

# HOUSING PRODUCTION PLAN

Town of Phillipston, Massachusetts



Prepared For:  
Phillipston Board of Selectmen  
Montachusett Regional Planning Commission

Prepared By:  
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Boston, Massachusetts

Housing Production Plan  
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# 1. Introduction

## 1.1 Background

Phillipston is a small town in North-Central Massachusetts, surrounded by other small towns in the Quabbin Reservoir and Ware River watersheds. With just 658 year-round housing units, no municipal utilities, virtually no commercial development, and a limited frame of roads, Phillipston will most likely remain a very low-density community for many years to come. Much of its land is hilly, forested, and wet. Roughly half of Phillipston drains to the Chicopee River and the northern half to Millers River, a 51-mile tributary to the Connecticut River. Millers River skirts the boundary between Phillipston, Athol, and Royalston.

Phillipston's rural, low-density land use pattern, its physical connection to some of the Commonwealth's major drinking water resources, and distance to major employment centers are both assets and liabilities. On one hand, the town has managed to retain its rural ambience and small-town charm despite population and housing growth, yet on the other hand, the same qualities can make it hard to provide affordable housing to people who need it. First, Phillipston lacks the basic public utilities that make land more desirable to affordable housing developers. Second, Phillipston's region has a remarkably small employment base. The area's small labor force is indicative of its non-commercial character.

## 1.2 Chapter 40B Framework

Under a Massachusetts law that went into effect in 1969 (widely known as the "Comprehensive Permit" law or "**Chapter 40B**"), all communities in Massachusetts are required under Chapter 40B to have a minimum of 10 percent of their housing stock be affordable to lower income households. To count toward this 10 percent, **affordable housing** units must have a permanent or long-term restriction requiring the unit to be sold or rented to households earning less than 80 percent of the median income in the region (**Area Median Income**).

The intent of Chapter 40B is to provide a fair-share distribution of low-income housing throughout the Commonwealth. In order to address zoning and permitting barriers that make it too expensive to build **low and moderate income** housing, Chapter 40B supersedes zoning and other local regulations. M.G.L. c. 40B, Sections 20-23 authorizes the Zoning Board of Appeals to grant a **comprehensive permit** to qualified affordable housing developers. A comprehensive permit is a type of unified permit: a single permit that replaces the approvals otherwise required from separate city or town permitting authorities. The Zoning Board of Appeals may approve, conditionally approve, or deny a comprehensive permit, but in communities that do not meet the 10 percent minimum, developers may appeal to the state **Housing Appeals Committee** (HAC). Although comprehensive permits may still be granted after a town achieves the 10 percent minimum, the HAC no longer has authority to overturn a local board's decision.

As revised in 2008, Chapter 40B encourages communities to be proactive in guiding the development of affordable housing to meet local needs through **Housing Certification**. To become Certified, communities must prepare a Housing Production Plan that promulgates proactive strategies toward meeting the 10 percent threshold. A Housing Production Plan must address local housing needs, goals, and preferences, along with proposed techniques for implementation. Where communities have Housing Production Plans approved by the **Department of Housing and Community Development** (DHCD), and implement strategies which result in the creation of affordable housing units equal to 0.5 percent of their year-round housing units in a calendar year, communities can deny unfavorable Comprehensive Permit projects for a period of one year. If the number of affordable units create in a year is equal to 1 percent of year-round housing units, the Certification lasts for 2 years.

### 1.3 Goals of this plan

The primary goal in preparing this Housing Production Plan for Phillipston is to provide realistic and appropriate strategies that will enable the Town to achieve Housing Certification and progress toward the goal of having 10 percent of its units reserved for low and moderate income households.

However, the number of affordable units under Chapter 40B is not a measure of local housing needs, nor the degree to which a community is affordable to its residents. While housing is relatively affordable in Phillipston, like other rural towns in the region, there is very little housing that currently qualifies as affordable under Chapter 40B. At the same time, there are many households in the community whose housing needs are not being met because they are cost-burdened and/or cannot find suitable housing that meets their individual requirements.

The Housing Production Plan aims to identify and assess the housing needs in the community and to recommend strategies which can bring the town closer to meeting the affordable housing target established by Chapter 40B. The plan also identifies strategies to address broader needs for housing diversity, growth management, and regional collaboration.

### 1.4 Prior Planning Efforts

The Housing Production Plan builds upon numerous local and regional planning efforts, including the Phillipston Community Development Plan (2004), the efforts of Phillipston's Affordable Senior Housing Committee in 2010, the Montachusett Regional Strategic Framework Plan in 2011, and Phillipston's **Community Development Strategy** (2012). Prior plans expressed land use goals and priorities which have been echoed through the interviews, surveys, and forums conducted in the process of preparing the Housing Production Plan.

- ❖ Provide for safe, sanitary and decent housing, in a healthy living environment, at a reasonably affordable price for all households. Provide appropriate housing to serve an aging population.

- ❖ Protect natural, scenic, and historic resources, and prevent loss or degradation of critical habitats, or agricultural land. Channel growth into patterns that minimize environmental, fiscal, scenic, and transportation impacts.
- ❖ Protect property rights and fiscal balance. Promote efficient utilization of infrastructure. Minimize adverse impacts of development, and enhance the quality of life for residents.
- ❖ Maintain the rural character of the community.

## 1.5 Summary of Housing Strategies

1. Develop a local affordable housing infrastructure
  - Create an Affordable Housing Committee
  - Develop an Action Plan for **Community Preservation Act** Funds
  - Establish a **Regional Affordable Housing Services Program**
  - Connect with existing agencies
  - Explore potential partnerships with private/nonprofit housing developers
2. Facilitate the production of affordable housing
  - Characteristics of preferred housing
  - Identify suitable locations for affordable housing
  - Update zoning to create opportunities for development of affordable housing and to encourage diversity in housing options.
    - Rezone a portion of the CI district along Route 2 for housing
    - Adopt an amendment for **Back-Lot Zoning**
    - Adopt **Accessory Dwelling Unit Bylaw**
    - Adopt a bylaw to allow for conversions of large structures to multifamily units
    - Adopt **Open Space Design Bylaw**
    - Pass **inclusionary zoning** requirement
    - Consider creating **Overlay Districts** for senior and/or affordable housing



## 2. Housing Needs Assessment

### 2.1 Community Overview

Phillipston is a small, rural town in Central Massachusetts, located about twenty miles west of Fitchburg. Residents describe Phillipston as a warm, neighborly town. The heart of the community is the historic village center, which has a traditional town common surrounded by municipal buildings, a church, and nineteenth century homes. Phillipston's landscape is hilly and characterized by its large forests, winding rural roads, and historic stone walls.

Route 2, a four-lane state highway which traverses the length of Massachusetts, bisects Phillipston. According to the town's website, "easy access to...Route 2 has made Phillipston an attractive and affordable bedroom community for workers along the Route 2 and 495 corridors."<sup>1</sup> As a result, the town's population has increased significantly since the 1970s, nearly doubling from 872 residents in 1970 to 1,682 in 2010.<sup>2</sup> Although residential land uses have increased over time, there is still very little commercial activity in town. Today, nearly 80 percent of Phillipston remains heavily forested.<sup>3</sup> Phillipston's most prominent natural feature is a Queen Lake, a Great Pond in the southern section of town.

### 2.2 Geographic Units

For most of the data in this plan, we have included several geographies in addition to the Town of Phillipston, such as the state, the Worcester metropolitan area (Worcester County), and surrounding towns that comprise the local housing market. Phillipston is part of the region served by the Montachusett Regional Planning Commission, and is situated within the North Quabbin Region.

Presenting data for a variety of geographies allows for comparison, which is important for understanding trends and Phillipston's unique housing needs. The local housing market includes the contiguous towns (Royalston, Templeton, Hubbardston, Petersham, and Athol) as well as Orange and Winchendon: towns in close proximity to Phillipston, with similar demographic and housing market profiles. **Map 1.1** shows these comparison geographies.

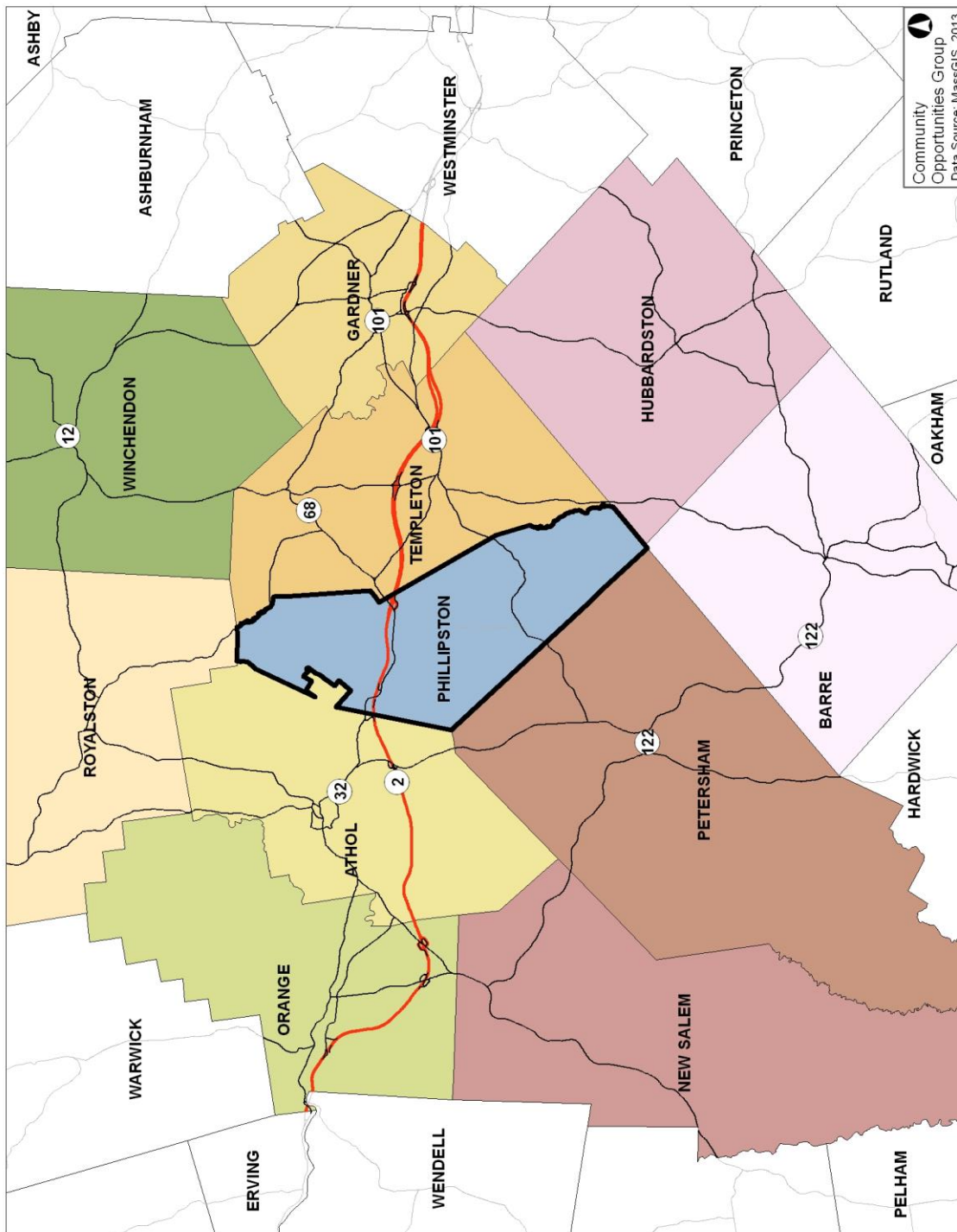
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<sup>1</sup> Town of Phillipston, accessed December 3, 2012, <http://www.phillipston-ma.gov/>.

