

108 Water St

Watertown, MA

WSQ Development

Affordable Housing Presentation

10 / 21 / 2025



Architecture
Interiors + Planning

PCA

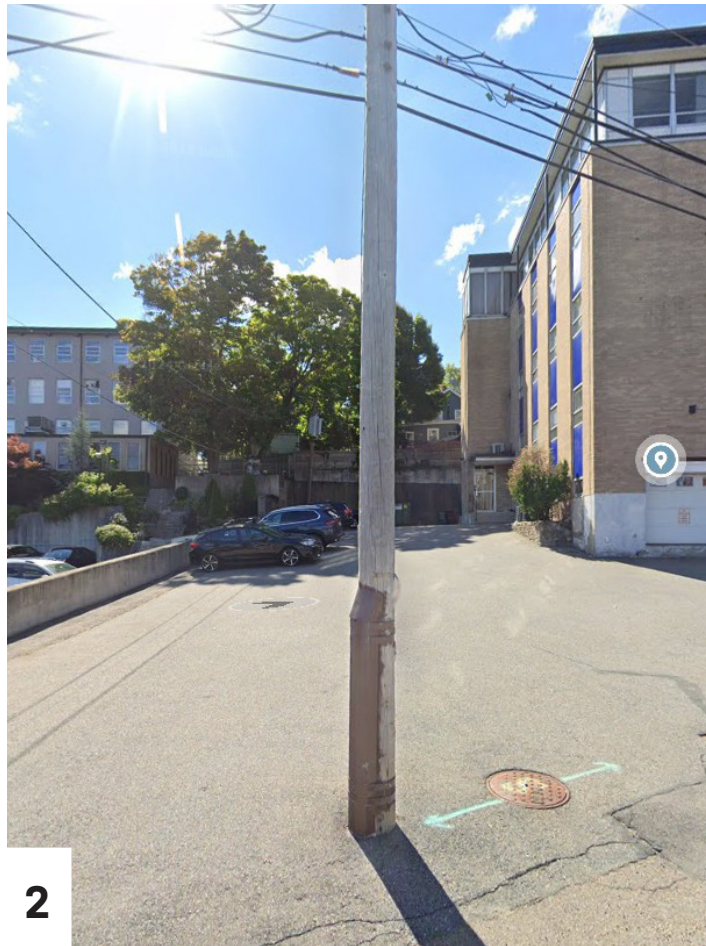
Existing Site Context



Site Plan



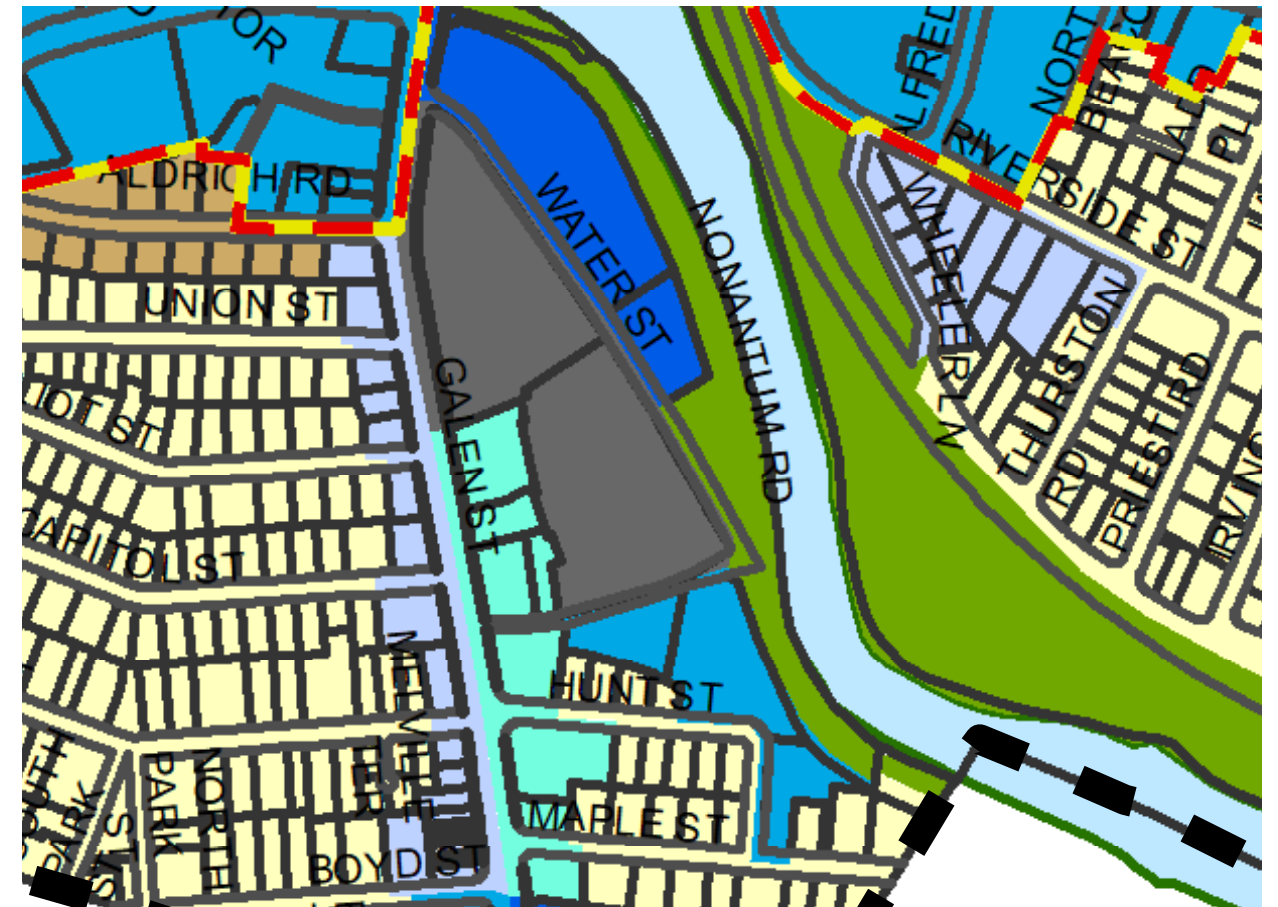
Existing Site Photos



Zoning

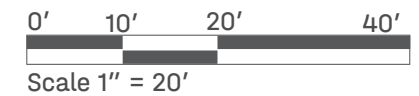
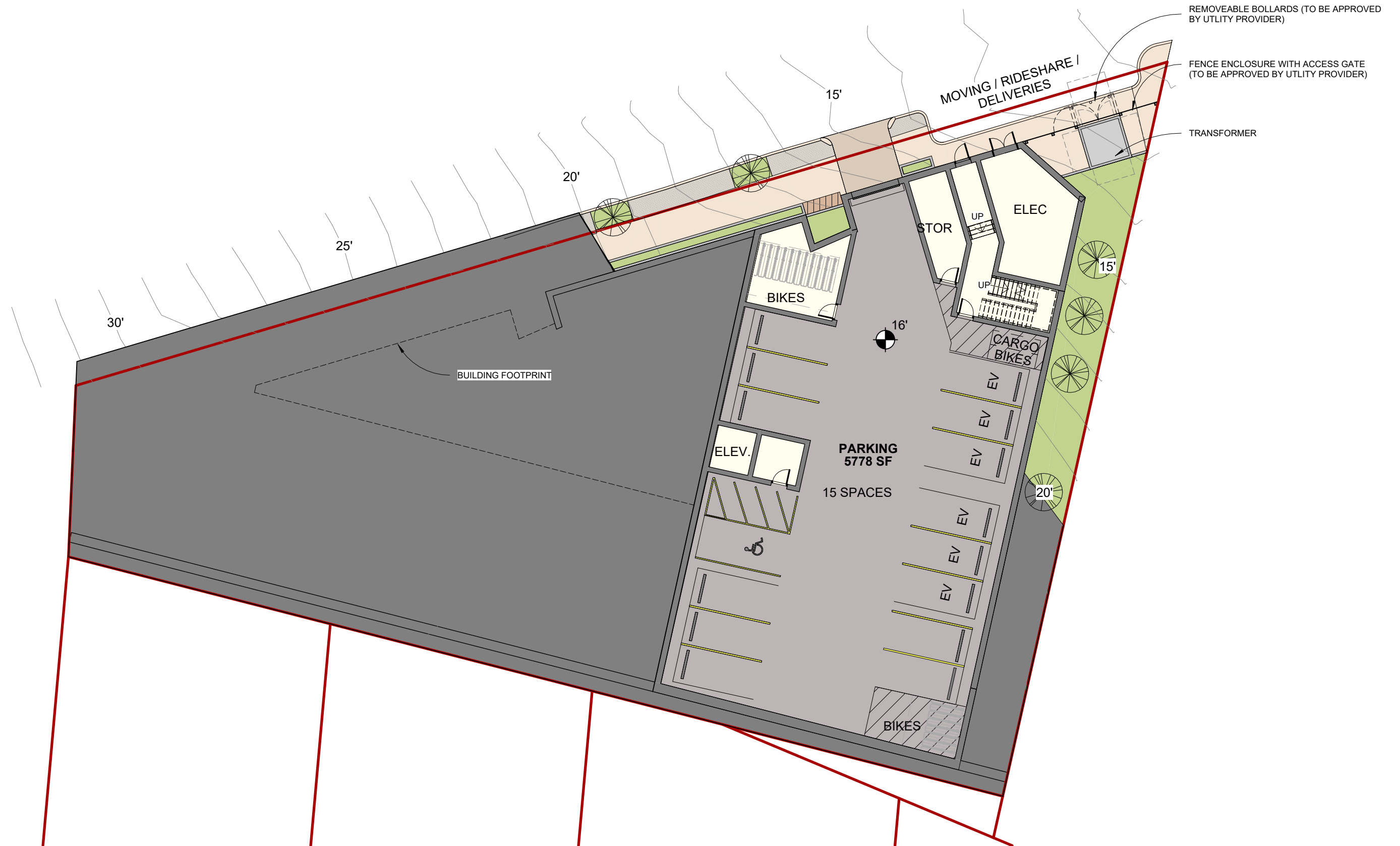
WSQ2 - Watertown Square 2 Zoning Dimensional Standards

