth	250,000	289,000
Dartmouth	210,000	256,000
New Bedford	145,000	183,000
Marion	289,000	300,000
Acushnet	170,000	219,900
<i>Source: Bankers and Tradesman; http://www.bankerandtradesman.com/</i>		

Figure Seven: Wareham Versus the Region Median Single Family Sales Price



The Census Bureau classifies Wareham as part of the greater Boston MSA. A Metropolitan Statistical Area (MSA) is defined by the US Census as “a core area with a large population nucleus, plus adjacent communities having a high degree of economic and social integration with that core.” Wareham’s categorization as part of the Boston MSA has significant implications for housing initiatives. HUD programs establish fair market rents (FMR) and income limits based on MSA figures. The Boston MSA median household income is considerably higher than the local Wareham figure (a full 30% higher in 2000 -- \$52,792 versus \$40,422), but it becomes controlling for housing programs. In addition, FMR levels are considerably higher than the local figures, which means that it should not be difficult to get property owner participation in the Section 8 program. The generous rent and income levels mean that housing rehab and new housing development projects are generally economically feasible in Wareham.

Conclusions

The US Census data and interviews with Wareham providers lead to the following conclusions:

- *Compared to its neighbors, Wareham has a moderately diverse housing stock.*
- *Home prices in Wareham are regionally affordable, but locally out of reach.*
- *Wareham’s rental vacancy rate indicates a tight market where demand exceeds supply.*
- *A large portion of Wareham’s housing stock is older indicating there may be a need for lead paint removal, rehab, and code repairs but presently there is no reliable assessment of the overall condition of housing in Wareham.*
- *The large seasonal housing stock in Wareham presents unique challenges including increased service demands, illegal conversions, and substandard conditions when occupied year-round.*

- *There is an increasing need for affordable housing for single adults.*
- *Wareham residents in need of emergency housing or transitional housing units must leave the community.*
- *Wareham needs to do capacity building in order to have a locally controlled response to the housing needs identified.*

Target Populations

This report concludes the following Wareham groups face housing needs:

- *Elderly on fixed incomes*
- *Single Parent Families*
- *Single Person Households of All Ages*
- *Homeless/Households in Transition*
- *Disabled*
- *Housing Burdened – (those paying more than 35% of their income for housing) and*
- *First-time Homebuyers.*

Resource Assessment

Physical Resources

Much of Wareham's existing housing consists of dense summer communities that were settled in the late 19th through mid 20th century. Onset, Shangri-La, Rose Point, Weweantic Shores, Swifts Beach, Jefferson Shores, and Indian Mound all reflect a development pattern that predates today's standards relative to wastewater, water, and circulation. These areas are generally on lots that range from 3,500 square feet to 5,000 square feet.

General Grandfathered Platting By Neighborhood:

<i>Neighborhood</i>	<i>Lot Size</i>	<i>Density</i>
Jefferson Shores	6-7000 sq.ft.	7 units/acre
Onset	3500 sq.ft.	12 units/acre
Parkwood	4500 sq.ft.	9 units/acre
Swifts Beach	4000 sq.ft.	10 units/acre
Swifts Neck	5000 sq.ft.	8 units/acre
Weweantic	5000 sq.ft.	8 units/acre

Since this time, the zoning in Wareham has been updated to reflect the realities of parking needs, septic systems, wellhead protection, and larger home sizes. Residential lots sizes now range from a low of 5,000 sq. ft. (Onset Village District) to a high of 3 acres (R-130). Only one of the existing twelve zoning districts—Industrial -- excludes residential development. Nearly 61% of the Town's total land area is zoned R-130 or R-60 for development of single family homes on three acre or one and on-half acre lots respectively. This low-density residential zoning serves an important function -- it minimizes the impacts of development on the areas that are zones of contribution for the drinking water wells and acts as a control on nitrogen loading from septic systems. (However, to fully control nitrogen-loading restrictions on other practices such as lawn fertilization may be necessary.)