<sup>2</sup> University of Massachusetts, Donohue Institute, State Data Center, "Population of Massachusetts Cities, Towns, & Counties: Census Counts: 1930-2010" (March 2011), <http://www.massbenchmarks.org/statedata/data.htm>.

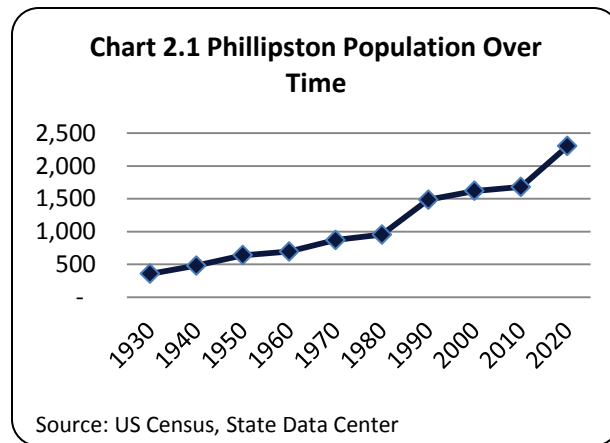
<sup>3</sup> Office of Geographic Information (MassGIS), Land Use (2005), [www.massgis.com](http://www.massgis.com).

Map 1.1. Phillipston Regional Context





## 2.3 Population Characteristics



Phillipston's population rose steadily over the past century, often outpacing the state's growth rate (**Chart 2.1**). The current population in Phillipston, 1,682, represents a 3.8 percent increase in ten years. While a slightly larger increase than the statewide growth rate, Phillipston's 3.8 percent increase was somewhat lower than that of many towns nearby (see **Table 2.1**). In the past, Phillipston has experienced periods of very rapid growth.

For example, its population increased 56 percent between 1980 and 1990. Although growth has slowed in the past twenty years, the Massachusetts Department of Transportation (MassDOT) forecasts modest growth in the region over the next 15 years, spread relatively evenly throughout the Montachusett communities. According to their projections, the population change in Phillipston between 2010 and 2025 will be 4 percent; making Phillipston one of the slowest growing towns in the area. Despite this modest population increase, additional housing will likely be required to accommodate Phillipston's anticipated growth.

**Table 2.1. Population Change**

Geography	Census 2000	Census 2010	% Change 2000-2010	MassDOT 2025 Projections	% Change 2010-2025
Massachusetts	6,349,097	6,547,629	3.1%	6,980,900	6.6%
Worcester Metro	750,963	798,552	6.3%	853,242	6.8%
<b>PHILLIPSTON</b>	<b>1,621</b>	<b>1,682</b>	<b>3.8%</b>	<b>1,750</b>	<b>4.0%</b>
Royalston	1,254	1,258	0.3%	1,320	4.9%
Athol	11,299	11,584	2.5%	12,100	4.4%
Hubbardston	3,909	4,382	12.1%	4,580	4.5%
Petersham	1,180	1,234	4.6%	1,290	4.5%
Templeton	6,799	8,013	17.9%	8,370	4.4%
Winchendon	9,611	10,300	7.2%	10,760	4.5%
Hardwick	2,622	2,990	14.0%	3,170	6.0%
New Braintree	927	999	7.8%	1,070	7.1%
Orange	7,518	7,839	4.3%	8,230	5.0%

Sources: Census 2000 SF-1, Census 2010 SF-1, 2011 MassDOT Demographics/Socio-economic Forecasts.

Note: "Worcester Metro" means the Metropolitan Statistical Area (MSA), which is coterminous with Worcester County.

Like most small, rural communities in Massachusetts, Phillipston has very little racial or ethnic diversity.<sup>4</sup> According to Census 2010, 96.6 percent of Phillipston's population is white. The largest minority group, Hispanic or Latino, accounts for just 2.3 percent of the total population. The Worcester Metro area, as a whole, has a population that is 87.6 percent white and 9.4 percent Hispanic or Latino.

## Population Age

By age distribution, Phillipston's population is similar to nearby communities and the larger Worcester metro area. The most notable difference is that Phillipston has a relatively small percentage of seniors. Only 9.8 percent of the population is over 65, which is 4 percent fewer than the state overall. **Table 2.2** shows the current population breakdown for the comparison geographies. Only one community, Hubbardston, has a smaller percentage of residents over 65. Nevertheless, consistent with national trends and attributable to the aging baby boomers, Phillipston's population overall is getting older. Both the absolute number of seniors and the percentage of the population over 65 have increased steadily since 1990.

*Phillipston's senior population is projected to grow by 88% between 2010 and 2020.*

<b>Table 2.2. Current Population by Age</b>									
Geography	Total	Under 5		Under 18		Over 65		Over 75	
		Total	Percent	Total	Percent	Total	Percent	Total	Percent
Massachusetts	6,547,629	367,087	5.6%	1,418,923	21.7%	902,724	13.8%	446,264	6.8%
Worcester Metro	798,552	46,823	5.9%	187,231	23.4%	102,035	12.8%	50,562	6.3%
<b>PHILLIPSTON</b>	<b>1,682</b>	<b>76</b>	<b>4.5%</b>	<b>387</b>	<b>23.0%</b>	<b>165</b>	<b>9.8%</b>	<b>63</b>	<b>3.7%</b>
Royalston	1,258	58	4.6%	269	21.4%	146	11.6%	85	6.8%
Athol	11,584	646	5.6%	2,650	22.9%	1,763	15.2%	927	8.0%
Hardwick	2,990	168	5.6%	762	25.5%	386	12.9%	177	5.9%
Hubbardston	4,382	211	4.8%	1,110	25.3%	411	9.4%	161	3.7%
New Braintree	999	44	4.4%	208	20.8%	120	12.0%	42	4.2%
Petersham	1,234	57	4.6%	247	20.0%	211	17.1%	93	7.5%
Templeton	8,013	445	5.6%	1,924	24.0%	1,108	13.8%	493	6.2%
Orange	7,839	425	5.4%	1,797	22.9%	1,144	14.6%	541	6.9%
Winchendon	10,300	561	5.4%	2,558	24.8%	1,203	11.7%	530	5.1%
Source: Census 2010 DP-1.									

<sup>4</sup> ACS 2006-2010 Five-Year Estimates.

## Housing Composition

As of 2010, there were 633 **households** living in Phillipston, of which 75 percent were **families** (**Table 2.3**).<sup>5</sup> The remaining households are nonfamily households. Since 2000, the number of households and families has increased by 9.1 percent and 7.7 percent, respectively. As with population overall, the number of families and households in Phillipston is increasing faster than for the state overall, although the rate of growth is slower than in many of the comparison communities in the North Quabbin region.

**Table 2.3. Households and Families (2000 - 2010)**

Geography	Census 2000		Census 2010		Percent Change	
	Households	Families	Households	Families	Households	Families
Massachusetts	2,443,580	1,576,696	2,547,075	1,603,591	4.2%	1.7%
Worcester Metro	n/a	n/a	303,080	202,602	n/a	n/a
<b>PHILLIPSTON</b>	<b>580</b>	<b>443</b>	<b>633</b>	<b>477</b>	<b>9.1%</b>	<b>7.7%</b>
Royalston	449	330	498	330	10.9%	0.0%
Athol	4,487	2,970	4,656	2,989	3.8%	0.6%
Hardwick	997	690	1,094	747	9.7%	8.3%
Hubbardston	1,308	1,071	1,566	1,229	19.7%	14.8%
New Braintree	318	267	370	278	16.4%	4.1%
Petersham	438	299	493	344	12.6%	15.1%
Templeton	2,411	1,809	2,882	2,124	19.5%	17.4%
Orange	3,045	1,979	3,172	2,033	4.2%	2.7%
Winchendon	3,447	2,477	3,810	2,639	10.5%	6.5%

Source: Census 2000 SF-1, Census 2010 SF-1.

Most of Phillipston's 633 households are married families with middle-aged heads of household. **Table 2.4** breaks down households by the age of the householder. Over half of householders are between the ages of 35 and 54. Like many communities in the region, few households are headed by young adults. Only 12 percent of householders are under 35 years of age in Phillipston, compared to 18 percent for the state overall. Just over 15 percent of householders in Phillipston are seniors, the smallest percentage of any comparison geography. However, given that 19 percent of the population was between the ages of 55 to 64 years of age in 2010, the over 65 age cohort is expected to grow significantly in the upcoming decade.

<sup>5</sup> The U.S. Census defines a **family** as two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit.