	REQUIRED	PROVIDED
OPEN SPACE	10%	15.10%
FRONT SETBACK	0'	1'-8"
SIDE SETBACK	10'	10'
REAR SETBACK ABUTTING RESIDENTIAL DISTRICT	20'	20'
PRIMARY FAÇADE BUILD OUT	75%	79%
BUILDING HEIGHT (STORIES/FEET)	4+/66'	4+ / 66'
GROUND FLOOR HEIGHT (MIN)	13'	13'
PLUS STORY HEIGHT (FLAT ROOF MAX)	12'	12'
PLUS STORY SETBACK	7'	7'
MIN GROUND FLOOR FENESTRATION	15%	50%
MAX LENGTH CONTINUOUS FAÇADE	100'	95'-7"
MIN DISTANCE BACK OF CURB TO BUILDING FAÇADE	12'	VARIES, 12' MIN
VEHICLE PARKING PER UNIT	.5 MIN/1 MAX (MIN. 26 REQ.)	27 SPACES
SHORT-TERM BICYCLE PARKING	1 per 10 UNITS (6 REQ.)	6
LONG-TERM BICYCLE PARKING	1 per UNIT (52 REQ.)	52



- | | |
|---------------------------------|------------------------------|
| Zoning Districts | Industrial Districts |
| Residence Districts | I-2 - Industrial 2 |
| CR - Cluster Residential | I-3 - Industrial 3 |
| S-6 - Single Family | I-1 - Industrial 1 |
| S-10 - Single Family | Special Districts |
| SC - Single Family Conversion | NMU - Neighborhood Mixed Use |
| T - Two Family | WSQ3 - Watertown Square 3 |
| R.75 - Residential Multi-Family | WSQ2 - Watertown Square 2 |
| R1.2 - Residential Multi-Family | WSQ1 - Watertown Square 1 |

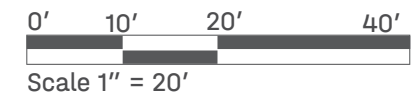
Basement Plan



Ground Floor Plan



Affordable
 Group 2



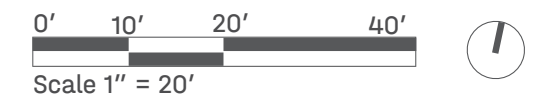
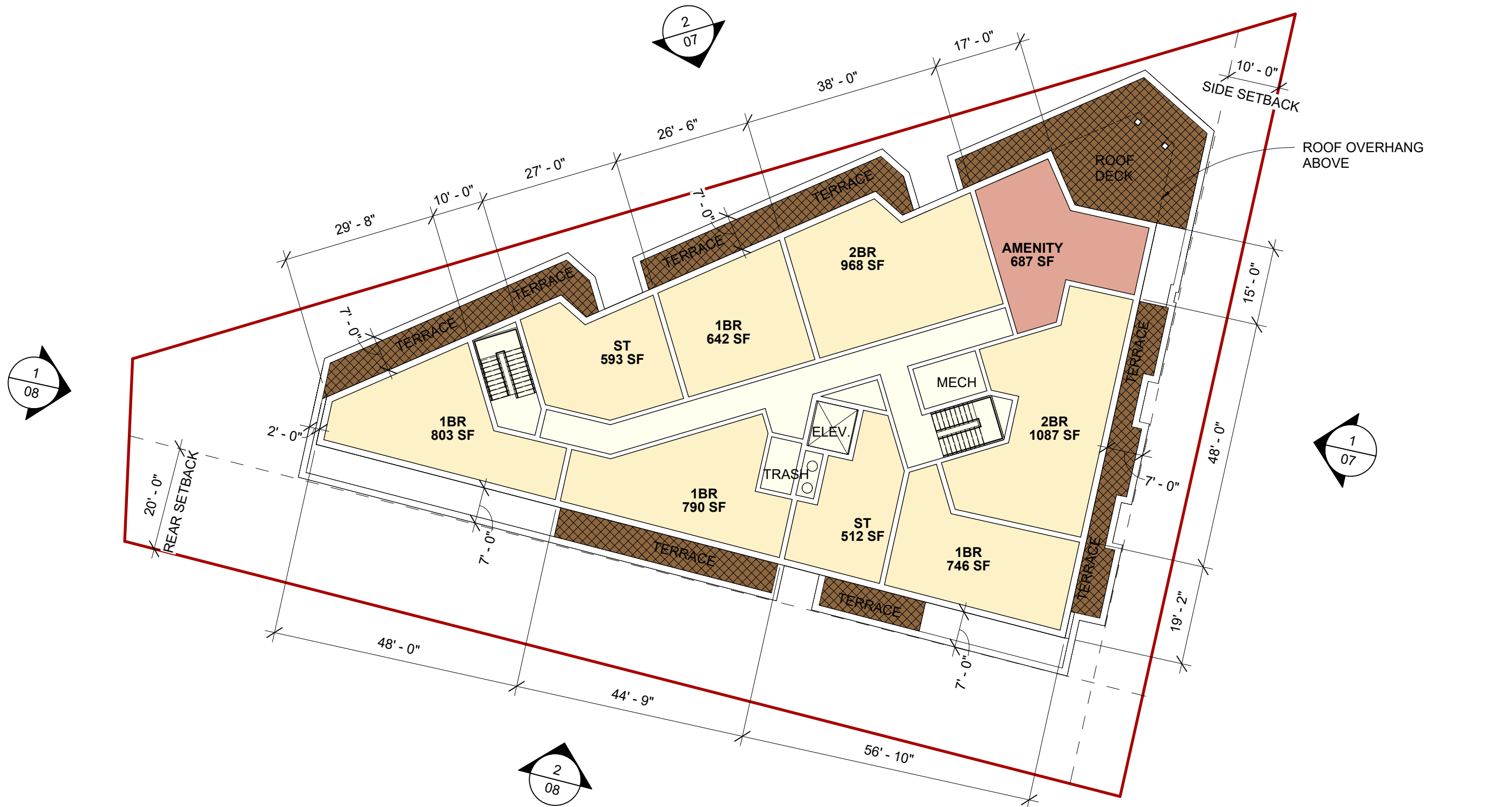
Level 2 Floor Plan



