



TOWN OF WATERTOWN
HOUSING PARTNERSHIP

Administration Building
149 Main Street
Watertown, MA 02472
Phone: 617 972 6417
Fax: 617 972 6484
www.watertown-ma.gov

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PUBLIC MEETING NOTICE
and AGENDA (*Revised 7/10/19*)

Tuesday, July 16, 2019
Beginning at 6:00 PM

THIRD FLOOR CONFERENCE ROOM
Administration Building
149 Main Street, Watertown, MA

1. Approval of Draft Minutes of June Meeting
2. Affordable Housing Review for Compliance with
Watertown Zoning Ordinance Section 5.07
 - A. Proposed redevelopment of 85-101 North
Beacon Street
3. Review of Draft FY19 CAPER
4. Continued Discussion of an Update of the
January 2014 Housing Production Plan

6/18/19

Fred Reynolds

DRAFT

Watertown Affordable Housing Production Goals

- Create more community affordable housing options for seniors
- Create more affordable Housing for young/newly formed families
- Provide affordable housing opportunities for works employed in Watertown's businesses
- Create affordable housing in the 30% AMI range for very low-income households
- Preserve existing affordable housing
- Strengthen public awareness of the need for affordable housing
- Review voucher programs in neighboring communities to begin planning for a voucher program
- Continue working relationship with affordable housing advocate originations such as MetroWest

VI. Housing Goals and Objectives

A. Defining Housing Goals

Annotated as
to Status
7/2/19
AA

On October 25, 2012, the Metropolitan Area Planning Council (MAPC) facilitated a public meeting in the Town of Watertown as part of this process. The meeting was attended by 32 people and was held at the Watertown Public Library. The context provided for this discussion was MAPC's analysis of housing needs that included data points of demographic characteristics, household characteristics and existing housing stock, and income and affordability, which helped outline housing needs in Watertown in the context of trends in a nineteen community subregional study area, the MAPC region, and the state.

During summer 2012, a Housing Opportunities Survey collecting similar information was administered over the last several months by Metro West Collaborative Development. This content will also be considered in developing the possible housing development opportunities list and implementation strategies section of the Housing Production Plan.

The following is a summary of comments emerging from the public meeting.

Based on the data shared, what do you think Watertown's housing goals should be?

- Provide affordable housing with adequate amenities for children and young people, incorporate or link recreational activities
- Connect amenities and housing that attracts younger people to move to town
- Build a mix of housing types but with emphasis on home ownership
- Encourage long-term residency vs. transience
- Ensure diversity of tax base and ensure existing owners can remain in town
- Allow people who want to age in place to be able to do so
- Consider impact of transportation costs on households when constructing affordable housing
- Ensure alignment with the Town's economic development plan
- Maintain tax benefits for homeowners
- Create opportunities for people to age in place by offering adaptable and accessible units
- Ensure diversity in unit BR sizes
- Ensure there is housing for people with physical and developmental disabilities
- Connect with the river – view it as an amenity, rather than a barrier
- Realize the importance of open space amenities, especially for those aging in place and families

What are the barriers to Watertown achieving its housing goals?

- The Town has development proposals that don't fit with neighborhoods – we want an effective transition between increasing density and existing neighborhoods

- The Town might consider changing the inclusionary zoning percentage to increase affordability
- The Town should ensure that green infrastructure, e.g. shade trees are kept in new developments– there should be more thoughtful consideration as part of any developer's plans
- Utility lines
- The Town's development regulations, including allowed densities + height do not accommodate higher densities
- What is happening in neighboring towns has an impact on Watertown, particularly projects of regional significance
- Neighborhoods are important , but we do not always address transitional spaces between neighborhoods (e.g. Wal-Mart proposed site)
- The lack of train service is an impediment for the low-income population
- The Town should provide a density bonus for affordable housing
- Parking is a barrier for building 2+-unit housing. The Town might also encourage public transit use + other modes when relaxing parking requirements.
- Lead-based paint
- There are limited new development opportunities. There are more opportunities for redevelopment.
- The Town needs to help change the perception that we are a short term community and not family-friendly. School quality is important to this.
- Development regulations are a barrier.
- The lack of a comprehensive plan and lack of guidance on what and where different development priorities should be.

Are there specific housing opportunities that exist for redevelopment, preservation, or new housing? New partnerships, resources, and support?

- Pleasant Street Corridor
- East Watertown – Arsenal Street near the UPS store
- Industrial zone areas
- Emphasis and attention should be given to first time homebuyers
- More affordable housing opportunities should be located along transportation corridors
- Relief is needed for homebuyers and owners that need to delead rental units
- The following housing vision statement is crafted based on feedback received at the visioning meeting and in conversation with stakeholders in the town.

Based on ideas articulated at meetings associated with the development of this Housing Production Plan and the analysis of existing demographic, housing, and affordability conditions, as well as development constraints, our findings indicate the need for a diverse housing mix in Watertown, with a focus on developing additional smaller and multi-family units to serve the growing number of smaller households, including senior households, projected over the next several decades. Additionally, it is important that more affordable

units be included in the mix as new housing is developed both to meet the needs of Watertown's residents, and to reach the State 10% SHI mandate.

B. Affordable Housing Goals and Strategies

The following housing goals and strategies were developed to help Watertown address the current and future housing needs within the community as described in previous sections of this document. They address a range of issues including anticipated demographic changes, particularly the growing number of senior households; constraints to development such as restrictive zoning; the significant cost-burden within town by identifying areas for low- and moderate-income affordable housing development; as finally, provide numerical housing production targets to help achieve the State mandated 10% SHI.

GOAL 1: SET AND ACHIEVE AFFORDABLE HOUSING PRODUCTION GOALS AND MAINTAIN INVENTORY.

STRATEGY 1.1: SET HOUSING PRODUCTION GOALS.

In order to effectively achieve affordable housing production goals and address unmet needs, Watertown officials must work to achieve production targets.

The goals listed in this Affordable Housing Goals table are based upon the total number of year-round homes as listed in the 2010 decennial census: 15,521. The "Cumulative State-Certified Affordable Units" row is based upon the April 30, 2013 State-approved Subsidized Housing Inventory (SHI) total: 1010. It is important to note that this column of calculations does not fully account for current or future inventory. Any affordable housing units in construction after April 30, 2013 are not listed in the 2013 Subsidized Housing Inventory on which this table of 2013-2018 Production Goals is based.

The Town of Watertown seeks to increase its inventory of state-certified affordable units at a pace generally consistent with the following production schedule. Watertown will need approximately 7 more years to achieve the ten percent goal.

Table 23: Watertown Affordable Housing Production Goals, 2013-2018

WATERTOWN Affordable Housing Goals	2013	2014	2015	2016	2017	2018
Total year-round homes	15,521	15,521	15,521	15,521	15,521	15,521
Cumulative state-certified affordable units	1,010	1,088	1,166	1,244	1,322	1,400
10% requirement	1552.1	1552.1	1552.1	1552.1	1552.1	1552.1
Chapter 40B gap	542.1	464.1	386.1	308.1	230.1	152.1
Required # for 0.5% of total homes	78	78	78	78	78	78

An annual review of the goals and strategies set forth in this plan should occur through its expiration. When plan milestones are achieved, the town should celebrate those achievements.