**Table 2.4. Households by Age of Householder**

Geography	Households by Age of Householder					
	Under 25	25 to 34	35 to 44	45 to 54	55 to 64	Over 65
Massachusetts	3.5%	14.9%	19.8%	22.3%	17.7%	21.8%
Worcester Metro	2.9%	14.1%	21.2%	24.1%	17.3%	20.4%
<b>PHILLIPSTON</b>	<b>2.4%</b>	<b>9.2%</b>	<b>24.5%</b>	<b>29.7%</b>	<b>19.0%</b>	<b>15.3%</b>
Royalston	0.4%	7.6%	19.3%	25.0%	25.4%	22.3%
Athol	2.7%	19.0%	16.4%	18.9%	18.7%	24.2%
Hardwick	0.9%	9.6%	13.3%	26.4%	20.9%	28.9%
Hubbardston	0.7%	6.1%	22.9%	34.7%	17.2%	18.4%
New Braintree	0.0%	9.5%	18.4%	22.6%	33.2%	16.2%
Petersham	0.7%	5.6%	9.3%	33.1%	22.8%	28.4%
Templeton	1.0%	10.5%	24.2%	29.9%	15.8%	18.6%
Orange	1.9%	15.8%	15.7%	22.9%	20.6%	23.1%
Winchendon	3.0%	10.5%	22.5%	26.8%	17.7%	19.4%

Source: ACS 2006-2010.

The majority, 62 percent, of households in Phillipston are married families. As shown in **Table 2.5**, married families comprise a greater percentage of households in Phillipston than the state and county and almost all towns in the region (only households in Hubbardston and New Braintree are more likely to be married couples). Over 13 percent of households are “other families,” which include single parents. The remaining 25 percent of households are “nonfamilies,” which includes individuals living alone and non-related individuals living together.

**Table 2.5. Household Type**

Geography	Total	Married Family		Other Family		Nonfamily	
		Total	Pct.	Total	Pct.	Total	Pct.
Massachusetts	2,547,075	1,178,690	46.3%	424,901	16.7%	943,484	37.0%
Worcester Metro	303,080	151,406	50.0%	51,196	16.9%	100,478	33.2%
<b>PHILLIPSTON</b>	<b>633</b>	<b>393</b>	<b>62.1%</b>	<b>84</b>	<b>13.3%</b>	<b>156</b>	<b>24.6%</b>
Royalston	498	277	55.6%	53	10.6%	168	33.7%
Athol	4,656	2,092	44.9%	897	19.3%	1,667	35.8%
Hardwick	1,094	593	54.2%	154	14.1%	347	31.7%
Hubbardston	1,566	1,056	67.4%	173	11.0%	337	21.5%
New Braintree	370	233	63.0%	45	12.2%	92	24.9%
Petersham	493	294	59.6%	50	10.1%	149	30.2%
Templeton	2,882	1,680	58.3%	444	15.4%	758	26.3%
Orange	3,172	1,462	46.1%	571	18.0%	1,139	35.9%
Winchendon	3,810	1,999	52.5%	640	16.8%	1,171	30.7%

Source: Census 2010, SF-2.

**Table 2.6** presents the breakdown of families by type. Of the 477 families in Phillipston, the vast majority are married families (82 percent). This is a higher percentage than the state and county but average for the region. 31 percent of families are married couples with children under 18 years of age, and 8 percent are single parents with children younger than 18.

<b>Table 2.6. Families by Type and Presence of Children Under 18</b>					
<b>Geography</b>	<b>Total Families</b>	<b>% Married</b>	<b>% Married w/ own children &lt; 18</b>	<b>% Single Parent w/ own children &lt; 18</b>	<b>Average Family Size</b>
Massachusetts	1,603,591	73.5%	31.3%	13.6%	3.08
Worcester Metro	202,602	74.7%	32.7%	13.9%	3.09
<b>PHILLIPSTON</b>	<b>477</b>	<b>82.4%</b>	<b>31.0%</b>	<b>8.2%</b>	<b>3.02</b>
Royalston	330	83.9%	28.8%	6.7%	3.05
Athol	2,989	70.0%	25.8%	17.8%	3.00
Hardwick	747	79.4%	29.9%	11.4%	3.02
Hubbardston	1,229	85.9%	37.2%	7.8%	3.14
New Braintree	278	83.8%	29.1%	6.5%	3.03
Petersham	344	85.5%	30.2%	7.6%	2.88
Templeton	2,124	79.1%	32.8%	11.5%	3.05
Orange	2,033	71.9%	25.9%	15.9%	2.99
Winchendon	2,639	75.7%	31.5%	14.2%	3.11
Source: Census 2012, DP-1.					

As noted previously, seniors comprise a relatively small percentage of Phillipston's population. **Table 2.7** presents data on households with seniors. As expected given its senior population, Phillipston has a comparatively small percentage of households with elderly members, 17 percent, and seniors living alone, 2.4 percent.

<b>Table 2.7. Over-65 Population and Characteristics of Households with Over-65 Persons</b>				
<b>Geography</b>	<b>Population 65+</b>	<b>% of Total Population</b>	<b>Households with Elderly Member(s) (%)</b>	<b>One-Person Households Headed by Elderly (%)</b>
Massachusetts	902,724	13.8%	24.8%	10.6%
Worcester Metro	102,035	12.8%	23.3%	9.8%
<b>PHILLIPSTON</b>	<b>165</b>	<b>9.8%</b>	<b>16.7%</b>	<b>2.4%</b>
Royalston	146	11.6%	25.4%	6.5%
Athol	1,763	15.2%	27.2%	11.7%
Hardwick	386	12.9%	33.2%	17.1%
Hubbardston	411	9.4%	20.8%	8.1%
New Braintree	120	12.0%	24.9%	5.6%
Petersham	211	17.1%	31.5%	14.5%
Templeton	1,108	13.8%	22.5%	8.0%
Orange	1,144	14.6%	26.6%	12.2%
Winchendon	1,203	11.7%	20.5%	6.9%
Source: Census 2010, SF-2; ACS 2006-2010.				

## Housing Occupancy

**Table 2.8. Owner- and Renter-Occupied Housing Units**

Geography	Total Occupied Housing Units	% Owner Occupied	% Renter Occupied
Massachusetts	2,512,552	64.0%	36.0%
Worcester Metro	298,162	67.6%	32.4%
<b>PHILLIPSTON</b>	<b>633</b>	<b>97.0%</b>	<b>3.0%</b>
Royalston	476	94.3%	5.7%
Athol	4,595	78.5%	21.5%
Hardwick	1,180	65.1%	34.9%
Hubbardston	1,497	86.8%	13.2%
New Braintree	358	88.3%	11.7%
Petersham	429	90.4%	9.6%
Templeton	2,765	80.9%	19.1%
Orange	3,342	69.9%	30.1%
Winchendon	3,575	70.6%	29.4%

Source: ACS 2006-2010.

Phillipston is a community of homeowners. As shown in **Table 2.8**, nearly all of Phillipston's 633 housing units (97 percent), are owner-occupied. Phillipston has the highest percentage of home ownership of all the comparison communities, and significantly higher level than the state and county. **Tables 2.9 and 2.10** present owner- and renter-occupied housing units by household type. The owner-occupied units in Phillipston are split between

married families (72 percent), other families (13 percent), and non-families (15 percent). Phillipston has 19 rental units, all of which are occupied by non-families. The small number of rental units and the lack of families living in rental housing suggest a need for additional rental housing generally, and in particular rental housing suitable for families.

**Table 2.9. Owner-Occupied Housing Units by Household Type**

Geography	Total	Married Family		Other Family		Non-Family	
		Total	Pct.	Total	Pct.	Total	Pct.
Massachusetts	1,608,474	997,414	62.0%	196,764	12.2%	414,296	25.8%
Worcester Metro	201,656	131,139	65.0%	23,709	11.8%	46,808	23.2%
<b>PHILLIPSTON</b>	<b>614</b>	<b>441</b>	<b>71.8%</b>	<b>78</b>	<b>12.7%</b>	<b>95</b>	<b>15.5%</b>
Royalston	449	267	59.5%	43	9.6%	139	31.0%
Athol	3,606	2,016	55.9%	513	14.2%	1,077	29.9%
Hardwick	768	432	56.3%	148	19.3%	188	24.5%
Hubbardston	1,300	1,019	78.4%	99	7.6%	182	14.0%
New Braintree	316	225	71.2%	30	9.5%	61	19.3%
Petersham	388	274	70.6%	22	5.7%	92	23.7%
Templeton	2,238	1,503	67.2%	270	12.1%	465	20.8%
Orange	2,337	1,341	57.4%	318	13.6%	678	29.0%
Winchendon	2,524	1,841	72.9%	250	9.9%	433	17.2%

Source: ACS 2006-2010.



**Table 2.10. Renter-Occupied Housing Units by Household Type**

Geography	Total	Married Family		Other Family		Non-Family	
		Total	Pct.	Total	Pct.	Total	Pct.
Massachusetts	904,078	197,995	21.9%	208,415	23.1%	497,668	55.0%
Worcester Metro	96,506	22,929	23.8%	24,128	25.0%	49,449	51.2%
<b>PHILLIPSTON</b>	<b>19</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>19</b>	<b>100.0%</b>
Royalston	27	5	18.5%	6	22.2%	16	59.3%
Athol	989	271	27.4%	218	22.0%	500	50.6%
Hardwick	412	94	22.8%	75	18.2%	243	59.0%
Hubbardston	197	88	44.7%	19	9.6%	90	45.7%
New Braintree	42	21	50.0%	0	0.0%	21	50.0%
Petersham	41	13	31.7%	8	19.5%	20	48.8%
Templeton	527	212	40.2%	99	18.8%	216	41.0%
Orange	1,005	257	25.6%	273	27.2%	475	47.3%
Winchendon	1,051	377	35.9%	169	16.1%	505	48.0%
Source: ACS 2006-2010.							

## Labor Force, Education, and the Economy

The civilian labor force in Phillipston is small. The employed workforce aged 16 or older totals 1,019 people.<sup>6</sup> The Executive office of Labor and Workforce Development estimated the unemployment rate in Phillipston for 2012 at 9.2 percent, which was high compared to the Massachusetts average for the same year at 6.7 percent. **Table 2.11** shows one third of Phillipston residents are employed in management, business, science, and arts occupations. Nearly 25 percent of residents are employed in sales and office occupations, and the remainder is split fairly evenly between service, natural resources, construction, maintenance, production, transportation, and material moving occupations.

**Table 2.11. Occupations of Phillipston Residents**

OCCUPATION	NUMBER	PERCENT
Civilian employed population 16 years and over	1,019	
Management, business, science, and arts occupations	344	33.8%
Service occupations	167	16.4%
Sales and office occupations	245	24.0%
Natural resources, construction, and maintenance occupations	128	12.6%
Production, transportation, and material moving occupations	135	13.2%
Source: ACS 2006-2011		

<sup>6</sup> American Community Survey, DP-04, 2006-2010.