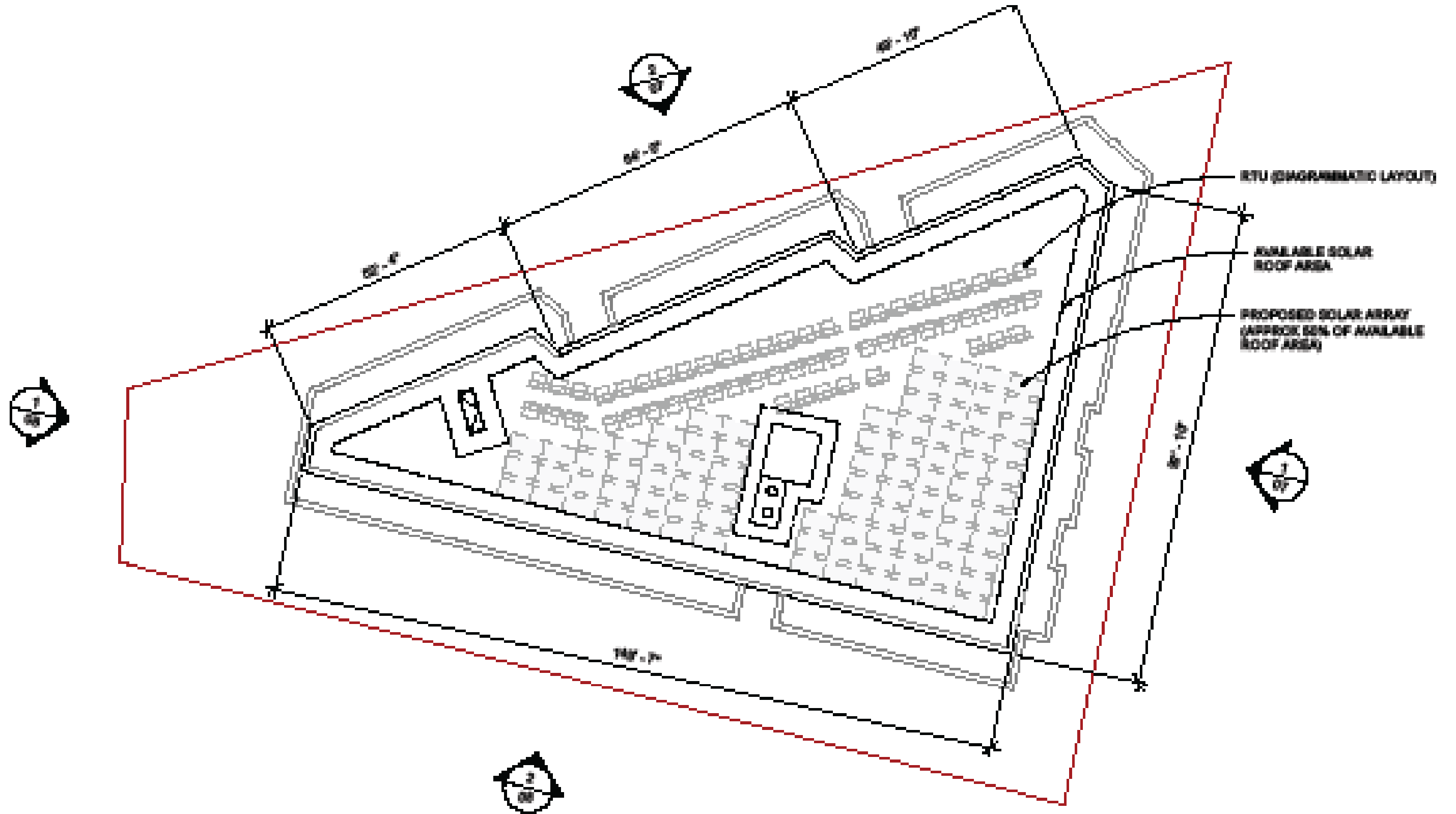
Level 4 Floor Plan



Level 4+ Floor Plan



Roof Plan



0' 10' 20' 40'
Scale 1" = 20'

Project Data

Floor Area & Unit Mix

Floor	Gross Floor Area							
	Residential	Common	Amenity	Mechanical	Back of House	Parking	Zoning Total	GSF Total
B	-	460	-	514	545	5,778	974	7,296
L	-	215	2,026	284	-	-	2,524	2,524
1	4,377	941	-	202	677	-	5,520	6,196
2	9,713	1,451	-	261	120	-	11,425	11,546
3	9,711	1,451	-	261	120	-	11,423	11,543
4	9,555	1,611	-	261	120	-	11,427	11,547
4+	6,141	1,237	687	170	120	-	8,235	8,355
Total	39,495	7,366	2,712	1,954	1,703	5,778	51,527	59,008

Proposed Unit Mix (Affordable)					Parking	N/G Ratio
Studio	1BR	2BR	3BR	Total		
-	-	-	-	-	15	-
-	-	-	-	-	12	-
1	2	1	1	5	-	0.79
2	8	3	-	13	-	0.85
2	8	3	-	13	-	0.85
2	8	3	-	13	-	0.84
2	4	2	-	8	-	0.75
9	30	12	1	52	27	0.77

(1) 11% (4) 13% (2) 16% (1) 100% (8) 15% total
23% 2BR & 3BR

Unit Mix				Avg Unit
17.3%	57.7%	23.1%	1.9%	759.52

Average Unit Size			
540	711	981	1,548

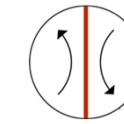
Sustainability

- PHIUS
- LEED Gold
- All Electric building systems
- 50% rooftop solar
- Stormwater Retention & Permeable Surfaces

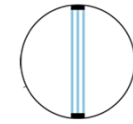
PHIUS PRINCIPLES



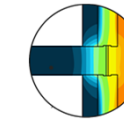
Super-insulated envelopes



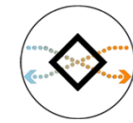
Airtight construction



High-performance glazing



Thermal-bridge free construction



Heat recovery ventilation



Moisture management

PHIUS BENEFITS



Health



No dust



Keeps critters out



Affordable



Comfort



Predictable performance



Moisture/odor elimination



Energy efficient



Quiet



Complementary



Durability



Resilient

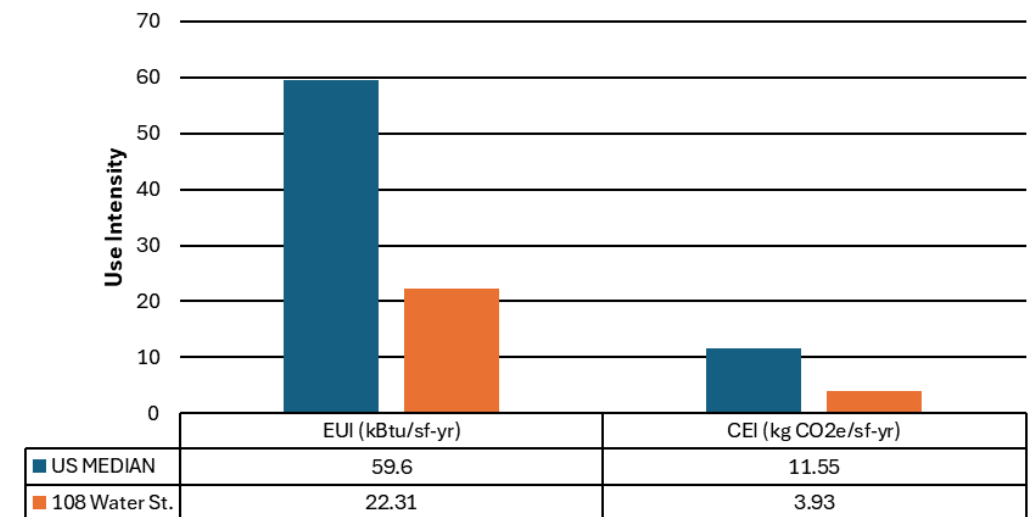
Building Energy Use Intensity (EUI):

- Measures how much energy a building consumes per year normalized by its size. A lower EUI indicates a more energy-efficient.

Building Operational Carbon Emissions Intensity (CEI):

- Measures how much carbon a building emits per year normalized by its size. A lower CEI indicates a 'greener' building.

Median US Multifamily Building vs. 108 Water St.