Measureable Milestones:

- Set housing production goals by identifying the number and type of affordable units the town will achieve annually.
- Review the Housing Production Plan goals and strategies annually.
- Measure and celebrate achievement of Housing Production Plan milestones.

Strategy 1.2: ENSURE AFFORDABLE UNITS REMAIN ON THE SHI.

The Town of Watertown should work with the owners of expiring SHI units, specifically the 156-unit Arsenal Apartments (set to expire in 2013), to recertify all units so that they remain on the town's SHI. → *Completed*

Measurable Milestone:

- Recertification of expiring units to remain on SHI. → *ongoing (monitored by Senior Planner)*

GOAL 2: ADOPT ZONING CHANGES TO ADVANCE AFFORDABLE HOUSING PRODUCTION.

STRATEGY 2.1: EXPLORE AMENDING RESIDENTIAL DISTRICTS R.75 AND R1.2 TO ALLOW FOR MULTI-FAMILY DEVELOPMENT BY-RIGHT.

Although multi-family districts have been codified in the zoning ordinance and mapped, all multi-family development (except in the CB district) still requires a special permit for 3-4 units, or a special permit with site-plan review for projects with 4 units or more. Allowing for multi-family structures by right up to a certain number of units (at least 4) with site plan review would provide opportunities for more affordable condominium or rental units within the town. For larger projects, a special permit would still be required with site plan review.

Measurable Milestone:

- Consider multi-family 4+ with SPR only if a certain number of affordable units are provided as part of the project.

STRATEGY 2.2: ANALYZE INDUSTRIAL AND PLEASANT STREET CORRIDOR ZONING DISTRICTS TO IDENTIFY AREAS MORE APPROPRIATE FOR MIXED-USE AND/OR MULTIFAMILY DEVELOPMENT, AND POTENTIALLY REZONE.

Measurable Milestone:

- Identify target areas for mixed-use and multi-family residential development.
- Draft zoning to allow for desired development within the target areas.

→ *done per PSCD re-write in 2015*

STRATEGY 2.3: EXPLORE OPPORTUNITIES TO ALLOW FOR GREATER DENSITIES IN THE CLUSTER RESIDENTIAL ZONING DISTRICT.

Currently, the Cluster Residential district densities are essentially the same as those in the larger Single-Family S-10 district – one unit per 10,000sf lot area. Allowing for greater densities, or providing a density bonus for projects with smaller unit sizes (e.g. cottage developments), would provide an opportunity to create more affordable options within the community.

Measurable Milestones:

- Provide Planning Board with sample cottage development bylaws.
- Amend cluster residential zoning to allow for slightly greater densities and/or cottage developments.
- Only allow for higher density when affordable units are created within a development projects.

STRATEGY 2.4: AMEND PARKING REQUIREMENTS FOR MULTI-FAMILY DEVELOPMENTS.

done
Current parking requirements for multi-family development are high - studios require 1.5 spaces, 1-bedrooms require 1.5 spaces, 2-bedrooms require 1.75 spaces, and 3+bedrooms require 2. Additionally, tandem parking is not allowed anywhere outside of the Central Business district. Allowing for tandem parking, and lowering minimum parking space per unit requirements (e.g. 1 per studio, 1.25 per 1-bedroom, 1.5 for 2-bedrooms, and 2 for 3+ bedrooms) would make multi-family development in appropriate transit-accessible locations more achievable.

** Parking requirements changed in 2016*

Measurable Milestones:

- Provide Planning Board with sample parking bylaws from other municipalities.
- Identify appropriate parking requirements, and amend zoning where needed.

STRATEGY 2.5: AMEND INCLUSIONARY ZONING REQUIREMENTS.

done
Currently, all new developments with six or more residential units, or mixed-use developments containing 15 or more total units, are required to provide at least ten percent (10%) of total dwelling units as affordable. Raising the threshold from 10% to 12.5% would improve Watertown's progress toward the affordable housing production goal of 10% set by the State. Additionally, lowering the mixed-use requirement to the 6-unit threshold would also increase the affordable housing stock.

Affordable unit square footage requirements in Watertown are larger than some market rate units in some new developments throughout the region. Currently, minimum square footage cannot be less than 800sf for a 1-br, 1,000sf for a 2-br or 1,350sf for a 3-br. Reducing minimum unit sizes is recommended to encourage more housing production. Allowing studios and single-room-occupancy units would also be recommended.

Measureable Milestones:

- Identify new minimum unit sizes following State guidelines/requirements. *done*
- Amend zoning ordinance to reflect new affordable housing threshold and unit sizes.

→ done 52

STRATEGY 2.6: ADOPT AN ACCESSORY APARTMENT BYLAW.

The Town amended the zoning ordinance to remove accessory apartment permits. The Town should consider in what circumstances accessory apartments might be allowed. Currently, Watertown only allows for the rental of not more than two rooms (without cooking facilities) within an existing housing unit. The town does not allow for accessory apartments, either within or attached to the primary structure, or in an accessory structure. Adopting an accessory unit bylaw would provide for additional opportunities for smaller scale and affordable dwelling unit alternatives. Any potential bylaw should include provisions for on-site parking, include maximum unit size (i.e. 1,000sf), and a maximum number of bedrooms (i.e. 1 bedroom).

Measureable Milestones:

- Provide the Planning Board with information about options for Accessory Apartment housing and sample bylaws.
- Identify appropriate locations or zoning districts for accessory units.
- Consider this program as a tool for maintaining/preserving existing housing stock in the one and two-family zoning districts by allowing accessory units as part of existing structures.
- Consider allowing accessory apartments for senior and/or cost burdened households.

GOAL 3: MAINTAIN A DIVERSE HOUSING STOCK WITH INCREASED OPPORTUNITIES FOR LOWER- AND MIDDLE-INCOME HOUSEHOLDS.

STRATEGY 3.1: IDENTIFY SITE(S) FOR ADDITIONAL AFFORDABLE HOUSING AND MIXED-USE, MIXED-INCOME DEVELOPMENTS TO PROVIDE HOUSING UNITS AFFORDABLE TO A RANGE OF INCOMES IN AMENITY RICH ENVIRONMENTS TO MEET THE PREFERENCES OF HOUSEHOLDS.

The Planning Board, Watertown Housing Partnership, and the Housing Authority should continue to work with the community to identify priority housing development sites within Watertown for additional SHI-eligible units, particularly in larger mixed-use and mixed-income developments. Parcels along high ridership bus routes, surface parking lots along Arsenal Street, and other I-3 zoned land where multi-family is allowed by special permit should be prioritized. Potential sites already identified by the Town as part of the HPP process include:

- 33 Mt. Auburn
- 30 Rear Washburn St. and 53 Rear Franklin St.
- 56-60 Irving St. (Pirolli's)
- 58 Irving St. and 202-204 Arsenal St.
- 60 Howard St. and 45 Bacon St.
- 192 Pleasant St.

} ON GOING

For identified sites, the Town will encourage developers to include affordable units that meet LIP requirements by leveraging their existing inclusionary bylaw – currently a 10%

→ purchased by private developers for mixed use and/or multifamily

requirement; 12.5% with proposed amendment. (See recommendation 2.5). Other permitting mechanisms (including Comprehensive Permits) may be considered for these sites.

The Town will also encourage additional affordable unit creation by considering municipally-owned properties. The Town will work in partnership with the Watertown Housing Authority to explore additional affordable housing development opportunities on Authority-owned properties.