Phillipston has a small economy and its population is less educated than the state overall. **Table 2.12** presents data on educational attainment. While 38 percent of Massachusetts residents have at least a college degree, only 20 percent of Phillipston's residents do. Although it appears over one third of Phillipston residents have received some college education or completed an associate's degree, the number of individuals with college degrees is among the lowest in the region. There are, however, relatively high numbers of people with Master's degrees. With the exception of Petersham which has very high levels of educational attainment, all the comparison communities have a lower level of education attainment than the state average.

*80 percent of Phillipston residents have less than a college degree. In the United States, unemployment rates are nearly two times higher for high school graduates than they are for college graduates.*

Although income typically rises with education, **Table 2.13** shows the median income for college graduates in Phillipston is slightly lower (\$36,413) than individuals with less than a high school education (\$37,917). Phillipston is the only geography for which this is true. The mismatch between income and education in Phillipston could reflect that there are few well-paying jobs in the region for more educated individuals. Phillipston residents with a graduate or professional degree do have the highest annual median income, at \$55,000.

**Table 2.12. Highest Level of Education, Population 25 Years and Older**

Geography	Less than High School	High School or GED	Some College or Associates Degree	College Degree	Master's Degree	Professional School or Doctorate
Massachusetts	11.3%	26.7%	23.7%	21.9%	11.4%	4.9%
Worcester Metro	11.4%	29.6%	26.0%	20.2%	9.5%	3.2%
<b>PHILLIPSTON</b>	<b>10.3%</b>	<b>33.5%</b>	<b>35.9%</b>	<b>11.2%</b>	<b>7.9%</b>	<b>1.2%</b>
Royalston	6.7%	33.5%	30.3%	18.9%	8.5%	2.1%
Athol	15.3%	40.8%	29.6%	9.7%	3.7%	0.8%
Hardwick	9.7%	30.6%	25.6%	18.0%	6.2%	9.9%
Hubbardston	6.3%	36.0%	29.8%	20.6%	4.9%	2.5%
New Braintree	5.4%	40.1%	25.7%	16.4%	9.3%	3.1%
Petersham	4.5%	22.0%	22.2%	22.2%	19.9%	9.1%
Templeton	9.4%	36.5%	36.7%	10.5%	5.9%	1.0%
Orange	13.1%	44.5%	24.4%	10.3%	7.2%	0.5%
Winchendon	13.6%	34.6%	32.5%	11.0%	6.1%	2.3%

Source: ACS 2006-2010.

**Table 2.13. Median Income by Educational Attainment**

Geography	Population 25+ Years (Total)	Less than High School Education	High School Graduate	College Graduate	Graduate or Professional Degree
Massachusetts	\$42,322	\$22,348	\$32,096	\$53,381	\$67,553
Worcester Metro	\$41,906	\$23,791	\$32,783	\$54,820	\$67,430
<b>PHILLIPSTON</b>	<b>\$37,703</b>	<b>\$37,917</b>	<b>\$33,413</b>	<b>\$36,413</b>	<b>\$55,000</b>
Royalston	\$36,761	\$44,688	\$37,917	\$45,625	\$58,333
Athol	\$33,339	\$25,694	\$32,018	\$40,300	\$46,146
Hardwick	\$36,227	\$23,902	\$27,955	\$49,167	\$64,500
Hubbardston	\$50,181	\$11,667	\$33,295	\$63,426	\$86,875
New Braintree	\$45,000	\$27,708	\$35,500	\$52,917	\$63,854
Petersham	\$31,480	\$22,917	\$17,292	\$30,893	\$53,889
Templeton	\$39,630	\$30,804	\$39,292	\$38,710	\$32,368
Orange	\$30,587	\$28,333	\$26,227	\$51,964	\$49,750
Winchendon	\$36,894	\$27,650	\$32,046	\$47,333	\$59,091
Source: ACS 2006-2010.					

**Table 2.14** demonstrates that many residents in Phillipston commute outside of Phillipston for work. Although 10 percent of employed Phillipston residents also work in Phillipston, most residents in Phillipston work in other towns and cities in central Massachusetts such as Gardner, Athol, Templeton, Worcester, Leominster, Fitchburg, and Westminster. Of those who commute in to Phillipston for work, the majority commute from Worcester, Fitchburg, and Athol.

**Table 2.14. Work Commuting Patterns: 2000**

Workplace of Phillipston Residents		Place of Residence of Phillipston Employees	
Gardner	178	Phillipston	78
Phillipston	78	Worcester	21
Athol	74	Fitchburg	18
Templeton	65	Athol	12
Worcester	53	Dartmouth	9
Leominster	45	Royalston	9
Fitchburg	37	Gardner	7
Westminster	32	Gill	3
Ashburnham	20	New Salem	2
Orange	17	Oakham	1
Other Towns	251	Other Towns	0
Total Working Phillipston Residents	850	Total Phillipston Employees	160
Source: U.S. Census 2000 "Journey to Work."			

**Table 2.15. Employers, Jobs, and Wages: 2007-2011**

Year	Total Establish-ments	Avg. Monthly Employment	Avg. Weekly Wage	Mass. Avg. Weekly Wage
2007	21	151	\$528	\$1,063
2008	20	137	\$529	\$1,092
2009	23	168	\$388	\$1,082
2010	28	170	\$358	\$1,112
2011	27	168	\$340	\$1,147
Δ 2007-2011	6	17	-\$188	\$84

Source: MA Department of Labor and Workforce Development, ES-202.

Because Phillipston's economy is so small, economic data from the Massachusetts Department of Labor and Workforce Development does not include detailed wage and employment information for many sub-industries of the economy. **Table 2.15** presents data on the composition of Phillipston's local economy and how it has changed since 2007. Phillipston has only 27 businesses that employ 168 people. The average

monthly employment has dropped significantly at the beginning of the recession, but has recovered and shown growth since 2007. However, during the same period of time wages have dropped by nearly one third. By 2011, average wages were very low, at \$340 per week (\$17,680 per year), which is less than a third of the statewide average. Since 2007, Phillipston's economy has grown by six businesses and 17 jobs, but the decrease in average wages suggest these jobs are not well paying or full time positions.

## Household Incomes

In 2010, the median household income in Phillipston was \$70,493, which is higher than the state median (\$64,509) and all but two of the comparison towns (**Table 2.16**). For most geographies the median family income is significantly higher than the median household income, but in Phillipston the median family income is only slightly above the median household income, at \$71,993, which is below the state median family income. Families with children have the highest median family income, at \$83,906. Senior households in Phillipston have a median household income of \$33,750, slightly below the state median but comparable to other towns in the region. Among families, those married with children have the highest median income, \$86,250. Phillipston has relatively high median incomes for the region with fewer households with incomes below \$50,000. However, these incomes are impacted by age as **Table 2.17** demonstrates.

*Although Phillipston households with a head of household under the age of 45 enjoy higher than average incomes for the region, households with a head of household ages 45 or older have lower than average incomes.*

**Table 2.16. Household and Family Income**

Geography	% Households with Income < \$50,000	Median Household Income (2010)	Median Family Income (2010)	Median Family Income (2010), Families w/ children <18
Massachusetts	40%	\$64,509	\$81,165	\$82,361
Worcester Metro	40%	\$64,152	\$79,121	\$80,359
<b>PHILLIPSTON</b>	<b>28%</b>	<b>\$70,493</b>	<b>\$71,993</b>	<b>\$83,906</b>
Royalston	43%	\$60,385	\$79,219	\$60,714
Athol	54%	\$47,099	\$52,763	\$52,885
Hardwick	43%	\$57,866	\$70,868	\$70,347
Hubbardston	28%	\$82,443	\$92,299	\$85,179
New Braintree	24%	\$85,417	\$90,776	\$100,625
Petersham	40%	\$62,411	\$75,972	\$90,250
Templeton	37%	\$60,385	\$73,082	\$73,602
Orange	56%	\$42,809	\$52,141	\$50,481
Winchendon	43%	\$58,582	\$69,701	\$77,788
Source: ACS 2006-2010.				

**Table 2.17** shows median household incomes by the age of the householder. Although Phillipston's median income for all households is higher than nearly all comparison communities, those higher than average incomes for the region start to lag behind neighboring communities once the householder reaches 45 years of age. This point is significant when considering housing needs for older households.

**Table 2.17. Median Household Income by Age of Householder**

Geography	All Households	Householder 25-44 yrs.	Householder 45-64 yrs.	Householder >65 yrs.
Massachusetts	\$64,509	\$72,850	\$80,150	\$34,873
Worcester Metro	\$64,152	\$71,302	\$80,011	\$31,762
<b>PHILLIPSTON</b>	<b>\$70,493</b>	<b>\$87,917</b>	<b>\$65,577</b>	<b>\$33,750</b>
Royalston	\$60,385	\$66,389	\$61,250	\$44,545
Athol	\$47,099	\$49,004	\$64,609	\$29,035
Hardwick	\$57,866	\$64,500	\$65,000	\$18,036
Hubbardston	\$82,443	\$83,750	\$100,972	\$21,719
New Braintree	\$85,417	\$101,667	\$84,750	\$47,500
Petersham	\$62,411	\$89,167	\$75,833	\$32,857
Templeton	\$66,138	\$78,903	\$65,509	\$27,463
Orange	\$42,809	\$44,521	\$54,639	\$20,984
Winchendon	\$58,582	\$69,369	\$57,439	\$32,031
Source: ACS 2006-2010.				

**Table 2.18** compares median family income for different family types. The median income for families is highest for families with children, \$86,250. Single males without children have the lowest median family income, \$40,500. Data is not provided for single mothers with children as that data is suppressed due to sample size.

Geography	Without Dependent Children			With Dependent Children		
	Married Couple	Single Male	Single Female	Married Couple	Single Male	Single Female
Massachusetts	\$88,343	\$63,560	\$54,209	\$105,477	\$45,096	\$27,568
Worcester Metro	\$85,500	\$65,174	\$53,450	\$99,214	\$44,089	\$27,560
<b>PHILLIPSTON</b>	<b>\$71,563</b>	<b>\$40,500</b>	<b>\$71,875</b>	<b>\$86,250</b>	<b>\$51,667</b>	-
Royalston	\$88,438	\$77,813	\$42,917	\$74,375	-	\$35,250
Athol	\$51,809	\$51,500	\$56,648	\$65,083	\$45,104	\$30,268
Hardwick	\$80,833	\$130,855	\$19,943	\$111,250	\$14,191	\$33,846
Hubbardston	\$109,583	\$75,417	\$75,139	\$90,036	-	\$13,750
New Braintree	\$83,375	\$36,250	\$53,750	\$113,250	-	\$30,833
Petersham	\$60,833	\$79,375	\$60,208	\$91,125	-	\$23,750
Templeton	\$71,842	-	\$21,875	\$78,661	\$61,471	\$41,250
Orange	\$54,375	\$82,583	\$20,938	\$59,052	\$18,693	\$31,141
Winchendon	\$63,024	\$63,203	\$36,250	\$81,705	\$47,292	\$35,303

Source: ACS 2006-2010.