A build-out analysis completed by SRPEDD for 2000, indicates that the majority of the development potential in the town is in these R-130 and R-60 districts. Of the 5,500 estimated total new housing units that could be developed at build-out, over 4,000 were in these two districts. This roughly translates to the area in Wareham that is north of Route 25 and west of Interstate-195, and the areas that have historically been associated with the cranberry industry. The build-out indicates there are few opportunities left for infill in the village areas and estimates an additional 112 housing units could be developed in the Onset and Wareham Village Districts combined. (Some believe this figure may be low.) The MR-30 district (Multi-Family) with 30,000 square foot lots is estimated at build out to add over 1,000 new housing units. In the period of 1990 – 2000 most new subdivision activity occurred south of Route 25 and west of Interstate-195. Post 2000, there is increasing pressure to develop lands that are north of Route 25 as the cranberry industry restructures.

Infrastructure Capacity

Wareham's sewer infrastructure capacity is a pressing issue being met with a 24 million dollar upgrade and expansion of the wastewater treatment facility. The impetus for this work is the poor water quality of the Agawam River and Buzzards Bay due to high concentrations of nitrogen associated with the discharge from the plant. The work on the plant will dramatically reduce nitrogen loading but the Town remains wary of unlimited sewer connections. Areas that have high rates of septic failure are prioritized for tie-ins, but the expansion of service to the vast areas of undeveloped lands north of Route 25 is not feasible within this expansion project. Ultimately the Town wants to ensure that the reduction in nitrogen levels achieved by the 24 million dollar project, are not offset by new unsewered development in the vast undeveloped areas in the northern parts of Wareham, and in the watershed lands in the towns of Carver, Middleborough, and Plymouth. The expansion project addresses areas that have been prioritized for connections due to the high rate of septic system failures and the difficulty of upgrading old systems to current standards. The expansion project includes capacity for build-out of existing sewer areas and an anticipated build-out of existing lots within the new sewer areas. The expansion does not cover major new development that would require an extension of the sewer line. The Department of Environmental Protection (DEP) indicates that the Town has planned appropriately for its expansion and property owners not included in this expansion will need to comply with Title 5 system requirements or wait for the permitting and construction of additional capacity.

Given the real limitations on sewer capacity, the Town must be proactive in establishing regulations for septic systems and package treatment plants (small wastewater disposal systems) that will serve new development. These issues are presently under study and the Town is working with a consultant on revisions to its zoning and subdivision regulations, as well as, working with the Buzzards Bay Project and the Massachusetts Estuaries Project, on nitrogen loading issues. Both major and minor development proposals shall be held to appropriate nitrogen loading standards. The major investment that the community has made in the waste- water treatment facility needs to be protected by requiring new development to meet strict standards with regard to nitrogen loading.

There are two water districts within Wareham – the Onset Fire District and the Wareham Fire District. The Onset District is the smaller of the two and includes approximately 3,100 service connections. The Wareham District has been extended to all of the community -- except for the area covered by the Onset District-- but water service is presently to a smaller area that includes 7,430 services. The Wareham Fire District has adopted a policy of supporting incremental extension requests that allow the District to stay within its Water Management Withdrawal Permit from DEP. If a water line extension is less than 1,500 feet generally the District supports the extension as long as the development picks up the cost. Extensions greater than this distance are carefully scrutinized to ensure that the District can adequately service the amount of development associated with the extension. A draft 20 year Management Plan (2003) indicates that the system could reasonably accommodate growth at a rate of 77 new residential services per year. Growth at a faster rate may require investments in the system. Regardless, the District is implementing a plan for new well fields to accommodate long-range growth.

Guiding Development Away from Sensitive Areas

The Wareham Open Space and Recreation Plan 1997-2002 used a process of analysis, committee consensus, and public survey to establish priority areas for protection and recreational development. These areas include: aquifer and wellhead protection areas; river corridor land areas; habitat areas for rare species; and coastal access/recreation areas.

New residential development should be directed away from the areas identified in the Open Space Plan for protection and toward infill sites along infrastructure. Construction in the large tracts of undeveloped land that are not served by water or sewer needs to be done in accordance with high protection standards, particularly in regard to nitrogen and critical habitats. Additional information on critical habitats has been developed since the adoption of Wareham's Open Space Plan, in the form of the Commonwealth's Biomap. This map indicates areas of the Commonwealth that provide viable biodiversity of plant and animal species. Within Wareham, much of this land area is also the land area in the zones of contribution for the Town's water sources. The Biomap is designed to be a planning tool – a way for communities to determine where best to direct growth. It has no regulatory authority, but is a good indicator of important habitats within the Town. The Biomap habitat areas can be used as indicators of land to protect through acquisition, conservation restrictions, limited-development proposals, or clustering.