Measurable Milestones:

- Further identify priority development sites for mixed-use and mixed-income development.
- Develop and review a Town-owned parcel list for feasible development sites.
- Partner with the Watertown Housing Authority and MetroWest Collaborative Development to identify development opportunities and use local housing resources to advance new development when possible.

ongoing →

STRATEGY 3.2: HOLD DISCUSSIONS WITH DEVELOPERS TO BETTER UNDERSTAND LOCAL, REGIONAL AND STATEWIDE HOUSING MARKET DEVELOPMENT TRENDS.

Having a thorough understanding of housing market trends from various perspectives will help the Town of Watertown to identify and prioritize appropriate housing development types to meet the needs of various demographic groups within the town, and to put into place the necessary policies to achieve desired outcomes.

Measureable Milestone:

- Convene group of local and regional housing developers.

STRATEGY 3.3: CONTINUE TO INVEST IN ACQUISITION/REHAB PROJECTS TO INCREASE THE SUPPLY OF AFFORDABLE HOUSING.

The Town has invested significant resources over the last 5-years in acquisition and rehab of existing properties for affordable housing. Continuing to invest resources through partner organizations, including the use of HOME funds, will enable the town to further increase its affordable housing stock.

Measurable Milestone:

- Consider options to purchase existing two-families throughout the community and rehabbing for use as affordable and middle income units.

ONGOING / Depends on funding

GOAL 4: PROVIDE SENIORS AND PERSONS WITH DISABILITIES WITH GREATER HOUSING OPTIONS.

STRATEGY 4.1: WORK TO ADDRESS SENIOR NEEDS THROUGH SUPPORTIVE HOUSING POLICIES.

The Housing Needs analysis identified a significant number of senior households in need of potential housing assistance due to cost burdens and related issues with maintaining their homes. The Town of Watertown should continue to support developing new housing that is handicapped-adaptable or fully accessible to people with disabilities, including seniors, and integrate or connect community supportive housing services into new development.

The Watertown Housing Partnership should coordinate with the Watertown Commission on Disability and other senior advocates to help households in need get the support they deserve.

Measurable Milestones:

- doing →
- ongoing →
- Continue to encourage accessible and adaptable units in new developments.
 - Integrate or connect community supportive housing services into new development.
 - Strengthen connections to local senior advocacy organizations to ensure local needs are identified and met.
 - Promote existing State and regional programs that will assist with weatherization, rehabilitation, modifications and other home repairs.

→ doing per Senior Planner

STRATEGY 4.2: EXPLORE MECHANISMS TO ALLOW WATERTOWN'S SENIORS TO AGE WITHIN THE COMMUNITY AND TO BETTER SERVE PERSONS WITH DISABILITIES, THROUGH HOUSING REHABILITATION/MODIFICATION PROGRAMS.

Watertown should promote existing programs, including the Home Modification Loan Program, and match these funds with local HOME funds for additional home improvements.

Measurable Milestone:

- Support local initiatives around aging in place/community.

→ Ideas discussed by Council Subcommittee

STRATEGY 4.3: SUPPORT EMERGENCY REPAIRS PROGRAM.

The Town should consider using staff resources to support a small grant Emergency Repair program, designed to provide assistance to income-eligible Watertown residents to make repairs and alterations to their homes for safety and health reasons. Senior and disabled households should receive priority assistance.

This program can address house repairs like minor plumbing or electrical, light carpentry, smoke and carbon monoxide detectors, weather stripping, grab bars and railing, and other interior and exterior State Building Code updates.

Measurable Milestone:

- Explore the creation of an Emergency Repairs program, either independently or with a partner, to increase services for housing rehabilitation.

GOAL 5: IDENTIFY NEW FUNDING SOURCES FOR AFFORDABLE HOUSING PRODUCTION.

STRATEGY 5.1: CONSIDER THE ADOPTION OF THE COMMUNITY PRESERVATION ACT (CPA).

The Massachusetts Community Preservation Act (CPA) is a smart growth tool that allows communities to create a local Community Preservation Fund for affordable housing, open space protection and historic preservation. Community preservation funds are raised through a tax surcharge no more than 3% of the tax levy against real property, which can only be adopted through a town or citywide ballot referendum. Of monies raised, at least 10% must go to affordable housing initiatives. Over 155 municipalities in the Commonwealth have adopted CPA, however, Watertown is not among them. Successfully advocating for and adopting CPA would provide Watertown with additional revenues to help achieve more affordable housing through property acquisition, rehabilitation, preservation and other strategies.

Measureable Milestones:

- Develop and distribute materials about the benefits of CPA, and successes within other communities.

done in late 2016

VII. Implementation Plan

Affordable Housing Production Goals, 2013 – 2018

Town of Watertown Affordable Housing Implementation Plan, 2013-2018

Strategy	Responsible Entities	Time Frame	Page #
GOAL 1: SET AND ACHIEVE AFFORDABLE HOUSING PRODUCTION GOALS AND MAINTAIN INVENTORY.			
STRATEGY 1.1: SET HOUSING PRODUCTION GOALS	Community Development & Planning Department, Planning Board, Watertown Housing Partnership	Near Term	p.50
STRATEGY 1.2: ENSURE AFFORDABLE HOUSING UNITS REMAIN ON THE SHI	Community Development & Planning Department, Watertown Housing Partnership	Ongoing	p.51
GOAL 2: ADOPT ZONING CHANGES TO ADVANCE AFFORDABLE HOUSING PRODUCTION.			
STRATEGY 2.1: EXPLORE AMENDING RESIDENTIAL DISTRICTS R.75 AND R1.2 TO ALLOW FOR MULTI-FAMILY DEVELOPMENT BY-RIGHT.	Town Manager, Town Council, Planning Board, Community Development and Planning Department	Near Term	p.51
STRATEGY 2.2: ANALYZE INDUSTRIAL AND PLEASANT STREET CORRIDOR ZONING DISTRICTS TO IDENTIFY AREAS MORE APPROPRIATE FOR MIXED-USE AND/OR MULTI-FAMILY DEVELOPMENT, AND POTENTIALLY REZONE.	Town Manager, Town Council, Planning Board, Community Development and Planning Department	Mid Term	p.51
STRATEGY 2.3: EXPLORE OPPORTUNITIES TO ALLOW FOR GREATER DENSITIES IN THE CLUSTER RESIDENTIAL ZONING DISTRICT.	Town Manager, Town Council, Planning Board, Community Development and Planning Department	Mid Term	p.52
STRATEGY 2.4: AMEND PARKING REQUIREMENTS FOR MULTI-FAMILY DEVELOPMENTS	Town Manager, Town Council, Planning Board, Community Development and Planning Department	Near Term	p. 52
STRATEGY 2.5 AMEND INCLUSIONARY ZONING REQUIREMENTS	Town Manager, Town Council, Planning Board, Community Development and Planning Department	Near Term	p. 52
STRATEGY 2.6: ADOPT AN ACCESSORY APARTMENT BYLAW	Town Manager, Town Council, Planning Board, Community Development and Planning Department	Mid Term	p.53