## Income and Poverty

*Approximately 1/3 of all households in Phillipston are income eligible for affordable housing.*

Living in poverty is not the same as being a low-income household or family, though people sometimes use these terms interchangeably. The incomes that define low, very low, and extremely low income are based on ratios of median family income for a given area. As a result, they serve as a barometer of household wealth on a regional scale, accounting for differences in wages, the cost of living, and indirectly, the cost of housing, in different parts of a state and different sections of the country.

Each year, **HUD** publishes updated low and moderate income limits adjusted for household size, for economic areas defined by the federal Office of Management and Budget (OMB). The income limits are used primarily to determine eligibility for various housing assistance programs. This is important, for “low and moderate income” reflects assumptions about a threshold below which households have too little income to afford the cost of housing where they live. **Table 2.19** shows the income limits for eligibility for



affordable housing in Phillipston. Approximately one third of Phillipston households fall within these income guidelines. The median income for elderly households is close to the very low income level, meaning that nearly half of senior households would be income eligible for affordable housing.

**Table 2.19. Income Limits for Phillipston, FY2013**

Geography	Area Median Income (AMI)	Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
Phillipston	\$71,300	Low (80%)	\$45,100	\$51,550	\$58,000	\$64,400	\$69,600	\$74,750
		Very Low (50%)	\$28,700	\$32,800	\$36,900	\$40,950	\$44,250	\$47,550
		Extremely Low (30%)	\$17,200	\$19,650	\$22,100	\$24,550	\$26,550	\$28,500

Source: U.S. Department of Housing and Urban Development, Income Limits System 2013.

In common-sense terms, poverty means having an extremely low household income, but it is not measured the same way. Poverty thresholds are determined annually by the Census Bureau, not by HUD. In addition, the thresholds are national, not tied to economic regions, and they differ not only by household size but also by household composition. The formula for setting poverty thresholds is based on assumptions about the cost of basic food as a percentage of household income; the purposes served by federal poverty thresholds are quite different from the purposes served by income limits for subsidized housing. Suffice it to say that households and families living at or below the federal poverty threshold are *very* poor, and their needs extend far beyond housing.

Nationally and in Massachusetts, children under 18 comprise a disproportionately large percentage of the population in poverty, and single-parent families with dependent children are far more likely to be in poverty than married couples, with or without children. As shown in **Table 2.20**, Phillipston has very low rates of poverty among all of these groups. According to the American Community Survey, no seniors or children and less than one percent of homeowners and families in Phillipston live in poverty. All of the other comparison regions have a higher incidence of poverty for at least some, if not all, of these groups. No data is provided on the incidence of poverty among renters in Phillipston due to the small sample size; however, given the incidence of poverty among renters in neighboring towns range from 1/5 to 1/3 of renters, one may reasonably deduce that some level of poverty does exist among renters in Phillipston.

**Table 2.20. Incidence of Poverty**

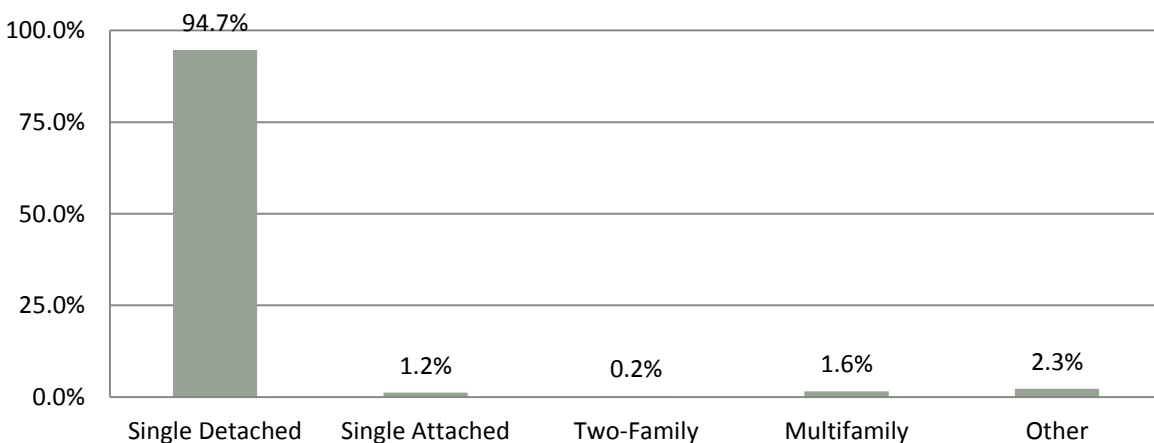
Geography	Persons < 18	Persons > 65	Homeowners	Renters	Families
Massachusetts	13.2%	9.3%	2.2%	23.0%	7.5%
Worcester Metro	12.1%	9.0%	2.0%	22.9%	6.9%
<b>PHILLIPSTON</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.6%</b>	<b>-</b>	<b>0.6%</b>
Royalston	4.5%	1.9%	0.3%	27.3%	1.2%
Athol	5.0%	8.3%	2.6%	35.0%	7.8%
Hardwick	17.5%	9.9%	4.7%	20.1%	8.1%
Hubbardston	18.1%	5.5%	4.4%	5.6%	4.5%
New Braintree	3.0%	3.2%	2.4%	0.0%	2.2%
Petersham	0.0%	50.8%	2.7%	19.0%	3.8%
Templeton	13.6%	16.8%	3.4%	9.3%	4.3%
Orange	17.5%	7.8%	4.2%	23.0%	8.7%
Winchendon	11.0%	6.8%	1.9%	18.9%	5.4%

Source: ACS 2006-2010.

## 2.4 Housing Characteristics

### Age and Physical Characteristics of Housing Units

There are 833 housing units in Phillipston, nearly all of which are detached, single-family homes (**Chart 2.2, Table 2.21**). There are a few other forms of housing, including 10 single-family attached units and 13 multifamily units, however, these small numbers just how little housing diversity there is in Phillipston – Phillipston has the most homogenous housing stock of all the comparison geographies.

**Chart 2.2 Housing Inventory by Unit Type**

Source: ACS 2006-2010

**Table 2.21. Structural Characteristics of Housing Units**

Geography	Total Units	Single Detached	Single Attached	Two-Family	Multifamily	Other
Massachusetts	2,786,077	52.5%	4.9%	10.6%	31.2%	0.9%
Worcester Metro	323,907	57.0%	5.4%	8.5%	28.3%	0.8%
<b>PHILLIPSTON</b>	<b>838</b>	<b>94.7%</b>	<b>1.2%</b>	<b>0.2%</b>	<b>1.6%</b>	<b>2.3%</b>
Royalston	564	90.8%	1.2%	4.8%	0.0%	3.2%
Athol	5,345	69.0%	1.4%	12.1%	15.9%	1.6%
Hardwick	1,290	59.4%	3.6%	7.7%	28.8%	0.5%
Hubbardston	1,497	84.0%	2.5%	4.5%	8.4%	0.5%
New Braintree	363	91.5%	0.0%	3.9%	1.7%	3.0%
Petersham	492	92.7%	1.0%	3.7%	2.0%	0.6%
Templeton	2,970	79.2%	4.6%	4.2%	11.6%	0.3%
Orange	3,660	58.3%	1.9%	9.5%	20.9%	9.4%
Winchendon	3,939	64.5%	3.1%	10.2%	19.0%	3.1%

Source: ACS 2006-2010.

Table 2.22 compares housing units by age and size. The housing stock in Phillipston is relatively new compared to most communities in its region, which is likely due to the large population growth that has occurred since 1970. The median year housing units in Phillipston were built is 1975. The size of Phillipston's housing units is average for the region and slightly smaller than the state overall. The median number of rooms for owner-occupied housing is 6.2. The few rental units in town are smaller, with a median size of 3.9 rooms.

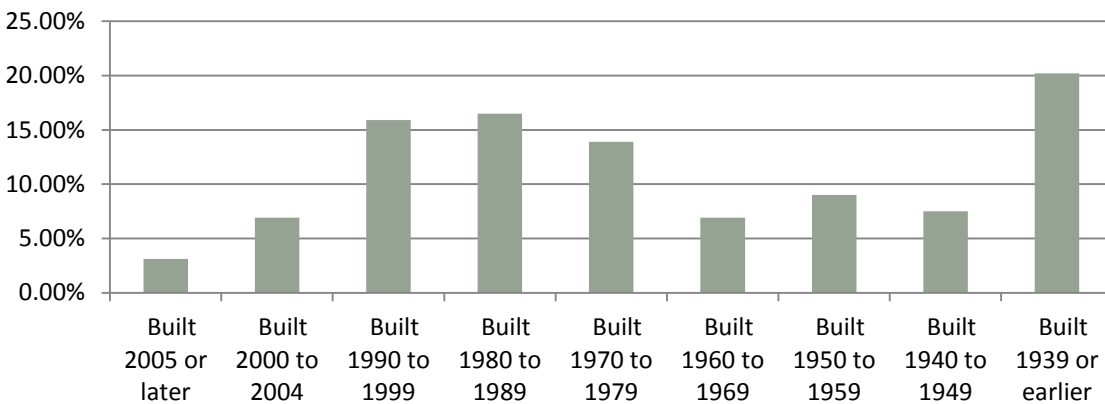
**Table 2.22. Median Age of Housing Units and Median Number of Rooms by Occupancy**

Geography	Median Year Built	Median Rooms: All Structures	Median Rooms: Owner Occupied	Median Rooms: Renter Occupied
Massachusetts	1957	5.6	6.5	4.1
Worcester Metro	1959	5.8	6.5	4.2
<b>PHILLIPSTON</b>	<b>1975</b>	<b>6.1</b>	<b>6.2</b>	<b>3.9</b>
Royalston	1971	6.2	6.3	5.8
Athol	1942	5.7	6.1	4.1
Hardwick	1939	5.6	6.1	4.7
Hubbardston	1985	6.3	6.5	3.5
New Braintree	1981	6.5	6.6	5.7
Petersham	1940	6.5	6.7	4.5
Templeton	1967	6.0	6.2	4.1
Orange	1955	5.6	6.2	3.8
Winchendon	1958	5.9	6.5	4.0

Source: ACS 2006-2010.