Resource Organizations, Institutional Capacity, and Funding Sources

A listing of organizations and funding sources for housing related activities in Wareham is listed in Appendix D. The local groups include town departments (CDA, COA), local non-profits (Wareham Housing Authority, Tobey Hospital, and Turning Point), local banks, regional associations (SSHDC, CEDC), statewide non-profits (CHAPA), and state agencies. In order to take on the major amount of new housing and replacement housing that Wareham needs to meet its 10% goal (approximately 288 units), Wareham will need to expand its management capacity. To undertake redevelopment or new development with local control it will be necessary to partner with a local developer (for profit or non-profit) or establish a new Wareham based not-for-profit organization. The Community Development Authority has been successful in managing its rehab loan program. This program, with the expansions recommended in this plan, could continue to be handled through the CDA. Major new development initiatives such as the redevelopment of the Wareham Housing Authority units or development on Town owned land would require full time project management. Presently both the CDA and the Wareham Housing Authority are working to capacity. Additional staff resources would be needed for such major new responsibilities. This assistance could be obtained through subcontracting with the private sector or not-for-profit agencies, or by expanding the town departments. Funding will be needed to cover the expenses associated with these additional resources.

Use Restrictions

Wareham will impose use restrictions on low or moderate income housing units to ensure that each unit will remain affordable for the longest term possible. The standard mechanisms will be deed restrictions used in conjunction with provisions to name an agent to handle resale provisions that mandate transfer to another income-eligible resident during a period of right of first refusal. These

provisions will cover both rental units and homeownership units. This Committee recommends that the body created to implement the recommendations of this plan (a Wareham Housing Partnership is recommended) be charged with the enforcement of the deed restrictions and transfer restrictions.

GOALS AND OBJECTIVES:

(1) Meet the needs of local residents including: those who grew up here, those that work for the community, and those that work in the community.

- 1.1 Local Preference to the greatest extent possible.
- 1.2 Rental Assistance through the Community Development Office.
- 1.3 Transitional Housing/Emergency Shelter Program.
- 1.4 Upgrade Housing Authority Stock.

(2) Preserve the existing diverse housing stock, including units that are affordable.

- 2.1 Continue the Rehabilitation Loan Program run by the Community Development Office – target properties identified by Public Archeological Lab study completed for the Wareham Historical Society.
- 2.2 Complete a more detailed building condition survey – use students.
- 2.3 Establish the Conversion Loan Program as a Local Initiative Program/Comprehensive Permit.
- 2.4 Undertake a study of the Mobile Home units in order to design an appropriate program for upgrading or replacing these “affordable” units.
- 2.5 Renovate Housing Authority Units.

(3) Add to the housing stock in a way that is compatible with the fabric, architecture, natural resources, and services of the existing neighborhoods.

- 3.1 Accessory Apartment Bylaw.
- 3.2 Assisted Living Bylaw.
- 3.3 Elderly Housing Bylaw.
- 3.4 Inclusionary Zoning Bylaw.
- 3.5 Adaptive Reuse.
- 3.6 Re-use existing abandoned or boarded-up buildings by pursuing tax-title properties.
- 3.7 Pursue use of the state’s Heads-Up program that supports “Main Street” mixed-use development.

(4) Be proactive in producing and supporting larger affordable housing projects so the Town can control the income guidelines, density, design, environmental impact, and type of housing produced.

- 4.1 Establish a Wareham Housing Partnership to serve as an oversight group for the implementation of this plan.
- 4.2 Undertake Town owned land projects.
- 4.3 Educational & Advocacy Actions.
- 4.4 Monitoring & Survey Research as Housing Market Changes.
- 4.5 Work with the Zoning Board of Appeals on rules for 40B projects- including policy on use restrictions and criteria that connects to this plan and design standards.

WAREHAM HOUSING STRATEGY

Achieving the Chapter 40B Goal of 10% Affordable Housing Stock.