Strategy	Responsible Entities	Time Frame	Page #
GOAL 3: MAINTAIN A DIVERSE HOUSING STOCK WITH INCREASED OPPORTUNITIES FOR LOWER- AND MIDDLE-INCOME HOUSEHOLDS.			
STRATEGY 3.1: IDENTIFY SITE(S) FOR ADDITIONAL AFFORDABLE HOUSING AND MIXED-USE, MIXED-INCOME DEVELOPMENTS TO PROVIDE HOUSING UNITS AFFORDABLE TO A RANGE OF INCOMES IN AMENITY RICH ENVIRONMENTS TO MEET THE PREFERENCES OF HOUSEHOLDS	Planning Board, Community Development and Planning Department, Watertown Housing Partnership, Housing Authority	Near Term	p. 53
STRATEGY 3.2: HOLD DISCUSSIONS WITH DEVELOPERS TO BETTER UNDERSTAND LOCAL, REGIONAL AND STATEWIDE HOUSING MARKET DEVELOPMENT TRENDS	Watertown Housing Partnership, Community Development and Planning Department	Near to Mid term	p.54
STRATEGY 3.3: CONTINUE TO INVEST IN ACQUISITION/REHAB PROJECTS TO INCREASE THE SUPPLY OF AFFORDABLE HOUSING	Watertown Housing Partnership, Metro West Collaborative Development	Near Term and Ongoing	p. 54
GOAL 4: PROVIDE SENIORS AND PERSONS WITH DISABILITIES WITH GREATER HOUSING OPTIONS.			
STRATEGY 4.1: WORK TO ADDRESS SENIOR NEEDS THROUGH SUPPORTIVE HOUSING POLICIES	Watertown Housing Partnership, Watertown Commission on Disability, Community Development & Planning Department	Near Term and Ongoing	p.54
STRATEGY 4.2: EXPLORE MECHANISMS TO ALLOW WATERTOWN'S SENIORS TO AGE WITHIN THE COMMUNITY, AND TO BETTER SERVE PERSONS WITH DISABILITIES, THROUGH HOUSING REHABILITATION/ MODIFICATION PROGRAMS	Watertown Housing Partnership	Ongoing	p.55
STRATEGY 4.3: SUPPORT EMERGENCY REPAIRS PROGRAM	Community Development & Planning Department, Watertown Housing Partnership	Near to Mid Term	p. 55

Strategy	Responsible Entities	Time Frame	Page #
GOAL 5: IDENTIFY NEW FUNDING SOURCES FOR AFFORDABLE HOUSING PRODUCTION.			
STRATEGY 5.1: CONSIDER THE ADOPTION OF THE COMMUNITY PRESERVATION ACT (CPA)	Watertown Housing Partnership, Community Development and Planning Department	Mid term	p. 56

HOUSING 4

Introduction

Watertown is a built-out community with just over fifty percent of its land categorized as residential. Many of the Town's residential neighborhoods are well established and are dominated by single- and two-family homes. Aside from concerns raised about teardowns and conversions of smaller homes to larger ones or two-family homes, these neighborhoods are not likely to change. Future residential growth will come from redevelopment along the Town's major corridors.

This scenario is described in the Land Use element of this Plan and the Future Land Use Plan, which shows preservation of the character of the residential neighborhoods as an important focus of Watertown's long-term vision. These neighborhoods provide housing for a diverse range of income levels and are predominantly built-out. Recommendations in the Land Use element include several that are designed to preserve the

architectural heritage and fabric of Watertown's existing residentially zoned areas, and prevent development that is out of scale with surrounding homes. Additionally, residential neighborhoods can be further enhanced through streetscape and pedestrian improvements designed to make them safer and more attractive.

Development of multi-family housing is projected to occur in the areas of Watertown that are likely to be enhanced or transformed, particularly along Arsenal Street and Pleasant Street. Multi-family housing has been recently developed in these areas over the last few years, particularly along Pleasant Street. As described in the Land Use element, there is potential for several new multi-family projects Arsenal Street, in conjunction with the proposed commercial redevelopment of the Arsenal Mall and Arsenal on the Charles and there continues

to be interest in residential projects along Pleasant Street. Redevelopment will likely continue to provide housing opportunities for people working in Watertown and nearby communities.

In 2013 the Town of Watertown adopted a Housing Production Plan (HPP) that was accepted by the Massachusetts Department of Housing and Community Development. This document allows the town to phase development over a period of time to comply with the required ten percent affordable housing threshold established under Chapter 40B. The goal of a HPP is to encourage communities to make steady progress in producing affordable housing on an annual basis, which allows municipalities to manage housing growth and meet affordable housing needs.

This element of the Comprehensive Plan summarizes the key findings and recommendations of the MAPC housing plan and addresses housing as it relates to the other elements of the Comprehensive Plan and the broader housing issues facing the community.

Baseline Assessment

Demographics

In the Watertown HPP, MAPC prepared two sets of population projections, Current Trends and MetroFuture⁹. MetroFuture projections were developed for MAPCs regional plan, MetroFuture. Current Trends projections are based on a picture of likely future growth patterns if historical trends in population change are extended. For the purposes of this document, MAPCs MetroFuture projections will be used, since they are based on extensive technical analysis developed to quantitatively analyze patterns of future growth as envisioned in the region, including

focusing growth in already developed areas to use land more efficiently, protecting open space, and reducing the need for more infrastructure.

According to U.S. Census data, Watertown's population decreased 1.3% from 2000 to 2010. The MetroFuture projection indicates that this trend will be reversed by 2030. By the year of 2035 Watertown is projected to have a population of 32,297, which is a 1.2% increase from 2010 (Table 4-1). Given the recent projects that have been approved by the Town, as well as those that are in the pipeline, especially along Arsenal Street, it is likely that the population decline could be reversed sooner than 2030. While no significant population growth is projected, Watertown's elderly population (65 years old and over) is expected to grow by 85.9% or 1,931 total residents between 2010 and 2035 while all other age groups are expected to decline (see Table 4-2 and Figure 4-1).

Watertown has seen a 5% increase of the number of households between 2000 and 2010. Coupled with the slight decrease in population during the same decade, the average household size in Watertown dropped from 2.17 in 2000 to 2.15 in 2010, which is significantly smaller than the MAPC region and the state (Figure 4-2), reflecting the downward trend seen nationally. Among all Watertown households in 2010, half were family households while 36% were single person households. More than 10% of all households contain a single person 65 years of age or older. MAPC projects that by 2035 Watertown will have an additional 1,401 households with the majority senior citizen households.

⁹ MAPCs MetroFuture and Current Trends projections were calculated prior to the release of 2010 Census data. Updated projections are currently under development, but were not available within this project's timeframe. The existing figures used for this analysis are the best population and household projections currently available

Table 4-1 Population Change, Census and MAPC Projections

	2000	2010	2020	2030	2035	Change 2010-2035	% Change 2010-2035
Census	32,330	31,915	n/a	n/a	n/a	n/a	n/a
MetroFuture	32,330	31,915	31,395	31,804	32,297	382	1.2%
Current Trends	32,330	31,915	31,212	31,872	32,471	556	1.7%

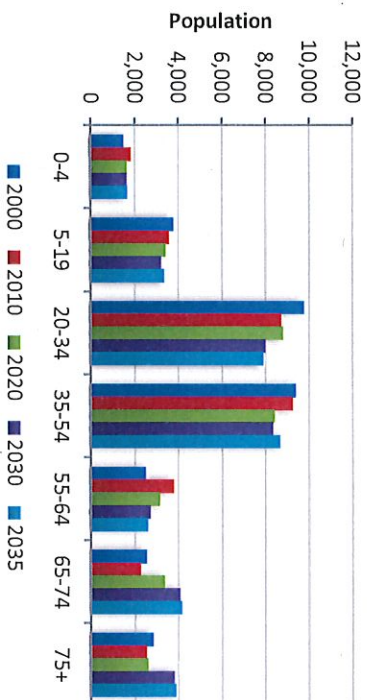
Source: US Census and MAPC

Note: MetroFuture and Current Trends figures revised to reflect 2010 Census data.