Design Precedents



Aerial View from North



Aerial View from South

Approved Future Development



View from Water St West

Approved Future Development



View from Water St West



Approved Future
Development

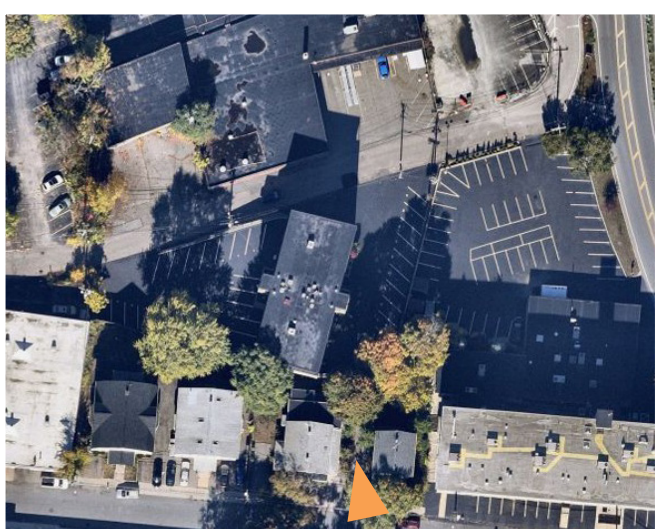
View from Water St East



Approved Future Development



View from Hunt St North

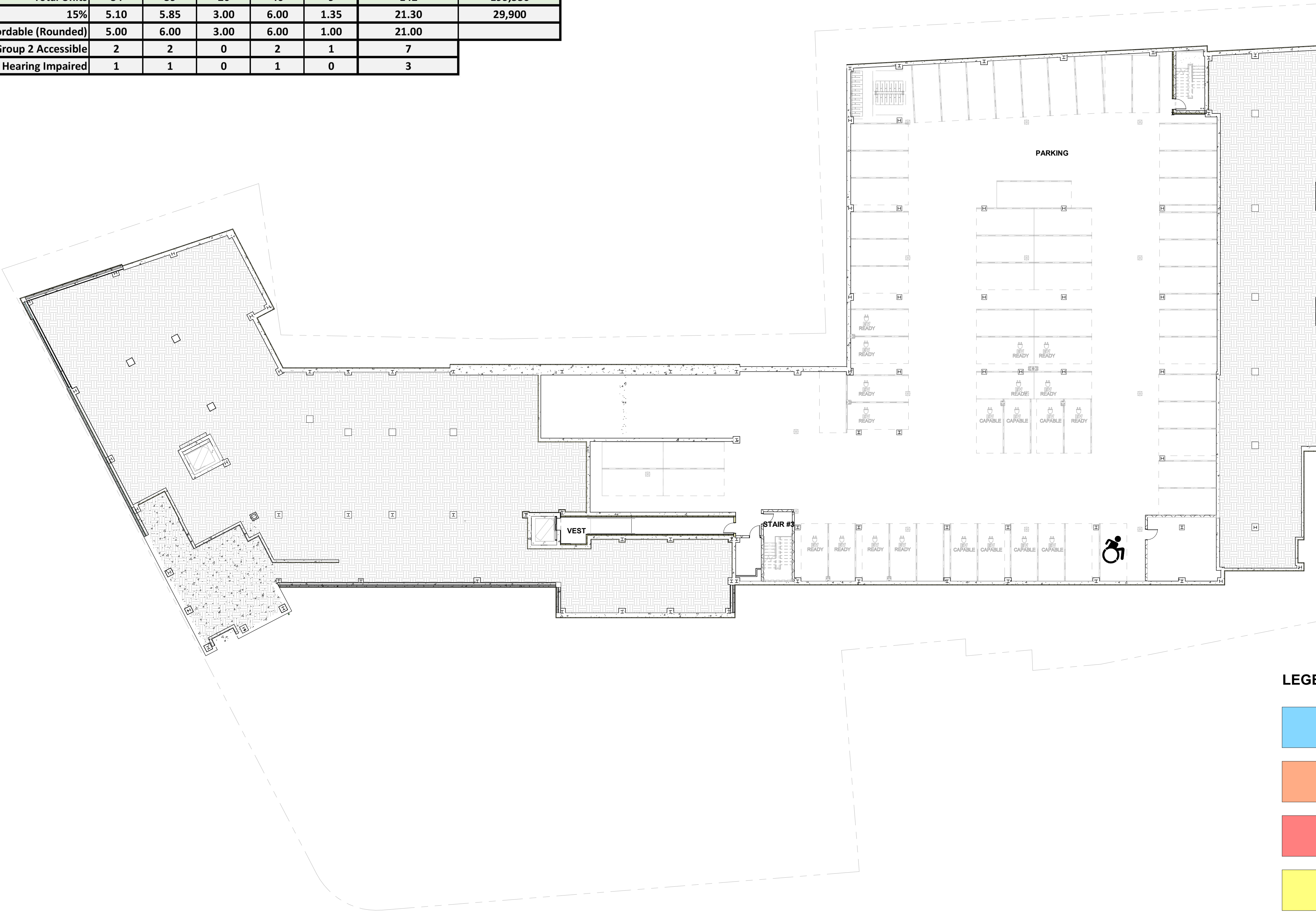




THANK YOU

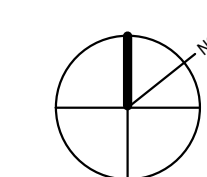
UNIT MATRIX & GSF - January 2025

	Studio	1 BR / 1 BA	1 BR/1 BA (+)	2 BR / 2 BA	3 BR / 2 BA	Total Units	GSF
	489	711	876	962	1,241		
Parking	0	0	0	0	0	0	29,297
1st Floor	0	0	0	0	5	5	40,265
2nd floor	9	8	7	7	1	32	36,436
3rd floor	8	10	7	11	1	37	32,912
4th floor	8	14	3	11	1	37	32,173
5th Floor	9	7	3	11	1	31	28,253
6th floor	0	0	0	0	0	0	0
Total Units	34	39	20	40	9	142	199,336
15%	5.10	5.85	3.00	6.00	1.35	21.30	29,900
Affordable (Rounded)	5.00	6.00	3.00	6.00	1.00	21.00	
Group 2 Accessible	2	2	0	2	1	7	
Hearing Impaired	1	1	0	1	0	3	