Total Year Round Housing Units: 8,650 10% = 865.
 (estimate that the yearly increase in
 housing units is 80 so an additional 8 units
 per year needed to maintain the 10%)

DHCD 40B (as of 2/04) 477

DEFICIT: 388

Adjustments for Period Post 2000 100*

DEFICIT: 288

FIVEYEAR PLAN 2004- 2009

Goal of 65 units year after capacity development and the passage of zoning changes:

Rehab Loans with Restrictions	75
Seasonal Conversion	15
Town Owned Land	60
Accessory Apts.	30
Elderly Housing/Assisted Living	50
Housing Authority-	
New Units through Renovations	40
Inclusionary Zoning	55
Emergency Shelter/Transitional Hsg.	(3) – not in 40B Stock.
Adaptive Reuse	<u>0</u>
	325

* An estimate of projects developed post 2000 to be submitted to DHCD for inclusion in Wareham's 40B stock.

<i>GOAL ONE: Meet the needs of local residents including those who have lived their lives here, those who work for the community and those that work in the community.</i>				
<i>Action</i>	<i>Responsible Parties</i>	<i>Timeline</i>	<i>Resources Needed</i>	<i>Estimated Units Added 5 Year Period</i>
1.1- Adopt local preference to the greatest extent possible.	Board of Selectmen/ Zoning Board of Appeals	2004	Sample Language Prepared by Housing Committee as part of this plan.	---
1.2-Create a Rental Assistance program through CD Office – first month, last month, and security deposit with budget counseling and social services.	Planning Dept.	2005	CDBG Funding/CPA funding	Housing Assistance – no new units
1.3-Establish Transitional Housing and Emergency Shelter Programs-consider these as regional initiatives.	Non-profit working with Planning Dept., CD Office, other social service agencies on a regional basis.	2004-2005	Need information gathering on types of models, capacity analysis; explore possible collaboration models.	3- 6 units
1.4-Upgrade Housing Authority Stock.	Housing Authority working with Planning Dept.	2004 – 2010	Major funding required. Need funding for site planning and pre-construction work as well as construction funding.	May be able to add to existing stock-- estimate increase of 40 units to existing 104 units.

<i>GOAL TWO: Preserve the existing diverse housing stock, including units that are affordable.</i>				
<i>Action</i>	<i>Responsible Parties</i>	<i>Timeline</i>	<i>Resources Needed</i>	<i>Estimated Units Added 5 Year Period</i>
2.1-Continue the Rehabilitation Loan Program run by the CD Office – target properties identified by the Public Archeological Lab study.	Community Development Office	Ongoing	CDBG Loan Funds/CPA Funds for loan pool Administrative Costs	75 units
2.2 -Complete a more detailed building condition survey – use students.	Planning/Community Development Overseer	Fall 2004/ Spring 2005	Student Labor	Used to target loan program – supporting the figure above
2.3- Establish the Seasonal Conversion Loan Program as a LIP /Comprehensive Permit. Do study to design initiative appropriately.	Zoning Committee; Town Meeting Action; Planning Dept.	Fall 2004/ Spring 2005 Town Meeting	Funding – CDBG or CPA Loan Pool; Administration through CD Office. Use tax bills to notify property owners.	15 units
2.4-Undertake a study of the Mobile Home units in order to design an appropriate program for upgrading or replacing these “affordable” units	Planning Dept./Board of Selectmen Oversight	2005-2006	Funding & staffing oversight. The fact that all units are private property may limit the information available. Possible use of CDBG \$s or CPA \$s.	Study in anticipation of designing an approach
2.5- Renovate Housing Authority Units	Housing Authority working with Planning Dept.	Over 5 year period	Major funding required. Need funds to prepare application including architectural assessment and rehab budget Possible CPA funding for pre-development work.	Prevent the loss of Existing Units.