Table 4-2 Age Trends, MetroFuture Projections, 2000 - 2035

	2000	2010	2020	2030	2035	Change 2010-2035	% Change 2010-2035
0-4	1,504	1,823	1,641	1,636	1,685	-138	-7.6%
5-19	3,784	3,578	3,423	3,238	3,360	-218	-6.1%
20-34	9,768	8,704	8,794	8,000	7,910	-794	-9.1%
35-54	9,380	9,242	8,415	8,338	8,664	-578	-6.3%
55-64	2,498	3,786	3,154	2,712	2,598	-1,188	-31.4%
65-74	2,544	2,249	3,369	4,077	4,180	1,931	85.9%
75+	2,857	2,533	2,599	3,899	3,899	1,366	53.9%

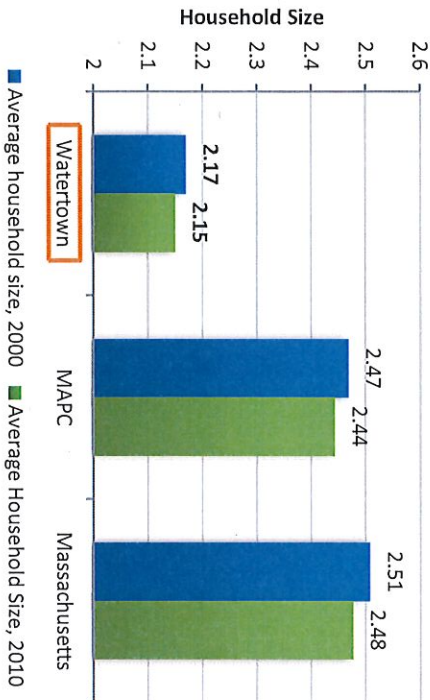
Source: MAPC

Figure 4-1: Age Trends, MetroFuture Projections, 2000 - 2035

Source: Census 2010

These changes, particularly the increase in elderly populations, mirror the demographic shifts that we see throughout the MAPC region, the state and nation, and will have major implications on the housing types needed in coming years. As Watertown's elderly population increases, the need or preference for smaller units with lower attendant costs, as well as the need for special housing facilities such as assisted living and nursing home units, is likely to increase. A 90 unit assisted living facility is currently under construction just outside of Watertown Square.

Figure 4-2 Household Size, Watertown vs. MAPC Region and State, 2000-2010



Source: Census 2000 and 2010

Table 4-3 Households by Type, 2010

	Number	%
Total households	14,709	100
Family households	7,412	50.4
With own children under 18 years	2,876	19.6
Husband-wife spouse	5,690	38.7
With own children under 18 years	2,274	15.5
Male householder, no spouse present	499	3.4
With own children under 18 years	118	0.8
Female householder, no spouse present	1,223	8.3
With own children under 18 years	484	3.3
Nonfamily households	7,297	49.6
Householder living alone	5,260	35.8
Householder 65 years and over living alone	1,774	12.1
Average household size	2.15	n/a
Average family size	2.87	n/a

Source: ACS 2006-2010
Note: The above household and family household breakdown is provided by the U.S. Census Bureau.

Additionally, with middle-aged, young-adult and under-19 cohorts expected to decline, there will be less need for larger units resulting in increased demand for one- and two-bedroom units, typically in multi-family structures. Analyzing household types is important to help project the type of housing units that will be needed within a specific community over time (Figure 4-3). Since Watertown has a large number of non-family households and couples without children, the Town should ensure that housing options such as multi-family rental and condominium units that are attractive to these households are available in the community. Recent multi-family residential projects built along the Pleasant Street and Arsenal Street corridors have included mostly smaller dwelling units.

Housing Characteristics

The following section looks at Watertown's current housing stock and how it changed over time. Understanding the types, age and size of existing units is essential for housing planning because it assists with determining what type of new housing might be needed to meet the current and projected population.

Housing Stock by Type & Age

Watertown's housing stock tends to be more diverse and older than in surrounding communities, with single family structures making up a third of housing units in Watertown. More than a third of Watertown's housing are 2-family structures, with the remainder of units in multifamily structures, most of which are found in structures with 20 or more units.

Watertown's housing stock is older than in many surrounding communities. Over 55% of all units were built prior to 1940, the third highest percentage when compared with nearby communities. Further, only 2% of units were built after 2000,

which ties for the lowest percentage (this number is deceptive because the total number of new multi-family units is high as described below). This is significant because older structures often lack modern heating and energy standards, which adds to monthly utility costs, impacting affordability for both owners and renters. Additionally, many of these structures were not built to today's accessibility requirements, and may present challenges to residents who wish to remain in Watertown as they age.

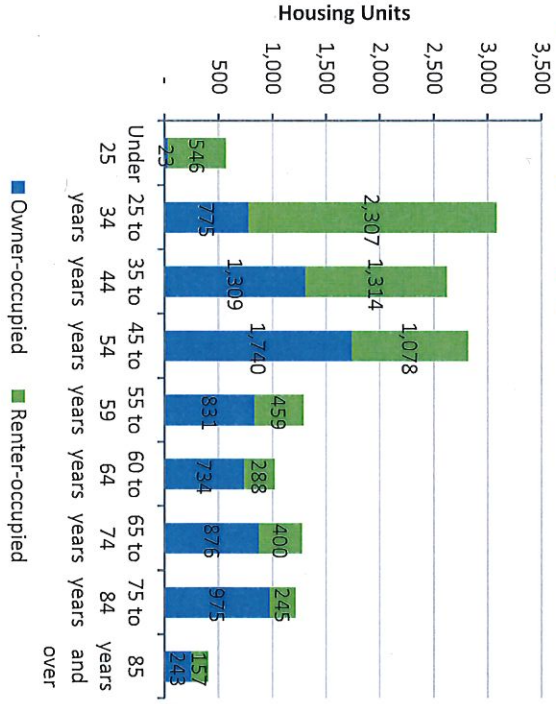
Table 4-4 Housing Units by Type, Watertown, 2010

	Units	%
Single Family	4,932	32.1%
Two-Family	5,686	37.0%
3 to 4	1,751	11.4%
5 to 9	445	2.9%
10 to 19	497	3.2%
20 or more	2,003	13.1%
Other	34	0.2%
Total	15,348	100%

Source: Census 2010

Occupied housing units in Watertown are evenly split between owner-occupied and renter-occupied (52% and 48%, respectively). This is quite different from the majority of communities analyzed for comparison, where owner-occupied units are the majority. The high percentage of rental units may indicate a more short term residential community. According to American Community Survey (ACS) estimates, more than half (56%) of all households moved to Watertown between 2000 and 2010. Further, when looking at the breakdown of owner-occupied and renter-occupied units by age, the largest number and highest percentage (by age) of renter-occupied units are people under 25 (Figure 4-3).