LEGEND

- GROUP 2 (ACCESSIBLE) UNIT
- AFFORDABLE UNIT
- HEARING IMPAIRED UNIT
- AFFORDABLE/GROUP 2 UNIT
- GROUP 1 UNIT



1 LOWER LEVEL PARKING
1/16" = 1'-0"

104 MAIN STREET RESIDENCES

O'CONNOR CAPITAL PARTNERS

ARCHITECT



101 SUMMER ST BOSTON MA 02110

CONSULTANT

STAMP

KEY PLAN

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PROJECT NUMBER: 221040.00		
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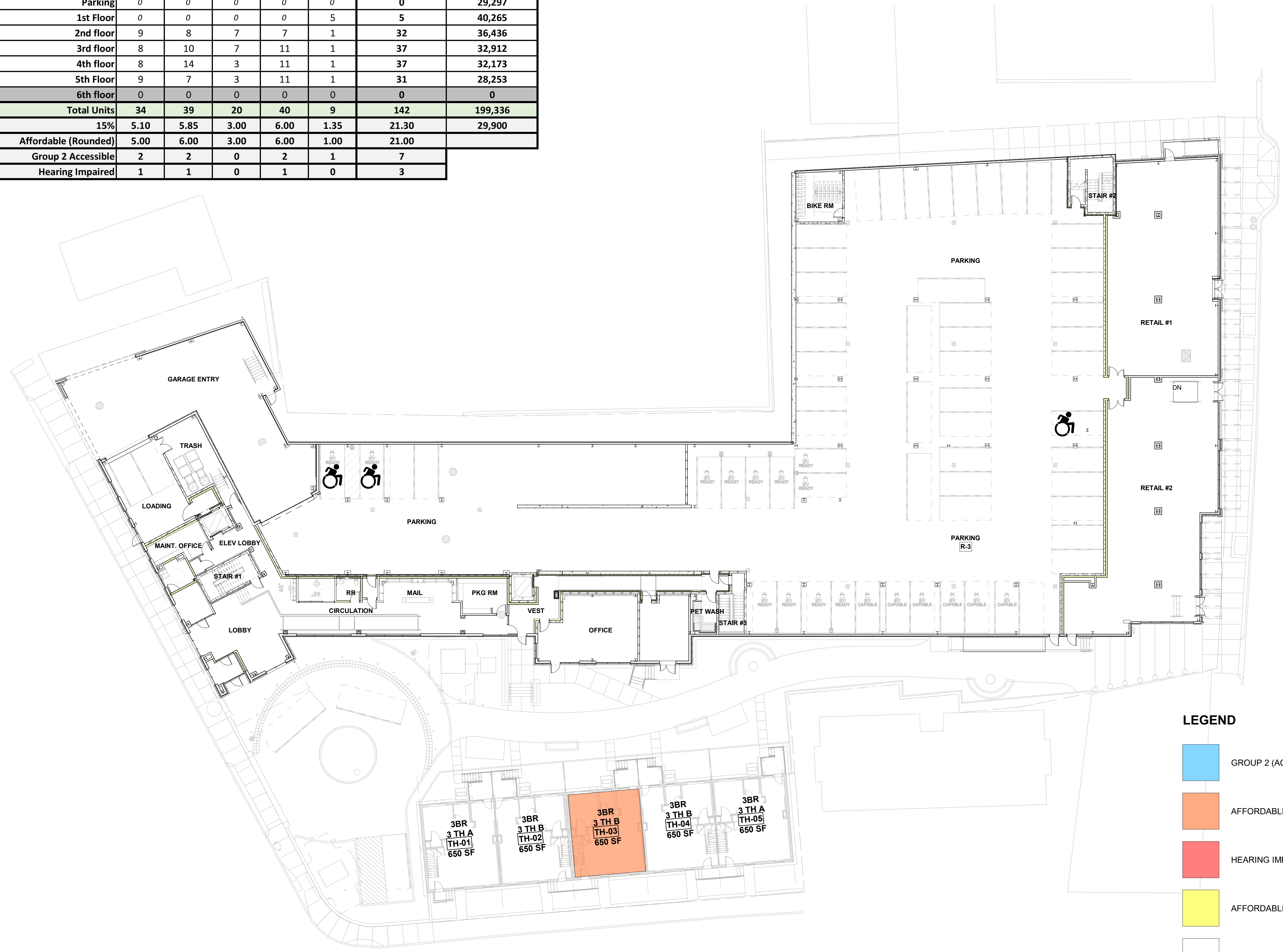
SHEET TITLE

LOWER PARKING PLAN

A1.0

UNIT MATRIX & GSF - January 2025

	Studio	1 BR / 1 BA	1 BR/1 BA (+)	2 BR / 2 BA	3 BR / 2 BA	Total Units	GSF
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Parking	0	0	0	0	0	0	29,297
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LEGEND

- GROUP 2 (ACCESSIBLE) UNIT
- AFFORDABLE UNIT
- HEARING IMPAIRED UNIT
- AFFORDABLE/GROUP 2 UNIT
- GROUP 1 UNIT



1 GROUND FLOOR
1/16" = 1'-0"

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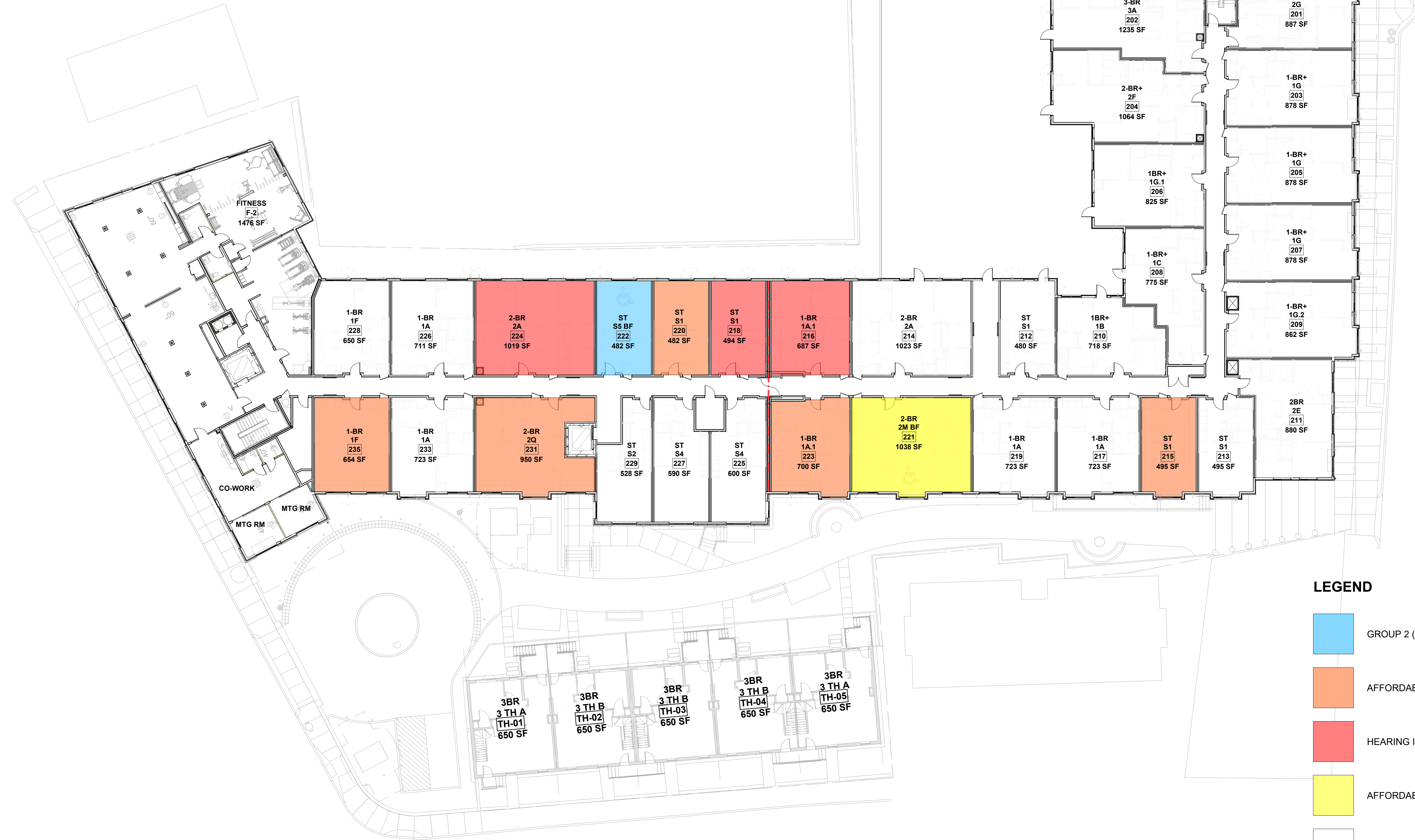
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GROUND FLOOR PLAN

A1.1

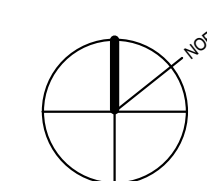
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Hearing Impaired	1	1	0	1	0	3	