<i>GOAL THREE: Add to the housing stock in a way that is compatible with the fabric, architecture, natural resources, and services of the existing neighborhoods.</i>				
<i>Action</i>	<i>Responsible Parties</i>	<i>Timeline</i>	<i>Resources Needed</i>	<i>Estimated Units Added 5 Year Period</i>
3.1-Accessory Apartment Ordinance	Zoning Committee, Town Meeting, Planning Dept.	Fall 2004-2005	Part of Zoning Re-write	30 units
3.2-Assisted Living Bylaw	Zoning Committee, Town Meeting, Planning Dept.	Fall 2004-2005	Part of Zoning Re-write	80 units (one project) (25 affordable)
3.3-Elderly Housing Bylaw	Zoning Committee, Town Meeting, Planning Dept.	Fall 2004-2005	Part of Zoning Re-write	80 units (one- two projects) (25 affordable)
3.4-Inclusionary Zoning	Zoning Committee, Town Meeting, Planning Dept.	Spring 2005 Town Mtg.	Part of Zoning Re-write	55 units affordable as part of all development
3.5-Adaptive Reuse	Planning Dept. with Private Developer	2004 – 2006	Pre-Development Evaluation Funds; Project funds.	---- longer than 5 year period to accomplish--
3.6-Fund efforts to pursue tax-title properties. (It is estimated that this may cost \$10,000 per unit.) After gaining title re-sell with low/mod restrictions.	Board of Selectmen	2004-2006	Use CPA funds	10-15 units
3.7- Pursue use of the state's Heads-Up program that supports "Main Street" mixed-use development.	Community Development/Planning working with private owners along Main Street	2004 – 2008	Staff Resources for application development.	10 units

<i>GOAL FOUR: Be proactive in producing and supporting larger affordable housing projects so the Town can control the affordability guidelines, density, design, environmental impact, and type of housing produced.</i>				
<i>Action</i>	<i>Responsible Parties</i>	<i>Timeline</i>	<i>Resources Needed</i>	<i>Estimated Units Added 5 Year Period</i>
4.1- Establish locally controlled Wareham Housing Partnership.	Board of Selectmen, Planning & Community Development offices; other non-profit groups, private sector	July 2004	Consultant time to establish; ongoing funds for staffing and supplies; in-kind support of office space	Partner on town owned land projects and others – need time to establish so no production assumed other than already detailed within first 5 yrs.
4.2-Assess surplus Town owned land for its suitability for housing development and create a prioritized listing. Develop a RFP process for the development of housing on these sites.	Board of Selectmen; Planning Dept. work with Wareham Housing Partnership	2004 – 2010	Staffing costs; pre-development costs	100 units (1-2 projects) (60 units affordable)
4.3-Work with the Zoning Board to clarify and improve rules for 40B projects- including policy on use restrictions, pre-application meetings, written statement on the application's conformance with this plan, and quality control criteria.	Wareham Housing Partnership/ Zoning Board of Appeals	2004 – 2005	HAC Model regulations to be modified by Housing Committee for referral to ZBA	---
4.4-Monitor & Conduct Research on the Housing Market. Undertake a more complete survey on housing needs and experiences.	Planning Dept.; Community Development Office	Ongoing	Staff Funding or student project through Bridgewater State or UMass Dartmouth.	---
4.5-Engage in educational & advocacy actions – Run a series of workshops on housing issues. Work with regional and local groups. Establish an oversight group for the implementation of this plan.	Board of Selectmen; non-profit and social service agencies	Ongoing	Time commitment may need some resources – possible CPA funds	---

Appendix A

Committee Membership

Committee Correspondence

Wareham Housing Committee

Board of Selectmen Representatives:

R. Renee Fernandes-Abbott

Bruce D. Sauvageau

Diane Cuningham, Chairman

COA Director

Pamela Sequeira

Wareham Housing Authority Director

Susan Pizzolato

Wareham Community Services Collaborative

Charles Gricus

Planning and Community Development Director

Marcine Fernandes

Wareham Schools Homeless Coordinator

Marilyn Whalley

Director, Community Development Authority

Joan Walton

Turning Point

Betty Sullivan

Turning Point

Interested Parties

Donald Hall

CPA Committee

Anthony Scarsciotti

Zoning Re-Write Committee

Consultant:



SRPEDD

88 Broadway

Taunton, MA 02780

(508) 824.1367

Marijoan Bull, AICP Principal Planner

Greg Guimond, Comprehensive Planning Director

MEMORANDUM

TO: BOARD OF SELECTMEN
ZONING REWRITE COMMITTEE

FROM: HOUSING COMMITTEE
DIANE CUNNINGHAM, CHAIR

SUBJECT: RECOMMENDATIONS ON ZONING AMENDMENTS

DATE: 10/04

The Housing Committee has been meeting since August of 2003 to study housing needs in Wareham and develop a strategy for meeting these needs. Our consultant has prepared an in-depth review of housing and household characteristics in Wareham using census data and interviews with providers. The following conclusions, excerpted from the larger report, are shaping the Housing Committee's recommendations:

- Compared to its neighbors, Wareham has a moderately diverse housing stock.
- Home prices in Wareham are regionally affordable, but locally out of reach.
- Wareham's rental vacancy rate indicates a tight market where demand exceeds supply.
- A large portion of Wareham's housing stock is older indicating there may be a need for lead paint removal, rehab, and code repairs but presently there is no reliable assessment of the overall condition of housing in Wareham.
- The large seasonal housing stock in Wareham presents unique challenges including increased service demands, illegal conversions, and substandard conditions when occupied year-round.
- There is an increasing need for affordable housing for single adults.
- Wareham residents in need of emergency housing or transitional housing units must leave the community.

Also from this report, we find the following groups in need of housing within Wareham:

- Elderly on fixed incomes,
- Single Parent Families,
- Single Person Households of All Ages,
- Homeless/Households in Transition,
- Disabled,
- Housing Burdened – (those paying more than 35% of their income for housing), and
- First-time Homebuyers.

Given that our work will run concurrently with that being undertaken by the Zoning Re-write Committee, we felt it appropriate to communicate some of our preliminary recommendations for meeting these housing needs.

The Housing Committee will spend several months exploring a wide variety of approaches to meeting housing needs, of which zoning amendments are but one example. However, based on discussions at our last two meetings we would ask the Zoning Re-write Committee to consider incorporating the following zoning amendments as a means of meeting some of the needs identified by our Committee:

- Accessory Apartment Ordinance- Create a provision that permits accessory apartments in residential zones if the unit is rented as an affordable unit. That is, there must be a recorded deed restriction on the property and an annual re-certification that the occupant meets low/moderate income guidelines. The Housing Committee is recommending that this provision be permitted by-right in some residential districts, as long as dimensional and parking standards are met.
- Elderly Housing – Adopt a provision that encourages the development of elderly townhouse developments with a mandatory affordable unit set-aside. This provision can incorporate strict design and dimensional standards, and be approved through a special permit process before the Planning Board.
- Inclusionary Ordinance with Density Bonuses - Design a zoning provision that mandates that all new housing development (single family and multi-family) provide a percentage of affordable units. This amendment may include a provision for an increase in density to compensate for the affordable units.
- Conversions to Year-Round Units - Amend the existing use chart so conversions of seasonal housing units to year-round units are a by-right use when affordable units are created. The Housing Committee is looking to include this zoning change as part of a Local Initiative Program and establish a funding source for the conversions. As with the accessory apartments, there must be a recorded deed restriction on the property and an annual re-certification that the occupant meets low/moderate income guidelines. This amendment would be done in conjunction with a LIP/LHP application to DHCD.
- Transitional Housing - Review the type of changes needed to permit a small transitional housing program. The Housing Committee is in the preliminary stages of investigating this type of program. The program can take many forms—from standard apartments rented by a sponsor to units that function together in some congregate ways such as meal preparation and training areas. The Housing Committee is not ready to make a more specific recommendation, but do want to make the Zoning Committee aware that this is an area that is being explored.
- Emergency Shelter - The Housing Committee is also exploring the need for emergency shelter within Wareham. Depending on the final recommendation, zoning changes may be needed to define the use and determine appropriate conditions for approval given building codes, fire codes, and zoning.

The primary intent of this memorandum is to open communication between these two Committees. As there are clearly areas of overlap in our work, the Housing Committee is interested in working

cooperatively to achieve the objectives of both Committees in a comprehensive and efficient manner. We appreciate that this information may be premature given the work plan of the Zoning Rewrite Committee, but wanted to indicate the direction that the final Housing Strategy (to be completed in June) would take. If a joint meeting would be helpful for discussing these proposals, please let us know.