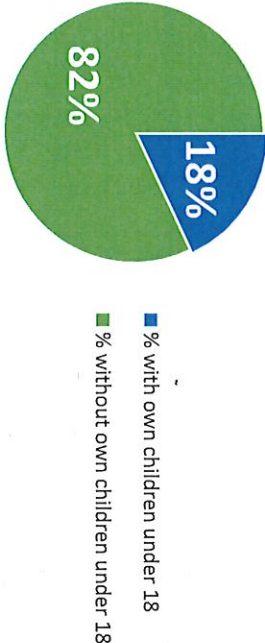
Figure 4-3 Housing Tenure by Age, Total Units, 2010



Source: ACS 2006-2010

Renter-occupied households on average are smaller than owner-occupied units, and few have children under the age of 18. Thus, many of these rentals are occupied by single person households or couples without children. Family households with children are more likely residing in Watertown's ownership units.

Figure 4-4 Renter-Occupied Units with Children Under 18



Source: ACS 2006-2010

Table 4-5 Average Household Size by Tenure

	HH Size
Watertown – All HHs	2.15
Owner-occupied	2.29
Renter-occupied	2.06

Source: Census 2010

Vacancy

Watertown's 5.6% vacancy rate is lower than that of the MAPC region (5.9%) and significantly lower than that of the State (9.3%). A larger percentage of the vacant units on the market in Watertown are for rent versus for sale (34.4% for rent; 19.7% for sale).

Building Permits

Between 2000 and 2011, Watertown issued a total of 101 building permits for new housing structures. Of this number, 28 were for single family structures, 61 were for buildings with 2-4 units, and 12 were for buildings with 5+ units. When looking at actual numbers of housing units permitted, it is clear that Watertown permitted a total of 733 housing units, the majority of which (573) were in multi-family buildings (5+ units), or in 2-4 unit structures (108). A significant number of units (220) were permitted in 2011, the majority of which (214) were in buildings with over 5 units. Many of these projects were located on Pleasant Street. Several multi-family projects (with 500+ combined units) are either under construction, permitted, or proposed.

Housing Market Conditions

Housing market conditions influence affordability of the housing stock within a community. Competitive housing markets tend to have a limited supply of available units (ownership or rental),

compared to the number of households looking to live in or move to the community. This can lead to increasing housing prices and rents. These factors can significantly reduce affordability within a community, both for potential new residents or existing residents who can no longer afford their current unit. Generally, Watertown's single family and condo median sales prices are lower than the subregion average, despite that the median sales prices for single family homes and condos have increased 148% and 124%, respectively, over the last 20 years. Rents in Watertown are moderate compared to other surrounding communities, but still above Fair Market Rents established by the Department of Housing and Urban Development (HUD).

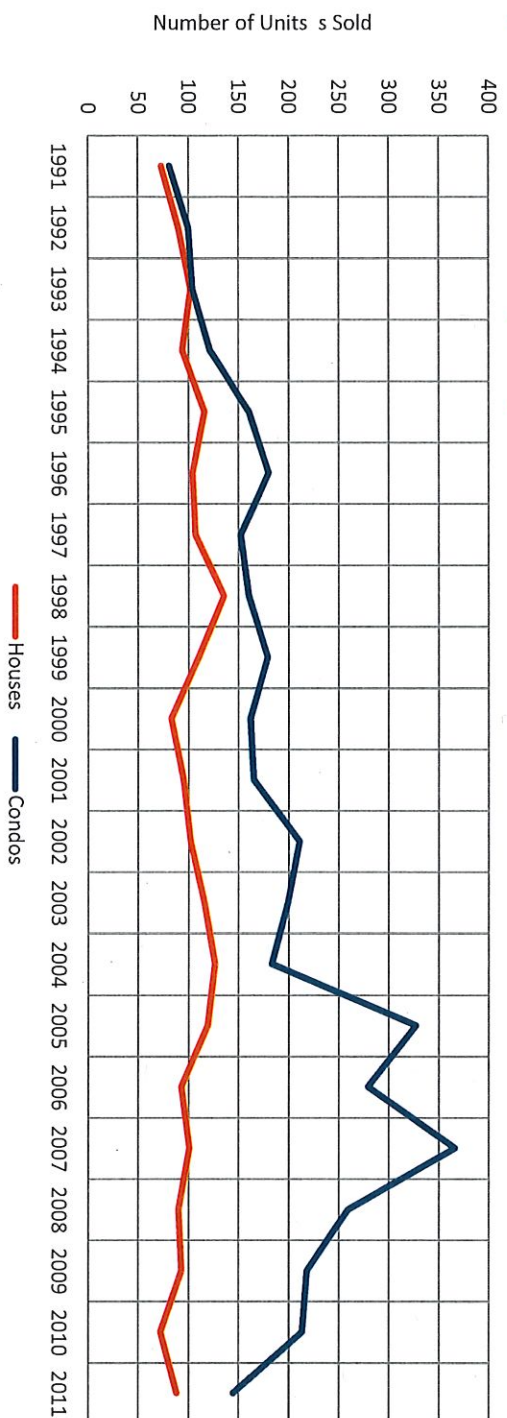
Median Sale Prices and Total Annual Sales

Over the last two decades, Watertown's median single-family sales price rose 148% from \$179,500 in 1991 to \$446,000 in 2011 (\$441,000 in 2013)¹⁰. Prices peaked in 2004 (\$470,000), and have fallen slightly since. In 2011, Watertown's median single-family sales price was \$193,670 less than the subregion average, and was the fifth lowest in the subregion.

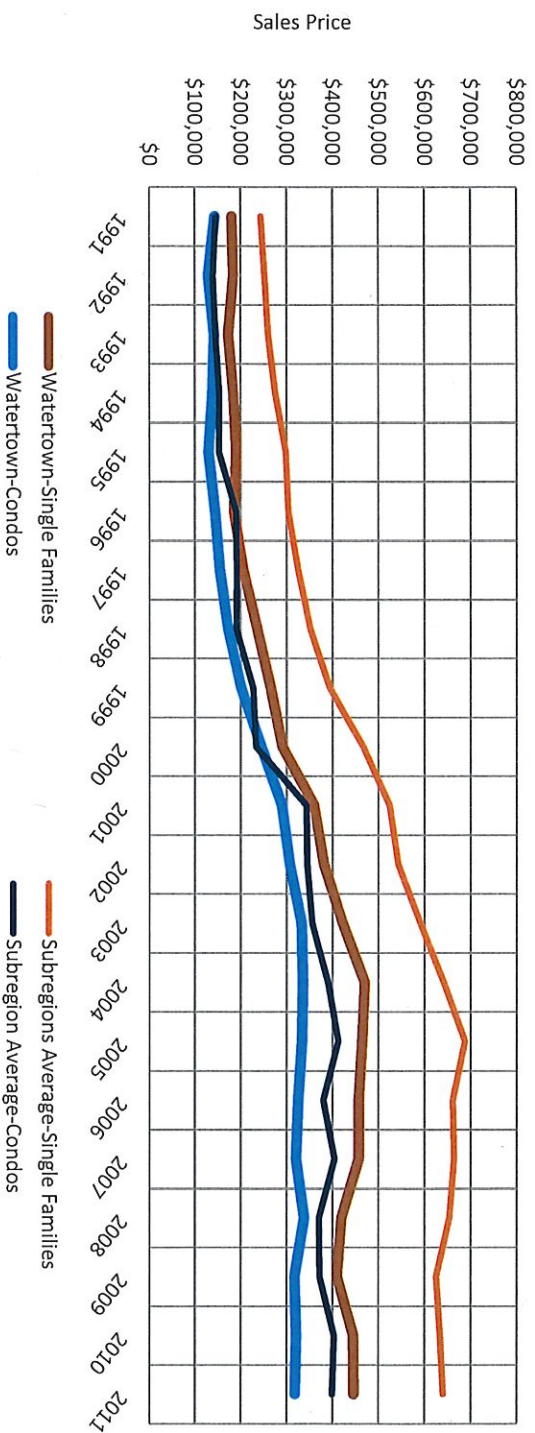
Watertown's median condominium sales price increased 124% over the last two decades from \$142,500 to \$319,000 in 2011 (\$322,500 in 2014)¹¹. Condominium prices peaked in 2008 (\$338,000) and remained relatively stable through 2011. Like single family home values, the median sales price for Watertown condos is lower than that of the subregion and the fourth lowest of all comparative communities.