LEGEND

- GROUP 2 (ACCESSIBLE) UNIT
- AFFORDABLE UNIT
- HEARING IMPAIRED UNIT
- AFFORDABLE/GROUP 2 UNIT
- GROUP 1 UNIT



1 LEVEL 2
1/16" = 1'-0"

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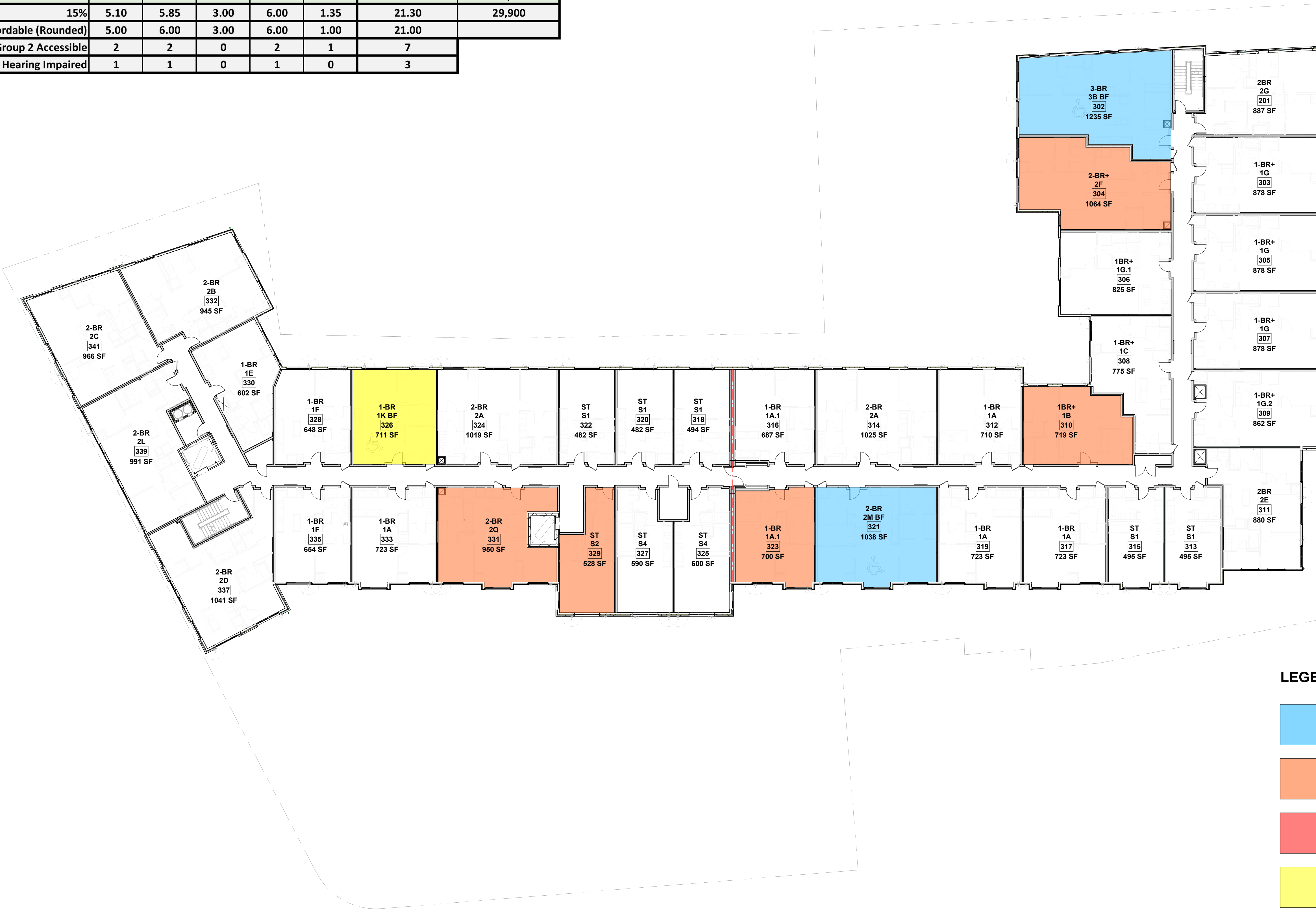
SHEET TITLE

SECOND FLOOR PLAN

A1.2

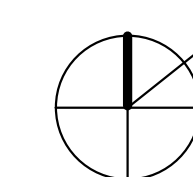
UNIT MATRIX & GSF - January 2025

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Affordable (Rounded)	5.00	6.00	3.00	6.00	1.00	21.00	
Group 2 Accessible	2	2	0	2	1	7	
Hearing Impaired	1	1	0	1	0	3	



LEGEND

- GROUP 2 (ACCESSIBLE) UNIT
- AFFORDABLE UNIT
- HEARING IMPAIRED UNIT
- AFFORDABLE/GROUP 2 UNIT
- GROUP 1 UNIT



1 LEVEL 3
1/16" = 1'-0"

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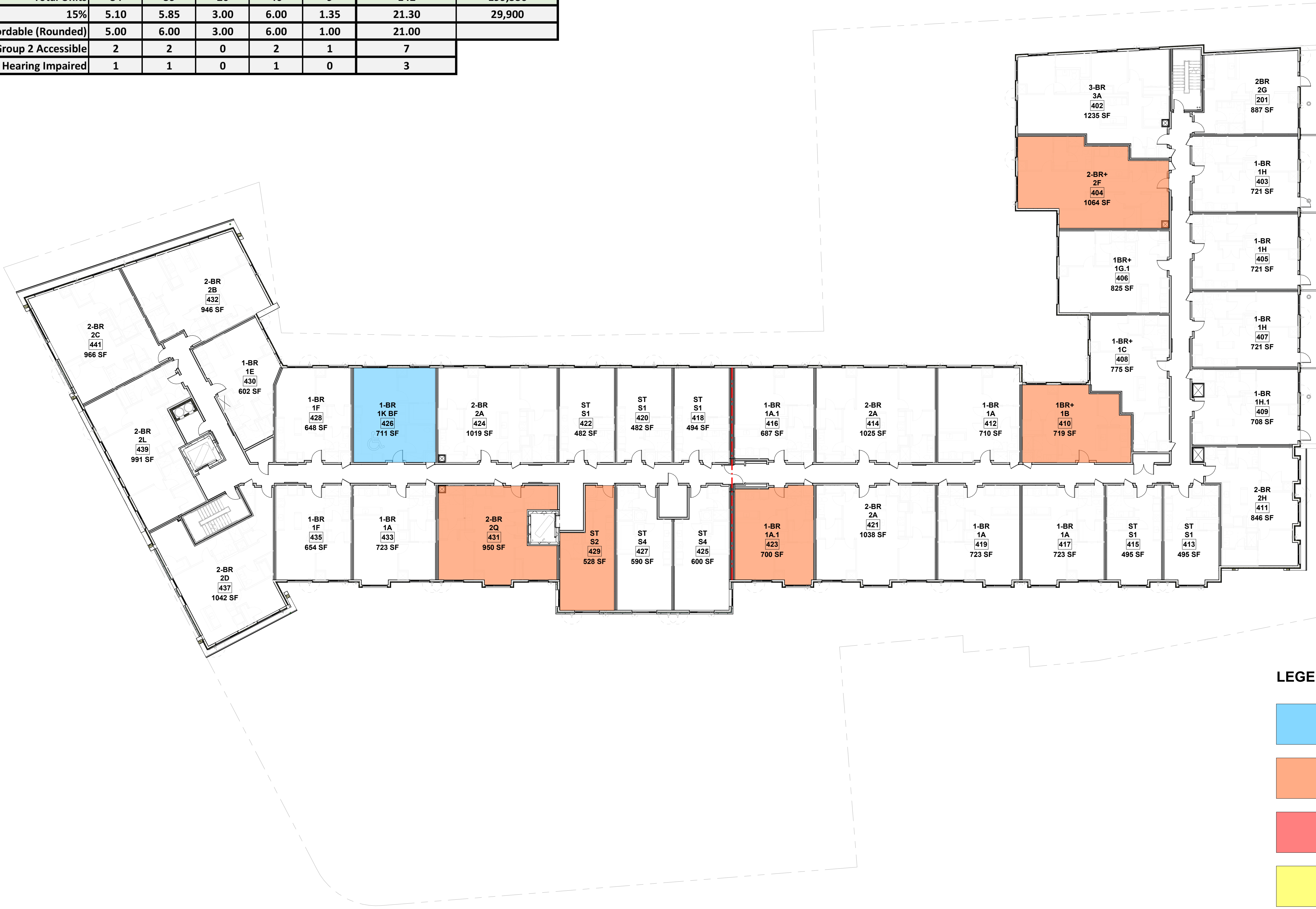
SHEET TITLE

THIRD FLOOR PLAN

A1.3

UNIT MATRIX & GSF - January 2025

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Parking	0	0	0	0	0	0	29,297
1st Floor	0	0	0	0	5	5	40,265
2nd floor	9	8	7	7	1	32	36,436
3rd floor	8	10	7	11	1	37	32,912
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Affordable (Rounded)	5.00	6.00	3.00	6.00	1.00	21.00	
Group 2 Accessible	2	2	0	2	1	7	
Hearing Impaired	1	1	0	1	0	3	