Although the median age of housing in Phillipston is 1975, **Chart 2.3** shows that over 40 percent of the housing stock is more than 50 years old. Older housing may reduce the affordability of a structure because of maintenance costs and safety issues. Nearly 60 percent of the housing in Phillipston was constructed prior to 1978, the year lead paint was prohibited for residential use, and may contain lead paint. In addition, homes with older septic systems or wells may experience failure or contamination with more frequency than newer homes. Title V inspections for septic systems are required when property is sold, divided, or combined. Additional repairs to roofing or siding materials, updates to heating, cooling, electrical, and plumbing systems may also be necessary for older housing to be safe and sanitary.

**Chart 2.3 Age of Housing Stock**

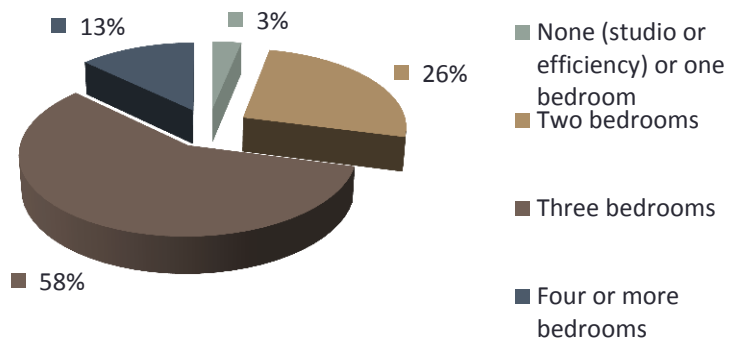


Source: American Community Survey 2006-2011

The first of two surveys conducted as part of this plan included questions about the size and condition of respondents' homes. As shown in **Chart 2.4**, the majority (58 percent) of respondents live in three-bedroom homes, and just over one quarter of residents live in two-bedroom homes. The vast majority (88 percent) of respondents stated that their homes were in "good" or "excellent" condition. Of those respondents, nearly 70 percent lived in homes that were constructed after 1970.

**Chart 2.4 Bedrooms in Home**

Source: Phillipston Housing Survey, 2012

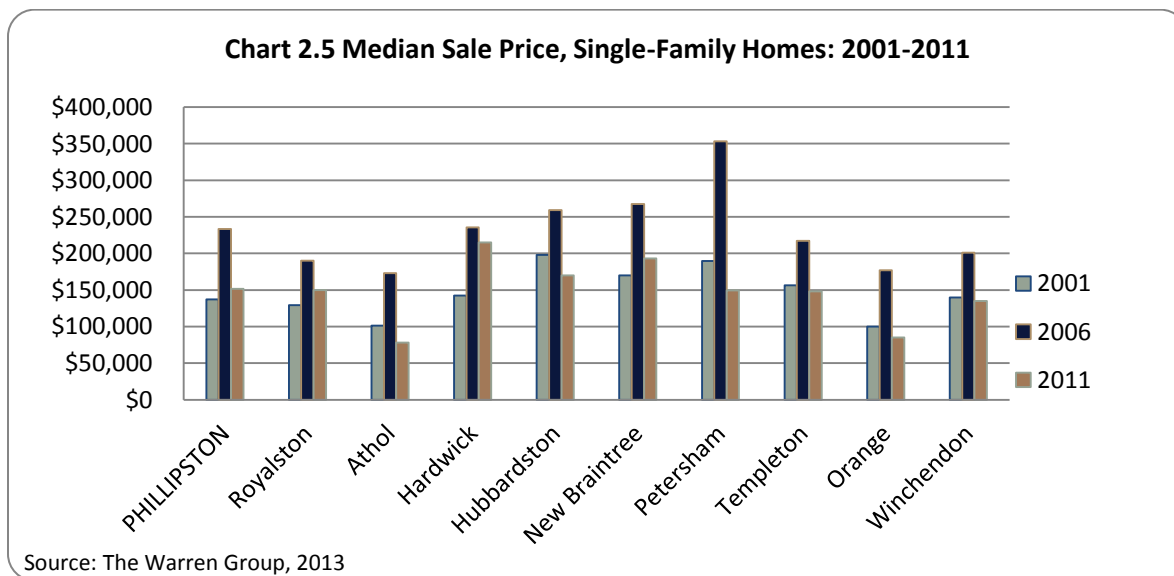


## 2.5 Housing Market

### Housing Sales Prices

Housing is relatively inexpensive in Phillipston. During the past decade, there have only been a total of seven home sales. Due to the relatively low number of sales, median sales prices of individual years can be somewhat misleading. The mean sales price for all seven sales that occurred during that time period was \$188,554, with a peak median sales price of \$235,000 in 2004.<sup>7</sup>

**Chart 2.5** shows housing prices in the region in 2001, 2006, and 2011. Like most communities, the housing market in Phillipston has weakened in recent years. Median sale price in 2011 represents a 35 percent decrease from the 2006 median sale price of \$233,500. Although there are condominiums in several of the surrounding communities, there are none in Phillipston. Condominium prices in the region have also decreased since 2006.



### Foreclosures

Phillipston has not been immune to the effects of the national housing crisis. Table 2.23 presents the number of foreclosures from 2007 to 2011 in Phillipston's region. Since 2008 there have been 15 foreclosures in Phillipston (significantly higher than the number of conventional single family home sales over this period). Other communities in the region, notably Athol,

<sup>7</sup> The Warren Group, "Town Stats," 2013.

Templeton, Orange, and Winchendon, have had been more affected, each with over 80 foreclosures in the past five years.

**Table 2.23. Residential Foreclosure Deeds, 2007-2011**

Community	2007		2008		2009		2010		2011	
	Single Family	Condo	Single Family	Condo	Single Family	Condo	Single Family	Condo	Single Family	Condo
<b>PHILLIPSTON</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0</b>
Royalston	1	0	4	0	7	0	0	0	4	0
Athol	31	2	51	2	43	0	73	4	41	0
Hardwick	2	0	5	0	2	0	5	0	6	0
Hubbardston	4	1	2	0	5	0	12	1	7	0
New Braintree	0	0	2	0	0	0	0	0	3	0
Petersham	0	0	4	0	2	0	3	0	3	0
Templeton	9	0	12	0	12	0	23	1	25	1
Orange	21	0	25	2	17	2	40	0	27	1
Winchendon	20	0	41	1	37	1	43	2	35	1

Source: The Warren Group, 2012.

**Table 2.24. Median Gross Rents**

Geography	Median Gross Rent
Massachusetts	\$1,006
Worcester Metro	\$862
PHILLIPSTON	\$950
Royalston	\$1,031
Athol	\$753
Hardwick	\$371
Hubbardston	\$774
New Braintree	\$863
Petersham	\$598
Templeton	\$789
Orange	\$651
Winchendon	\$720

Source: ACS 2006-2010.

## Market Rents

To understand the current rents in Phillipston's region, we used the American Community Survey (**Table 2.24**) and current asking rents (**Table 2.25**). According to the American Community Survey, the median **gross rent** in Phillipston is \$950, slightly below the state median and the second highest among the comparison communities. This rent is consistent with our research, which found current asking rents in the region to be between \$595 for a one bedroom unit to \$1,700 for a three bedroom single family home. As Phillipston has very few multifamily housing units, 2013 market rents in Phillipston are likely comparable to the upper range of rents for single family homes located in

neighboring communities with similar household incomes, which explains why the median gross rents in Phillipston are higher than in many neighboring communities.



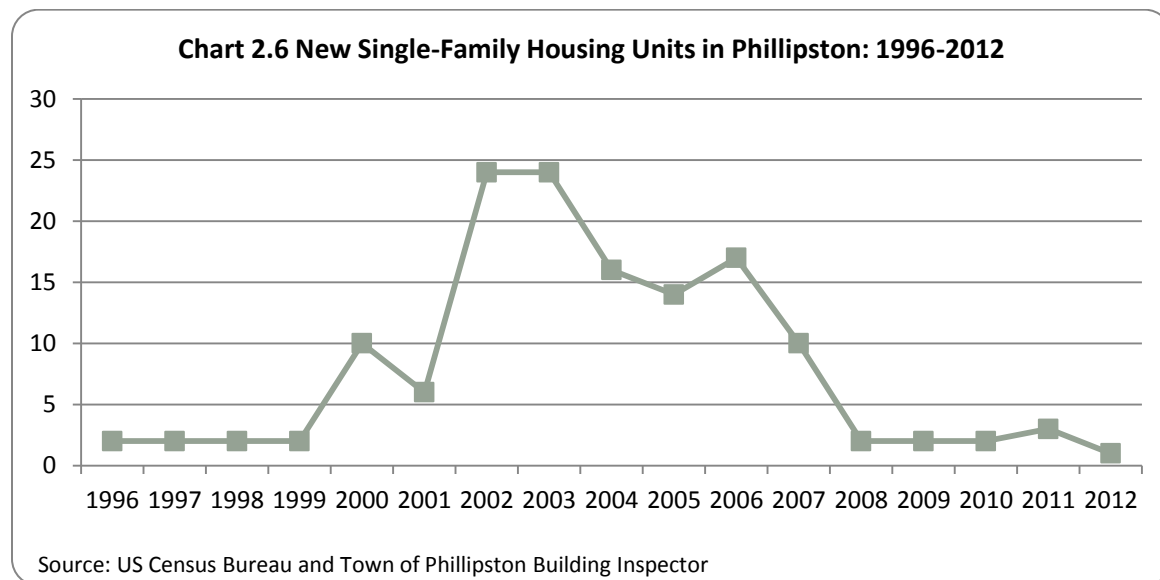
**Table 2.25. Survey of Market Rents in Phillipston's Region**

Community	Development	Low	High	Bedrooms		
				One	Two	Three +
Athol	School Street Residences	\$595	\$948	X	X	
Athol	350 Riverbend Street	\$875	\$1,050		X	
Athol	Tully Brook Apartments		\$925		X	
Athol	Single-family home	\$600	\$1,325	X	X	X
Hubbardston	Single-family home		\$1,700			X
New Braintree	Accessory apartment		\$650		X	
Petersham	Accessory apartment		\$950		X	
Templeton	Single-family home	\$800	\$1,375	X	X	
Orange	Single-family home	\$675	\$740	X		X
Winchendon	Single-family home	\$700	\$1,000	X	X	X

Source: Community Opportunities Group, Inc., October 2012.