¹⁰ The Warren Group, Town Stats, April 2014.

¹¹ Ibid.

Figure 4-5 Annual Volume of Single Family Home Sales vs. Condos, 1991-2011

Source: The Warren Group Town Stats, 2012

Figure 4-6 Single Family Home and Condo Prices, Watertown vs. Subregion 1991-2011

Source: The Warren Group Town Stats, 2012

Gross Rents

Rents within Watertown are moderate compared to the subregion. According to the Census, average gross rent¹² in Watertown in 2010 was \$1,368, which puts it in the middle range of rents when compared to other subregion communities. However, Watertown's gross rent is somewhat higher than the average gross rent for the Boston-Cambridge-Quincy MSA, which is \$1,146. This may indicate a housing cost burden for many rental households.

Housing Affordability

A housing affordability assessment examines the overall demographic profile of Watertown, along with the household income of the population and housing costs to determine how the Town can best meet its needs for providing a diverse and affordable housing stock for its citizens.

Household Income

In 2010, Watertown's estimated median household income was \$74,081, an increase of 24% over the last 15 years. It is lower than that of the Boston-Quincy-Metro area (\$94,400), and in the bottom third of subregion communities. Approximately one third of households earn more than \$100,000 annually, with 42% earning in the middle income ranges between \$40,000 and \$99,000. It is worth noting that nearly 25% of households earn below \$40,000, the fourth highest percentage of all comparative communities.

Affordability Gap

Another way to measure housing affordability is to compare the median home sale price in a community to the price that a household at the community's median income can afford. The

difference between these values is defined as the affordability gap. As housing prices increase, the affordability gap widens.

Households are considered cost burdened if they pay more than 30 percent of their gross income for housing costs, which include rent, utilities and fuel costs for renters. They include mortgage or purchase contract payments, utilities, fuel costs, taxes and insurance for homeowners.

To afford the 2011 median sales price of a one-family at \$446,000, a household would have to earn \$110,775 annually. A household earning the FY2012 HUD metro area median income (AMI) of \$97,800 could not afford a home priced at this amount, assuming it spent no more than 30% of gross income on housing costs. Housing cost burden is a significant issue in Watertown. 45% of owners and 35% of renters are cost burdened and 16% of owners and 15% of renters are severely cost burdened (spend more than 50% of gross income on housing costs).

To afford the 2011 median sales price of a condominium at \$317,132, a household would have to earn \$80,470 annually. This figure factors in the cost of both monthly mortgage costs and utilities. A household earning the FY2012 HUD metro AMI could afford a home priced at this amount.

A Watertown household earning the median household income of \$74,081 could afford a home priced at \$368,000, resulting in an affordability gap of \$78,000 for a single family home. However, there is no affordability gap for the median priced condominium.

¹² Gross rent is the sum of the rent paid to the unit's owner plus utility costs incurred by the tenant such as electricity, gas, water and sewer, and trash removal services. Telephone and other communications services are not included. If the owner pays for all utilities, then gross rent equals the rent paid to the owner.

Chapter 40B Inventory

The state goal for affordable housing under Chapter 40B requires 10 percent of a community's year-round housing stock to be affordable. According to the Massachusetts Department of Housing and Community Development (DHCD) Subsidized Housing Inventory (SHI), as of April 30, 2013, 1,010 units (6.5% of the Town's housing stock) are on the inventory. The DHCD inventory is based on 15,521 year-round dwelling units, meaning that the shortfall for Watertown is 542 units. With the adoption of its Housing Production Plan, the Town is considering a variety of options to close this gap.

Of Watertown's 1,010 affordable units, 80% of units are affordable in perpetuity or for at least the next 30 years. However, 156 units could expire in 2013 (Arsenal Apartments), dropping the Town's SHI to 5.5%. For Watertown to make progress toward the 10% SHI threshold, it is important to work with the owner of these expiring units in order to recertify the units, while continuing to work to add more units to the inventory. Projects in the permitting pipeline will create new units for the inventory, although more will be needed to reach the 10%.



*Affordable Housing Units
at Arsenal Apartments*

GOALS

The Comprehensive Plan acknowledges the recently adopted Housing Production Plan with its emphasis on affordable housing, given that there is a significant affordability gap in Watertown for most housing types. The Comprehensive Plan seeks to strengthen Watertown's housing diversity, and facilitate housing development that is affordable for all household types, including families with children, couples and single people. The Housing section of the Comprehensive Plan meshes with other sections to ensure that Watertown continues to maintain a quality living environment with adequate open space and opportunities for recreation, education, local shopping and commerce.

Goal 1

Promote and maintain a diverse housing stock with increased funding for housing creation and more opportunities for lower- and middle-income households.

Goal 2

Ensure zoning allows housing production for all income levels and household types.

Goal 3

Provide seniors and persons with disabilities with greater housing options.

RECOMMENDATIONS

Goal 1. Promote and maintain a diverse housing stock with increased funding for housing creation and more opportunities for lower- and middle-income households.

- A.** The HPP indicates that there is a significant housing affordability gap in Watertown. To help address this gap, the HPP sets a goal of producing 78 SHI units per year to help the Town meet the State's 10% target within seven years. The Town should review its progress annually and adjust as needed.
- B.** Ensure that expiring subsidized units are recertified so that they remain on the SHI.
- C.** Identify site(s) for mixed-use developments to provide housing units in amenity rich environments to meet the preferences of households. As described in Chapter 1 - Land Use, this could include parcels along high ridership bus routes, surface parking lots along Arsenal Street, and other I-3 zoned land where multi-family housing is allowed by special permit. Identifying nodes for mixed-use in the Pleasant Street Corridor zoning district could also be a possibility.
- D.** Hold discussions with developers to better understand local, regional and statewide housing market development trends.
- E.** Continue to invest in acquisition/rehab projects to increase the supply of affordable housing. Continuing to invest
- F.** resources through partner organizations, including the use of HOME funds, will enable the Town to further increase its affordable housing stock. Consider options to purchase existing two-families throughout the community for rehabilitation to use as affordable and middle income units.
- G.** Consider the adoption of the Community Preservation Act (CPA). The CPA allows communities to create a local Community Preservation Fund for affordable housing, open space protection and historic preservation. Community preservation funds are raised through a tax surcharge up to 3% of the tax levy against real property, which can only be adopted through a town or citywide ballot referendum. Of monies raised, at least 10% must go to affordable housing initiatives.