1 LEVEL 4
1/16" = 1'-0"

104 MAIN STREET RESIDENCES

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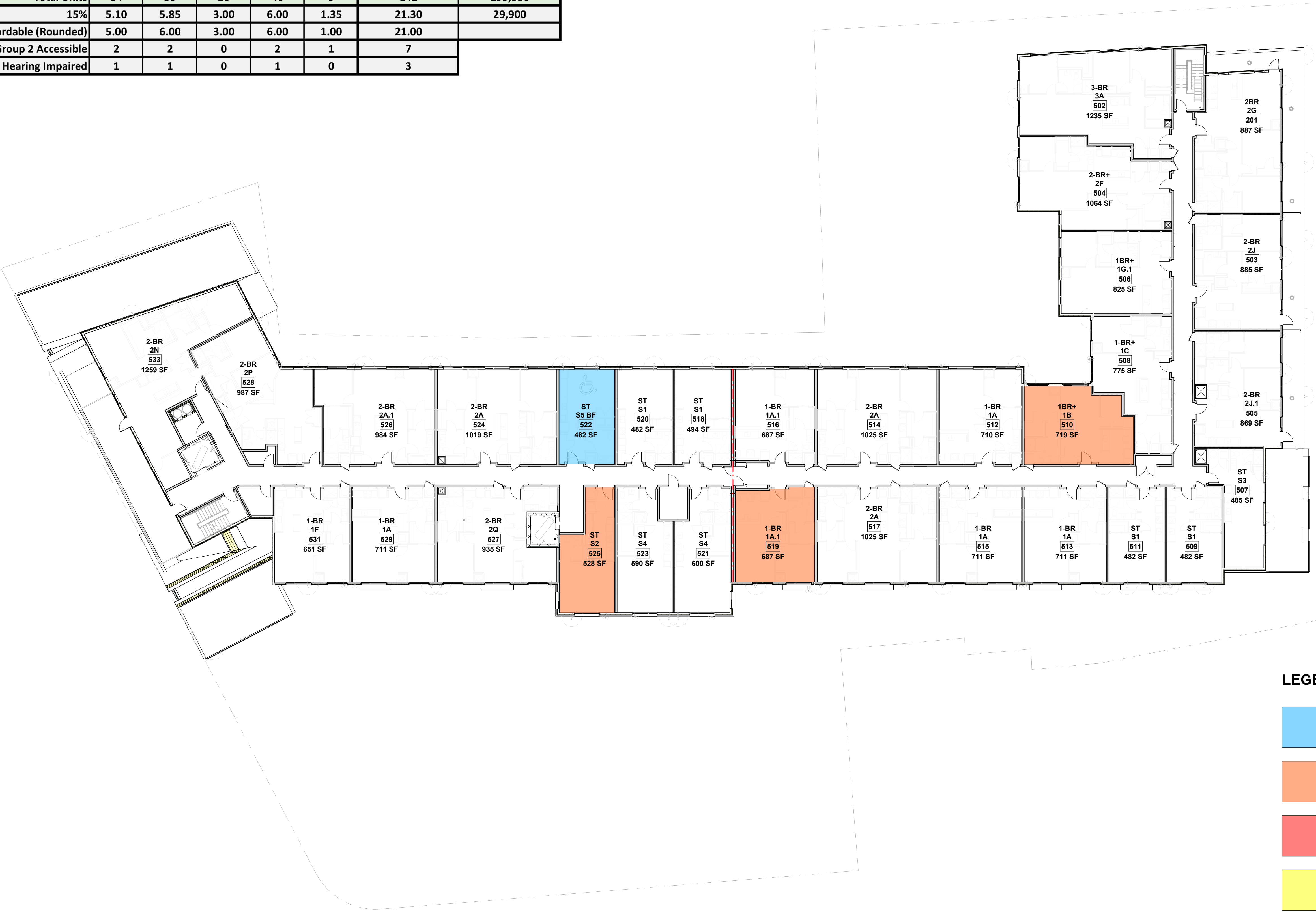
SHEET TITLE

FOURTH FLOOR PLAN

A1.4

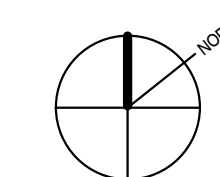
UNIT MATRIX & GSF - January 2025

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Hearing Impaired	1	1	0	1	0	3	



LEGEND

- GROUP 2 (ACCESSIBLE) UNIT
- AFFORDABLE UNIT
- HEARING IMPAIRED UNIT
- AFFORDABLE/GROUP 2 UNIT
- GROUP 1 UNIT



1 LEVEL 5
1/16" = 1'-0"

104 MAIN STREET RESIDENCES

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SHEET TITLE

FIFTH FLOOR PLAN

A1.5

PROPOSED PARKING STRUCTURE FOR AFFORDABLE UNITS

The Petitioner proposes to manage the allocation of parking to households in affordable units with an “unbundled” plan, as follows:

1. All such households (including the condo owner) would be offered a single parking space in the garage at the same monthly fee as offered to market-rate households (or a discounted rate to be determined by owner); however, this fee would be included in any calculation of maximum rent or price for the unit; and
2. If one or more households in an affordable unit(s) did not need this space, such space(s) would be allocated to another use on a monthly basis so that it could be offered to a future affordable household requesting a space.

SEPTEMBER DRAFT GOALS AND STRATEGIES 2026-2030 HOUSING PLAN

PROPOSED GOALS

GOAL 1: Increase, deepen affordability of, and preserve deed-restricted affordable housing

GOAL 2: Encourage the private market to create a variety of housing types at different price points

GOAL 3:

Proposed new language:

Continue to build a welcoming community for all, creating opportunities for both residents and those who want to move to Watertown

**PROPOSED SECTION TO CAPTURE OLD STRATEGIES 1C, 1D, 1E, 2A 2C and 4B ELSEWHERE
IN PLAN AS UNDERLYING ASSUMPTIONS**

The Trust and city staff operate with certain assumptions about how best to achieve the Plan’s goals. While not separately identified as “strategies,” it is useful to articulate them. They include the following:

1. Prioritizing opportunities for Transit-Oriented Development, as TOD locations are good for tenants and homeowners and serve the City’s Climate Plan goals.
2. Promoting consistency between housing development and the City’s Climate Plan
3. Using local resources (land and/or funding) is a key lever to obtain substantial federal and state affordable housing awards.
4. Partnering with Affordable housing developers on specific projects and other shared initiatives.
5. Building a strong working relationship with the Community Preservation Committee is important to achieving our mutual goals for the production and preservation of affordable housing

PROPOSED SECTION ON “CONTINUING REGULATORY ROLE” TO CAPTURE OLD STRATEGIES 5A, 5B and 6B ELSEWHERE IN PLAN

The Trust and/or city staff have ongoing housing related responsibilities related to monitoring and planning, apart from strategies intended to encourage housing development. These include the following:

1. Ensuring that proposed developments comply with the city’s inclusionary zoning requirements; this includes review of affordable housing plans, Trust recommendations to the permit-granting authority, and obtaining state approval of the inclusionary units.
2. Monitoring affordable housing stock placed on the Subsidized Housing Inventory.
3. Tracking affordable units that have expiring deed-restrictions.
4. collecting data on affordable housing lotteries, including demographic information that sheds light on the impact of local preference, and periodically re-evaluating local preference policy.
5. Re-evaluating the City’s linkage fee policy on a periodic basis.
6. Participating in the WestMetro HOME Consortium, including submission of annual action plans, annual CAPER report, and five-year plans and analysis of fair housing impediments studies.
7. Participating in MAPC’s Metro Mayors Housing Task Force, including submission of building permit data and participation in working groups.

PROPOSED Strategies to Encourage Expansion of Housing Opportunities in Watertown

STRATEGY 1: Identify potential affordable housing sites and work with developers on projects

1A Continue current efforts to identify sites through locational metrics and preliminary assessments by on-call professionals, and through encouraging affordable developers to work in Watertown

Over the last three years, the Trust’s highest priority has been identifying sites for affordable development. The Trust will continue to use the following methods to find such sites:

- Periodically assessing parcel suitability through locational metrics, such as lot size, zoning, existing uses, and proximity to transit, jobs and daily services;
- Making it known to affordable developers that the City is keen to work with any party with a suitable site and encouraging them to look for Watertown sites;
- Reaching out to property owners of suitable sites to determine their willingness to discuss sale to an affordable developer; and
- Using on-call architectural and/or environmental firms to evaluate particular sites.

1B: Explore additional methods to find suitable sites, such as using a real estate agent, and/or publicly highlighting the site search

The Trust will consider other methods to identify affordable housing sites. These include retaining a “buyer’s agent” to assist in the search and making the Trust’s interest known more generally to property owners and the public.

STRATEGY 2: Promote the use of public land for affordable housing development

2A: Consider locating an affordable housing development on the City’s 148 Waltham Street site

The City’s ownership of the 148 Waltham Street parcel offers the potential to include an affordable development. The lot is large enough to accommodate more than one use. One combination that would work well is a new senior center and an affordable development geared to seniors. The City is currently studying multiple sites for a future senior center.