## Housing Production

Chart 2.6 shows the number of building permits issued for single-family homes in Phillipston from 1996 to 2011. As shown in the graph, building permits spiked from 2002 to 2007. The number of permits issued has remained steady at one to two permits per year from 2008 to 2012.



Despite the slow rate of new construction, there is concern that future economic growth in the region could increase pressure for residential development in Phillipston. While there have been proposals for retail development along the Route 2A corridor in Phillipston and

Templeton, the infrastructure and labor force is lacking to support substantial expansion of commercial activity.

## 2.6 Housing Affordability

**Table 2.26. Homeowners with Housing Cost Burden by Income**

Geography	Income < \$20,000	Income \$20,000 - \$34,999	Income \$35,000 - \$49,999	Income \$50,000 - \$74,999	Income > \$75,000
Massachusetts	91%	66%	53%	48%	18%
Worcester Metro	100%	61%	52%	46%	15%
<b>PHILLIPSTON</b>	<b>100%</b>	<b>100%</b>	<b>41%</b>	<b>27%</b>	<b>12%</b>
<b>Total Households</b>	<b>11</b>	<b>80</b>	<b>68</b>	<b>183</b>	<b>262</b>
Royalston	100%	100%	55%	21%	12%
Athol	100%	100%	44%	39%	7%
Hardwick	100%	100%	45%	34%	6%
Hubbardston	100%	100%	50%	54%	14%
New Braintree	100%	100%	47%	38%	3%
Petersham	100%	100%	33%	38%	22%
Templeton	100%	100%	52%	49%	6%
Orange	100%	100%	66%	28%	2%
Winchendon	100%	100%	64%	30%	15%

Source: ACS 2006-2010.

Phillipston, along with other rural towns in the region, has relatively modestly-priced housing. Nevertheless, many households in Phillipston have difficulty meeting the cost of housing.

To a housing policy analyst, a home is considered to be affordable to low and moderate income people if their monthly payments for

housing – a mortgage payment, property taxes, and house insurance for homeowners, or rent and utilities for tenants – does not exceed 30 percent of their monthly gross income. According to the Phillipston assessor's data, about 40 percent of market rate housing is valued below an affordable single family home price of \$165,000.<sup>8</sup> However, market rate homes within the affordable price range are more likely to have significant maintenance issues that will be prohibitively costly for lower income households to update and repair.

**Table 2.26** compares the percentage of **housing-cost** burdened homeowners by income. Unsurprisingly, households at lower incomes are more likely to be housing-cost burdened. In Phillipston, all homeowners earning less than \$35,000 spend more than 30 percent of their income on housing. However, a significant proportion of homeowners with higher incomes are also housing-cost burdened, including 41 percent of homeowners that earn between \$35,000 and \$50,000 and 27 percent that earn between \$50,000 and \$75,000. At these higher incomes, however, a smaller percentage of homeowners in Phillipston are housing-cost burdened than in

<sup>8</sup> Greater Gardner CDC, 558 River Street in Winchendon; listed in MAHA Massachusetts Affordable Home Lotteries, June, 2013.

the state and county overall, which may be attributable to the relatively low property values in Phillipston.

**Table 2.27. Renter Households with Housing Cost Burden by Income**

Geography	Income < \$20,000	Income \$20,000 - \$34,999	Income \$35,000 - \$49,999	Income \$50,000 - \$74,999	Income > \$75,000
Massachusetts	80%	76%	52%	23%	5%
Worcester Metro	81%	72%	34%	11%	1%
PHILLIPSTON	100%	6%	-	-	0%
<i>Total Households</i>	6	5	0	0	8
Royalston	-	100%	0%	0%	0%
Athol	90%	57%	53%	15%	0%
Hardwick	55%	47%	0%	4%	0%
Hubbardston	10%	100%	46%	100%	-
New Braintree	100%	-	0%	0%	0%
Petersham	92%	100%	-	0%	0%
Templeton	88%	26%	0%	0%	0%
Orange	69%	41%	30%	0%	0%
Winchendon	74%	37%	25%	0%	0%

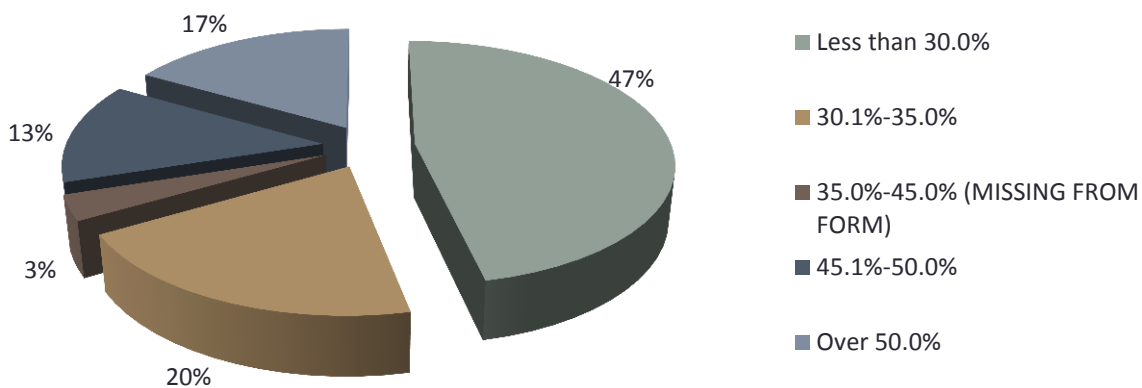
Source: ACS 2006-2010.

The first community housing survey conducted for this plan included questions that addressed housing affordability. While the survey was not a town-wide random sampling and is not statistically valid, anecdotal information

collected from residents through interviews and community forums color the hard data in this plan. Almost all survey respondents were homeowners and most, 69 percent, have mortgages. The median mortgage payment among respondents is \$937. More than half of respondents reported spending more than 30 percent of their gross monthly income on housing (17 percent spent more than 50 percent), qualifying them as housing cost burdened (**Chart 2.7**). However, only 27 percent stated that it was somewhat or very difficult to meet their monthly housing costs (**Chart 2.8**).

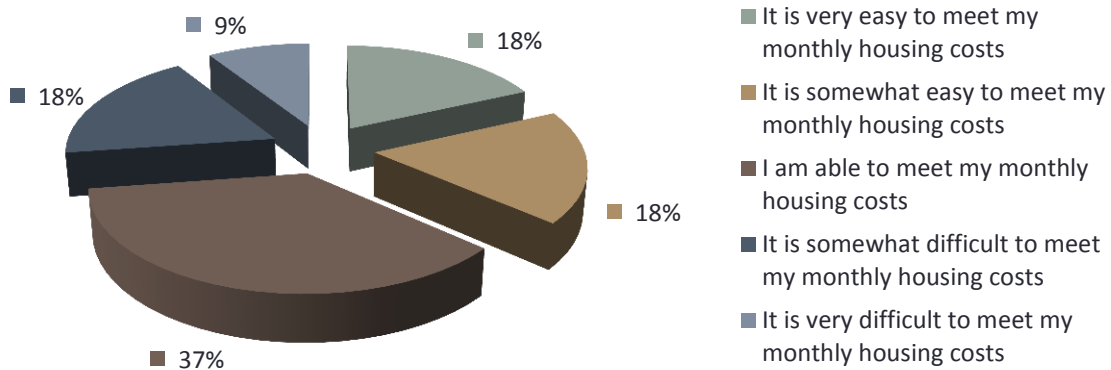
**Chart 2.7 Percentage of Gross Monthly Income Spent on Housing**

Source: Phillipston Housing Survey, 2012



**Chart 2.8. How Would You Describe Your Ability to Meet Your Monthly Housing Needs?**

Source: Phillipston Housing Survey, 2012



## Chapter 40B

To count toward the target of affordability under Chapter 40B, housing units must be governed by a deed restriction that lasts for many years, if not in perpetuity, remain affordable to low- and moderate-income households, even when home values appreciate under robust market conditions. A recorded legal instrument determines the price of deed restricted units, while only moderate-income households are eligible to purchase or rent these units.

The Massachusetts Department of Housing and Community Development (DHCD) maintains a list of the deed restricted affordable units in each city and town. Known as the **Chapter 40B Subsidized Housing Inventory**, the list determines whether a community meets the 10 percent minimum. It also is used to track expiring use restrictions, i.e., when non-perpetual affordable housing deed restrictions will lapse.

Phillipston's Subsidized Housing Inventory (SHI) includes six units, all of which were part of Phillipston's **Homeowner Rehabilitation Program (HOR)**, which provides funding assistance for low- and moderate-income homeowners to conduct eligible repairs.<sup>9</sup> As shown in Table 26, the affordability restrictions for all these units will expire by 2019. It is not clear who would be

<sup>9</sup> Phillipston's SHI also includes a Department of Developmental Services (DDS) group home, although no units are associated with the home. According to DHCD, this may be a placeholder that could result in units being added to Phillipston's SHI in the future. Per DHCD's SHI guidelines, beds in group homes serving DDS and Department of Mental Health (DMH) clients count as individual units on the host community's SHI. DDS/DMH provide the group home totals by community.

responsible for monitoring these units to ensure continued compliance with affordability requirements should any of the units be resold before the affordability restrictions expire.

**Table 2.28. Phillipston Subsidized Housing Inventory**

Name	Address	Type	SHI Units	Affordability Expires
Phillipston HOR Program	Royalston	Ownership	1	2015
Phillipston HOR Program	Baldwin	Ownership	1	2016
Phillipston HOR Program	Royalston	Ownership	1	2015
Phillipston HOR Program	Highland	Ownership	1	2018
Phillipston HOR Program	Lincoln	Ownership	1	2019
Phillipston HOR Program	Royalston	Ownership	1	2019
<b>Total Units</b>			<b>6</b>	<b>0.9%</b>

Source: DHCD, 2012

The communities in Phillipston's region vary widely in the amount of deed-restricted affordable housing they have. Although many smaller communities like Phillipston have very little or no affordable housing, one community in the region, Orange, meets the state-mandated goal of 10 percent affordable housing. In the larger towns in the region, most affordable units are in rental developments of varying scale. In the smaller towns, most affordable housing units are in **group homes** or associated with **Community Development Block Grant (CDBG)**-funded homeownership rehabilitation (HOR) programs. While this funding program helps to improve the condition and safety of homes occupied by low and moderate income households, it does not currently satisfy the requirements for inclusion of units on the SHI due to the relatively short term of affordability restrictions and the potential for release from the **subsidy** requirements through early repayment.