MEMORANDUM

TO: **PLANNING BOARD**
ZONING BOARD OF APPEALS
CONSERVATION COMMISSION
BOARD OF HEALTH

FROM: **HOUSING COMMITTEE**
DIANE CUNNINGHAM, CHAIR

SUBJECT: **DRAFT HOUSING PLAN**

DATE: **10/18/2004**

CC: **MICHAEL HARTMAN, TOWN MANAGER**

In accordance with a directive from the Board of Selectmen, the Housing Committee is forwarding for your review and comment, a draft Housing Plan. The Housing Committee, established by the Board of Selectmen in July of 2003, has been meeting monthly to develop this strategy for meeting the needs of Wareham residents.

The recommended actions, outlined at the end of the report, include: zoning changes, new programs, targeted studies, and education and advocacy actions. Please review this plan and forward any comments you have by **JUNE 7, 2004** to my attention: Diane Cunningham, Director, Wareham Council on Aging, 54 Marion Road, Wareham MA. If you have any questions contact me at (508) 291-3130 or Chuck Gricus at (508) 295-9344, x16. Thank you.

Appendix B

Public Input – Press Release

Summary of Comments from Meetings

PRESS RELEASE

FOR IMMEDIATE RELEASE

DATE:

March 15, 2004

FOR MORE INFORMATION CONTACT:

Diane Cunningham, Director
Wareham Council on Aging
Chair, Housing Committee
(508) 291-3130

RE: Public Meeting on Wareham Housing Strategy

The Wareham Housing Committee is seeking public comment on a proposed Housing Strategy at two meetings to be held on **Thursday March 25, 2004**. The first meeting is scheduled for **10am in the Community Room, basement level of the Multi-Service Center at 54 Marion Road**, the second opportunity is that evening at **7pm in the Wareham Public Library**.

The group, appointed by the Board of Selectmen in August of 2003, has been meeting to get information on housing needs and design a response. The Committee would like residents, young and old alike, to come share their personal experiences and comment on the recommendations in the draft housing strategy. Testimony from members of the public will add to the information the committee has on housing needs not being addressed in the real estate market.

With a grant from the State EO-418 program and funding from the Wareham Community Preservation Committee, the group retained the Southeastern Regional Planning and Economic Development District (SRPEDD), as a consultant. In the course of the past seven months the group has met to review the data on the need for housing among the elderly, single-parent households, single-person households, first-time homebuyers, and the homeless. The plan contains several ideas for town-controlled initiatives that would add affordable housing to

Wareham in a manner that respects the character of Wareham's neighborhoods and natural resources.

Public Comments from Meetings Held on March 25, 2004 Recorded by Susan Pizzolato
10am at the Multi-Service Center

- Churches involved in opening up for emergency shelter during freezing weather conditions. Need this to be cooperative effort with the Town.
- Homeless # - 40 people in motels (not DTA clients) 10 people that live outdoors
- 40 “double-upped” families
- Housing costs are impacted by out-of-towners that purchase waterfront homes for seasonal use.
- Abandoned, boarded-up buildings are a resource to be used.
- Some mobile home owners can not afford the lease payments. Some do not want to be counted as affordable – certainly uneasy about new sale-restrictions.
- Zoning Re-write Committee & state legislature exploring options for counting a portion of these units without unfairly restricting present owners or identifying units.
- Seniors can not afford local taxes so they need to sell their homes and move in with their children.
- Investigate program on Cap Cod that matches nurses or nurses aides with the elderly – the nurses rent a room – developed in collaboration with local hospitals.

7pm at the Wareham Library

- Senior Matching Program – senior lets room to single person – win/win situation. Programs in Quincy & Long Island.
- Religious organizations & non-profits use program funds to rehab properties for specific populations (Wilmington, DE)
- Housing for the mentally ill needed
- Need to develop more units in downtown areas where infrastructure already exists.
- Some infill could come from tax title properties with the use of CPA funds to assist town with costs of processing taking.
- High land cost makes it challenging to build one-bedroom units.
- Water community – house boats/ tourism +++
- Inclusionary zoning Bylaw- Marion, Duxbury, Marshfield have it in place
- Larger projects are needed to meet need, however, the recommendation is to be proactive with 40B developments that meet suggested housing characteristics.
- Rehab older homes and create affordable properties.
- CPA provides \$\$s for options
- CDA is exploring options to develop units above commercial properties through special grant/loan programs available through the state.
- The term “affordable” does not reflect what Wareham residents can actually afford.
- Long waiting lists frustrate potential renters and those with special needs.
- Should Wareham leave the Boston MSA/Can Wareham? Advantages/disadvantages.
- The amount of housing needed is great – this effort will require collaboration between developers and the town.
- Town houses allow more density than single family development
- Innovative Architects using “found” or recycled materials are able to keep construction costs low.
- We need support at town meeting for by-law changes that create options.