2B: Work with the MBTA to consider affordable housing as a significant component of development on its Watertown Yard site

The MBTA and the City have discussed potential redevelopment options for the Watertown Yard for many years. The site is large enough to accommodate both the MBTA’s future transit needs and other uses. The site offers excellent proximity to public transit, jobs and daily services. Using part of the site for an affordable development as defined in the Watertown Square zoning (i.e., 50% or more are affordable units) should be strongly encouraged.

2C: Consider including a significant affordable housing component on the City’s parking lots in Watertown Square

The Watertown Square Area Plan recommended using the parking lots immediately behind the municipal buildings on Main Street (and several commercial buildings just east of the complex).

The site would be an excellent location for an affordable development as defined in the Watertown Square zoning (i.e., 50% or more are affordable units). However, any redevelopment here will require structured parking and other infrastructure; this significant cost will require leveraging the site's private development value. As the City continues to plan for redevelopment, opportunities to include affordable housing should be considered.

STRATEGY 3: Support the Watertown Housing Authority and others in the effort to rehabilitate public housing inventory and create new units on its existing land.

3A: Assist the Watertown Housing Authority in evaluating the potential for redevelopment of existing properties

The Trust should assist the WHA in evaluating the opportunities for redevelopment and/or modernization of its sites. The Trust can assist in evaluating the funding opportunities necessary for such projects.

3B: Continue to support the proposed Willow Park redevelopment project

The Willow Park redevelopment project is the City's most significant affordable housing development in decades. The City has supported the WHA and POAH through approval of a Chapter 40B comprehensive permit in May 2025 and significant local funding (\$4M in CPA funds and \$400,000 from the Trust). The City must continue to support the project as it seeks state funding and navigates the present mortgage interest and construction environment, which is challenging for all developers.

3C: Consider financial assistance for other WHA redevelopment and/or modernization projects

As the WHA proposes redevelopment and/or modernization of its sites, the Trust should consider financial assistance that it can provide.

STRATEGY 4: Implement recommendations of affordable housing incentives study

[This is a placeholder. Wording of strategy and the list of actions to be proposed when the study is substantially complete.]

STRATEGY 5: Increase the City's capacity to implement the strategies listed in the Plan

5A: Employ a full-time housing planner within three years

The City's planning staff has historically been lean. There has never been a full-time housing planner. As the City continues to grow its planning department to an appropriate level, it is important that such a position be created. Ideally, the position will emerge over the next three years as hiring in other areas allows one planner to focus on the housing work.

5B: Continue to include \$250,000 in the annual budget for the affordable housing trust as a bridge to the linkage fees

Over the last three years, the City budget has included a \$250,000 allocation for affordable housing. This annual allocation has been important for the Trust's ability to act on affordable housing opportunities. This annual allocation should continue, at least until the Trust begins to collect linkage fees.

5C: Consider participating in a regional housing program that would monitor inclusionary zoning units and review requested rent increases for the city

The City's housing planner monitors affordable units created by the inclusionary zoning ordinance or through public funding of affordable units (excluding housing authority units). A recent MAPC "Metro Mayor's" working group suggested the potential for a third-party monitoring such units on a regional basis. Consolidating the monitoring function would be more efficient or provide more uniformity. This idea should be considered by the City if there is interest elsewhere in the region.

5D. Increase collaboration between the Affordable Housing Trust and Community Preservation Committee, while recognizing each body's particular statutory goals and process

The Trust and the CPC overlap in their role of funding affordable housing projects. Both can fund new affordable development. The CPC, however, is more limited than the Trust in its ability to fund rehabilitation of existing projects. The Trust and CPC have informally coordinated over the last three years and held a joint meeting to hear a presentation on the Willow Park redevelopment project. There are opportunities for the two bodies to collaborate more formally, e.g., through joint application forms, and these should be explored.

STRATEGY 6: Promote the production of housing types that meet the needs of underserved populations

6A: Encourage affordable developments that include supportive services for seniors and individuals with disabilities

Given the Trust's role in nurturing affordable developments, it should recognize and act on the opportunity to match developers who provide robust supportive services with suitable sites.

6B: Address the needs of individuals with disabilities by encouraging higher universal design and visitability standards for large residential development projects, possibly through the city's design guidelines and/or peer review

Large residential developments need to comply with federal and state requirements that provide accessibility. The City should consider ways to encourage developments to do more; this would benefit both seniors and individuals with disabilities. Non-binding design guidelines would lay out specific standards that could inform decisions by the development team early in the process. Use of a peer review would allow for case-by-case project evaluation by a third-party expert in the field.

6C: Encourage the creation of more 3+ bedroom units in both affordable and market rate developments to meet the needs of larger family households

There continues to be a need for more 3+ bedroom units in Watertown and throughout the Greater Boston region. The mix of units should continue to be a significant factor in the funding of affordable developments and, where appropriate, the permitting of market rate developments.

STRATEGY 7: As part of the City’s upcoming general zoning review, evaluate the impact of current zoning and parking requirements on residential development and consider amendments, as needed

The City is planning to undertake a general zoning review. As was the case with Watertown Square, this review should include a major focus on how the current zoning and parking requirements affect housing production.

STRATEGY 8: Anticipate and potentially help meet the need for capital improvements and/or major recapitalizations in existing affordable housing developments

8A: Regularly discuss capital needs and funding sources with Watertown’s existing affordable housing providers

Affordable developments inherently operate with tight margins and may require additional funding to address capital needs as the structures and units age. The City should take a proactive role in discussing these issues with affordable housing providers.

8B: Plan for potential use of HOME funds (WestMetro consolidated pool and/or Watertown allocation) to minimize the need for emergency funding for critical repairs

Virtually all of Watertown’s existing affordable housing developments include HOME-assisted units. Capital repairs and improvements on existing developments are not eligible for CPA funds. However, while use of HOME funding for these repairs and improvements therefore makes sense, the HOME approval process is lengthy and is best suited for planned, rather than emergency, needs.

STRATEGY 9: Promote fair housing

9A Continue to fund fair housing testing programs and publicize results

The Trust used the City’s HOME administrative funds to support the WestMetro HOME Consortium’s fair housing testing program, which resulted in a February 2025 report documenting discriminatory conduct. The Trust has approved a further round of testing in 2026. Deterrence-- through testing, referring violations to state agencies, and publicizing results—is one of the best ways to combat housing discrimination. The City should continue using these tools.

9B Continue to work with the Human Rights Commission to offer education to owners, property managers, real estate agents, tenants and the public on fair housing

The Trust and Human Rights Commission worked together to hold training sessions on fair housing during fall 2025. The two bodies should continue to collaborate on educational programs on fair housing.

9C Work with local brokers to promote acceptance of housing vouchers

The City should explore collaboration with local real estate agents on fair housing issues. One potential area of collaboration is promoting acceptance of housing vouchers by their clients.

Agents can use their access to individual clients to educate them on fair housing law and to address perceived issues in renting to voucher holders.

STRATEGY 10: Help educate cost-burdened tenants and homeowners about available housing resources

10A: Increase and periodically update housing resources identified on the city's website

The City's website should provide robust information on housing resources. Staff should develop the content, ensure that it stays up to date, and should publicize its availability.

10B: Consider ways for the community development and human services departments to work together in providing technical assistance to cost-burdened tenants and homeowners, including education about potential subsidy sources

In addition to online housing resources, the City should provide technical assistance to cost-burdened tenants and homeowners. Given the City's limited capacity to provide individual counseling, the community development and human services departments should consider ways to provide assistance through educational programs. Such education should include current information about potential subsidy sources and how to apply for them.

STRATEGY 11: Evaluate the housing production impact of new city zoning at appropriate intervals, including the following recent zoning changes:

11A: Watertown Square zoning after five years (during 2029)

The City's new Watertown Square zoning (including the by-right overlay) is likely to have a substantial effect on housing production in the next few years. The City should conduct an in-house evaluation of the zoning's impact and, if necessary, consider amendments. Given the time needed to advance individual projects, evaluation during 2029 seems appropriate.

11B: New accessory dwelling unit ordinance after three years (during 2029)

The City has been seeing its first permitted ADUs since the 1990s. The City's comprehensive ADU ordinance is likely to be passed in 2026. As with the new Watertown Square zoning, the City's ADU regulations should be evaluated in 2029 to identify and address any issues that have arisen in their implementation.