Goal 2. Ensure zoning allows for housing production for all income levels and household types.

- A.** Multi-family development requires a special permit for 3-4 units, or a special permit with site-plan review for projects with four units or more. Allowing multi-family structures by right for up to four units with site plan review would provide opportunities for more affordable condominium or rental units. For larger projects, a special permit would still be required with site plan review. As an incentive, consider allowing more units by right with site plan review if a certain number of affordable units are provided as part of the project.
- B.** Analyze existing Industrial and the Pleasant Street Corridor zoning districts to identify areas more appropriate for mixed-use and/or multifamily development, and potentially rezone. See the recommendations for Pleasant Street in Chapter 1 - Land Use regarding land use and design standards to be considered.
- C.** Explore opportunities to allow for greater densities in the Cluster Residential zoning district. Consider allowing for greater densities, or providing a density bonus for projects with smaller unit sizes (e.g. cottage developments), to provide an opportunity to create more affordable housing options. Consider allowing for higher density if affordable housing is provided. Cottage style development, especially as an option for elderly housing, is an example of a newer style of clustered housing. See <http://www.lvpcc.org/pdf/cottageHousingDev.pdf> and §185-221 of the Barrington, RI Zoning Ordinance (<http://www.ci.barrington.ri.us/>).
- D.** Amend the parking requirements for multi-family developments. Consider lowered minimum parking standards or tandem parking, particularly where transit is available.
- E.** To increase the amount of new housing units available to families with children, couples and single people with lower incomes, consider amending the inclusionary zoning requirements to increase the percentage of affordable units to be provided from 10% to 12.5%. Also, consider lowering the threshold for providing affordable housing units from 15 to six. Reducing the minimum size of dwelling units is another method to encourage greater housing choices.
- F.** Consider options for incorporating an accessory housing ordinance where appropriate, which could provide for additional opportunities for alternative housing opportunities for families. Consider ways to allow accessory units for family members, or, if rented to others, for affordable housing. Currently they are not allowed.
- G.** Amend the zoning ordinance to require a minimum number of new housing units have three bedrooms or more, including affordable units created by Watertown's inclusionary zoning.

Goal 3. Provide seniors and persons with disabilities with greater housing options.

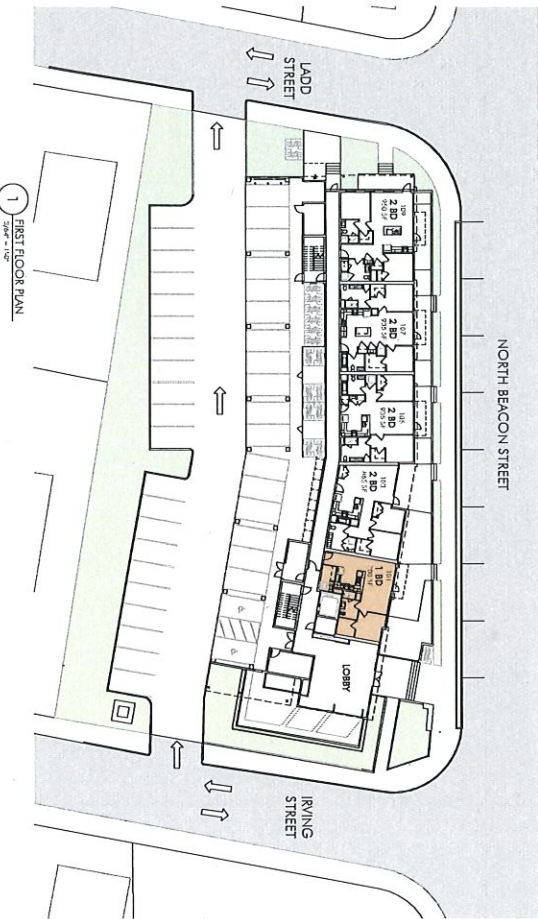
- A.** Work to address senior needs through supportive housing policies. The Housing Needs analysis identified a significant number of senior households in need of potential housing assistance due to cost burdens and related issues with maintaining their homes. The Town of Watertown should continue to support developing new housing that is handicapped-adaptable or fully accessible to people with disabilities, including seniors, and integrate or connect community supportive housing services into new development. Consider incorporating accessibility standards for new housing construction. See <http://concretechange.org/construction/construction-guidelines/>. The Watertown Housing Partnership should coordinate with the Watertown Commission on Disability and other senior advocates to help households in need get the support they deserve. See "Aging in Place – A Toolkit for Local Governments", M. Scott Ball, Atlanta Regional Council and Community Housing Resource Center.
- B.** Explore mechanisms to allow Watertown's seniors to age within the community and to better serve persons with disabilities, through housing rehabilitation/modification programs. Watertown should promote existing programs, including the Home Modification Loan Program, and match these funds with local HOME funds for additional home improvements.
- C.** Support emergency repairs programs designed to provide assistance to income-eligible Watertown residents to make repairs and alterations to their homes for safety and health reasons. Senior and disabled households should receive priority assistance.



3 THIRD FLOOR PLAN
SCALE = 1/8" = 1'-0"



2 SECOND FLOOR PLAN
SCALE = 1/8" = 1'-0"



1 FIRST FLOOR PLAN
SCALE = 1/8" = 1'-0"

SUMMARY					AFFORDABLE UNITS		
	TOTAL COUNT	% OF TOTAL	AVERAGE SIZE (NRSF)	# OF MARKET RATE UNITS	# OF AFFORDABLE UNITS	% OF AFFORDABLE TOTAL	
1 BEDROOM	8	29%	648	6	2	50%	
2 BEDROOM	20	71%	945	18	2	50%	
TOTAL	28	100%		24	4	100%	

UNIT NUMBER	LEVEL	AREA (NRSF)	MARKET RATE (NRSF)	AFFORDABLE (NRSF)	AFFORDABLE MINIMUM SIZE (NRSF, PER DHCD)
101	1	700		700	700
203	2	700		700	700
204	2	630			
208	2	630			
210	2	630			
304	3	630			
308	3	630			
310	3	630			

2 BEDROOM					
103	1	865	865		
105	1	935	935		
107	1	935	935		
109	1	950	950		
201	2	840	840		
202	2	955	955		
205	2	865	865		
206	2	980	980		
207	2	935	935	935	900
209	2	935	935		
211	2	950	950		
212	2	940	940		
301	3	1,070	1,070		
302	3	955	955		
303	3	1,075	1,075		
306	3	980	980		
307	3	935	935		
309	3	935	935	935	900
311	3	950	950		
312	3	940	940		

NRSF: measured to inside face of exterior and interior walls in unit (aka point-to-point)
GSF: measured to outside face of exterior walls, corridor face of corridor walls, and centerline of party walls

AFFORDABLE UNIT LEGEND
 1 BD AFFORDABLE UNIT
 2 BD AFFORDABLE UNIT

*NOTE: ALL UNITS SHOWN ARE IN UNITS ASSIGNED TO NRSF FACE OF EXTERIOR AND INTERIOR WALLS IN UNIT (AKA POINT-TO-POINT)

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WATERTOWN, MA

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