Appendix C

Resources Listing

Resources for Wareham Affordable Housing Committee

This is a listing of organizations and funding sources for housing related activities in Wareham:

Organizations

- Wareham Office of Planning & Community Development

- Wareham Housing Authority

- South Shore Housing Development Corporation

 - Regional body (Bristol and Plymouth County)/Section 8 Administrator

 - CHDO – Community Housing Development Organization

- Massachusetts Housing Partnership – Technical Assistance for 40Bs

State agency provides small grants to municipalities for technical assistance of 40B project reviews.

- Habitat for Humanity out of Bourne

- MA Department of Mental Health

State agency with regional office in New Bedford. Has the ability to be a co-sponsor of projects and add some funding, if units set aside for clients.

- Private Developers as partners

- CEDC – interested in doing housing work.

- Local Banks – CRA (see attached list)

- Turning Point

 - New 501 (c) 3 focused on social services for the homeless and near homeless.

- Council on Aging

- Community Resources Collaborative

- Religious Denominations

- Tobey Hospital

Funding

Funds for Projects/Services

Community Development Block Grants

Community Preservation Act Funds

HOME funds

MHFA/MHA

New England Fund of FHLBB

Funds for Services

St. Vincent DePaul Society

Catholic Charities of New Bedford

Salvation Army of Brockton

Tobey Indigent Fund

Local Denominations

Existing Regulatory Provisions

- R-130; R-60, R-43, are Single Family only districts
- Residential is excluded only in Industrial and Conference/Recreational
- Article III, p.14; Cluster with Density Bonuses:
Lacks flexibility -uses fairly large frontage and setback requirements; by special permit only; NOT in R-130; 10 acre minimum SF, 25 acre min. MF.
- Varied Lot sizes, p. 18-23:
Lot sizes range from a large of R-130: 130,000 sq. ft (3acres) to a low of Onset Village: 5,000 sq. ft.
Compare with existing densities (see map)
- Multi-Family:
Duplex by right:
R-30 two family - 45,000; MR30 – 45,000
Onset Village Res- 14,000 & Comm- 6,000
Wareham Village 12,000; Commercial Strip – 45,000
Marine and Institutional- 45,000
Multi Family:
Special Permit in MR 30 with affordable hsg. bonus; Onset Village Res. & Comm., Wareham Village, Strip Commercial;
By Right in Institutional
- Mixed Uses Allowed in Village Zones and Strip Commercial.
- Nursing Homes:
R-130 – R30; Special Permit
MR 30/Onset Business/Conf/Marine/Institutional - Not Allowed
Onset Res./Wareham Village/Strip Commercial/ Industrial – By Right

New Regulatory Provisions To Consider

- Accessory Apartments:**
- special permit
 - by right
 - sometimes limited to family members; can limit to income eligible households; issues of compatibility with existing SF housing and parking; sometimes size matters
- Adaptive Re-Use**
- look to multi-family by special permit in Industrial ?; modify multi-family in strip-commercial MR-30 provisions.
- Assisted Living**
- add specifications for special permit consider change to by right in certain districts.
- Cluster Development**
- Rewrite ordinance with clearer provisions more flexibility, can result in lower costs and higher quality open space preservation.
- Elderly Housing**
- Townhouses for elderly with specific standards
- Emergency Shelter Regulations** – Need for definition in zoning, standards and district determination for use table.
- Inclusionary Ordinance**
- mandatory
 - off site/linkage
 - Requires the provision of some affordable units, recent development in Marion, Duxbury, Ipswich, Dennis. Subdivisions over 6-10 units; multi-family set asides
- Incentive Zoning**
- Density Bonuses
 - Ipswich Model (2 acres if w/o affordable; 1 acre with)
- Local Initiative Program**
- specific initiatives spelled out in ordinance.
 - (Draft conversion/rehab program)
- Transitional Housing Program** – need definition, standards and district determination for use table.