**Table 2.29. Chapter 40B Subsidized Housing in Phillipston's Region (2012)**

Community	Total Year-Round Housing Units	Total Development Units	Total Subsidized Housing Units	Percent Subsidized
<b>PHILLIPSTON</b>	<b>658</b>	<b>6</b>	<b>6</b>	<b>0.9%</b>
Athol	5,148	246	246	4.8%
Hardwick	1,185	32	32	2.7%
Hubbardston	1,627	52	52	3.2%
New Braintree	386	0	0	0.0%
Petersham	525	0	0	0.0%
Royalston	523	3	3	0.6%
Templeton	3,014	475	197	6.5%
Orange	3,461	439	375	10.8%
Winchendon	4,088	345	345	8.4%

Source: DHCD, 2012.

## 2.7 Development Constraints

### Physical Constraints

Phillipston contains natural features that can impact the suitability of land for certain types of development, whether it is residential or other types of development. The town contains a number of ecological and hydrological resources, many of which are protected by the Wetlands Protection Act, Watersheds Protection Act, FEMA flood zones, Title V buffers, and DEP protection zones (Interim Wellhead Protection Areas, Zones A & C), and all of which are absolute constraints to development.

Phillipston has significant hydrological features and it is important to limit and manage development in or near these sensitive areas to preserve water quality and protect them from contamination. More than 13 percent of the town's land area is wetlands, and neither the wetlands nor any area within one hundred feet of a delineated wetland can be developed.<sup>10</sup> In addition, Phillipston is located within three different watersheds: Miller's River, Chicopee River, and the Quabbin Reservoir.<sup>11</sup> A section of Miller's River and Burnshirt River run through Phillipston as well as several brooks: Kendall, Beaver, Thousand Acre, Dunn, Moccasin, Shattuck, Wine, Popple Camp, and Bigelow. There are several reservoirs including the Bates Reservoir, Phillipston Reservoir, and Reservoir #2 (Secret Lake). The remaining bodies of water located in Phillipston are: Queen Lake, Stone Bridge Pond, Ellinwood Creek, Rose Creek, Baldwin Hill Pond, Thousand Acre Swamp, and Goulding Village Swamp.

In addition to hydrological features, the topography of Phillipston constrains development. Much of the land in Phillipston is rolling hills with slopes between 8 and 15 percent, which can create challenges to construction. However 19 percent of the land in Phillipston has "steep slopes," in excess of 15 percent. This presents an absolute constraint to development, and the land cannot be built upon. Soil conditions also constrain development. Soils that do not drain well or percolate can prevent the construction of septic systems, while soils that drain exceedingly well and are located near aquifers should not be built upon as it can cause contamination to the water supply.

Another physical constraint to development is protected land. Phillipston also has many large tracts of protected land, including three state-owned wildlife management areas (WMAs): the

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<sup>10</sup> Wetland buffers are established by The Wetlands Protection Act, Massachusetts General Laws, Chapter 131, Section 40.

<sup>11</sup> The Watershed Protection Act, Massachusetts General Laws, Chapter 92A ½, requires a 200 foot buffer from the Quabbin Reservoir Primary Protection Zones, which includes a significant portion of land through the geographic center of Phillipston.



Miller River WMA, Phillipston WMA, and Popple Camp WMA. Also located in Phillipston is the Elliot Laurel Reservation, which is managed by The Trustees of Reservations and Baldwin Hill Conservation Area (recently acquired by the Town of Phillipston from the Houghton family with assistance from the Mount Grace Land Conservation Trust), Fox Valley Conservation Area, and the Red Apple Farm. In addition to these areas, there are numerous under properties with conservation restrictions or other forms of protection that render them undevelopable for housing. In total, there are over 7,500 acres of permanently preserved open space in Phillipston representing 48 percent of the total land area in Phillipston.

Map 2.1 shows the undevelopable lands in Phillipston.

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## Infrastructure Capacity

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### Water and Sewer

The entire Town of Phillipston is served by private wells and private wastewater treatment. There are currently no plans for the provision of public water and/or sewer, and it is not anticipated such facilities will be created at this point in time. A lack of public sewer or water is a hindrance to the production of affordable housing as costs associated with wells and septic systems, whether individual or communal, is significant and can increase substantially with geotechnical issues.

### Roads and Transportation

Phillipston has 51.89 miles of roadways as measured by centerline miles, including 2.91 miles of arterial roadway, 21.11 miles of collector roads, and 27.87 miles of local roads.<sup>12</sup> Route 2, a four lane highway extending east/west across the length of the state, is the major arterial that traverses Phillipston, and is accessible via exits 18 and 19. The primary collector roads that move local and regional traffic through Phillipston include Routes 2A and 101. Route 2A runs east to west nearly parallel to Route 2 and connects Phillipston to the town centers in neighboring Athol and Templeton. Route 101 also runs east to west and connects Phillipston to Templeton and Petersham. Route 101 provides access to Queen Lake. Although there are currently no traffic signals located in Phillipston, the intersection at Route 2A, Highland Avenue, and Athol Road was recently studied. The study assessed existing conditions and concluded with a recommendation to make geometric changes and signalization of the intersection.<sup>13</sup>

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<sup>12</sup> Massachusetts Department of Transportation, *2012 Massachusetts Road Inventory Year End Report* (April 2013) 24, 30.

<sup>13</sup> Montachusett Regional Planning Commission, *2012 Montachusett Regional Transportation Plan* (August 24, 2012) Chapter 15.

Several major roadwork projects are presently underway. Brooks Village Road is being reconstructed with grant money. Royalston Road is also being reconstructed using Chapter 90 money from the State. According to the Town of Phillipston, the town was granted \$99,994 in Chapter 90 money with an expected \$127,000 total in reimbursement in 2013. According to the 2012 Montachusett Regional Transportation Plan, there is one structurally deficient bridge in Phillipston where US202/Route 2 cross over Route 2A (State Road). The reconstruction of that bridge was awarded in 2010 and funded in the 2013-2016 Transportation Improvement Program (TIP).<sup>14</sup> The town is not currently served by any sidewalks, but has extensive trail networks. Decommissioning of old roads, like Willis Road, and converting them to bicycle and walking trails as well as the conservation of key parcels would allow for further connectivity and expansion of transportation options.

Finally, Phillipston is a member community of the Franklin County Regional Transit Authority. While general bus service is not offered in the community, elder service and paratransit is offered to elderly and disabled residents.

### Schools

Phillipston and Templeton are part of the Narragansett Regional School District. The school district consists of three elementary schools, one middle school, and one high school. The school system is also served by Montachusett Regional Vocational Technical High School (Monty Tech). The only school in the district located within Phillipston is the Phillipston Memorial Elementary School, which serves grades PK-4 and had 167 students enrolled in 2013.<sup>15</sup> Overall, enrollments in the school district have been declining but are anticipated to start rebounding in the next several years. There are currently 178 eligible children for pre-school and a number of families whose kindergarten aged children are the oldest in their families.<sup>16</sup> While the district has lost a number of students to school of choice, charter schools and private education, presumably a strong percentage of these eligible students will still matriculate through the school district.

Current challenges to increased enrollment pertain to the district's ability to serve. The district's budget has remained stagnant for the past five years, in spite of rising costs to deliver services, and has resulted in substantial layoffs of staff including 15 teachers as well as a reduction in programming. Budget constraints have required that basic necessities like textbooks and facility repairs be foregone in order to maintain basic operations. Although Phillipston has consistently voted in favor of budget overrides to help address these deficits, Templeton has not and the

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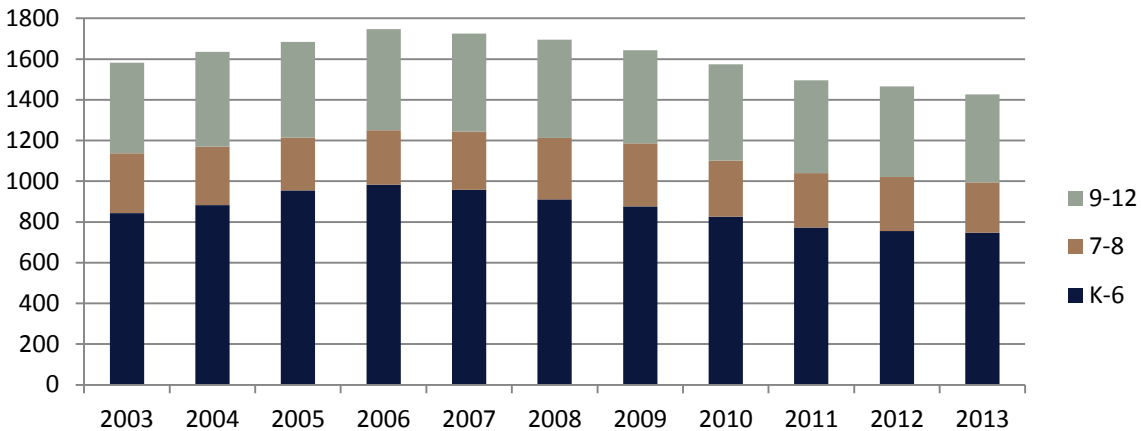
<sup>14</sup> Montachusett Regional Planning Commission, *MPO ENDORSED FFY2013-2016 TIP* (June, 2012) 43.

<sup>15</sup> Massachusetts Department of Elementary and Secondary Education, 2013.

<sup>16</sup> Ruth Miller, Superintendent of the Narragansett Regional School District, interviewed May 20, 2013.

district is now petitioning the state for emergency Chapter 112 funds to help forestall the loss of nine additional teachers and the drama, music, and athletic programs.

**Chart 2.9 K-12 Enrollment Trends in Narragansett Regional School District**



Scour: Massachusetts Department of Elementary and Secondary Education

## Zoning and Land Use

### Existing Zoning

From a regulatory perspective, development is shaped primarily through local zoning bylaws, although some state regulations also affect how development occurs, notably the state Wetlands Protection Act and Title 5 regulations for septic systems. The location, scale, and design of housing is shaped by the use, density, and dimensional requirements in local zoning. Phillipston's zoning influences housing development in the following ways.

- Use Restrictions.** There are three zoning districts in Phillipston: Residential-Agricultural, Commercial-Industrial, and Recreation. Single-family and two-family dwellings are allowed by right in all districts. Multifamily dwellings are not allowed in the Recreation district but are allowed by special permit from the Planning Board in the other two districts.
- Density and Dimensional Regulations.** Like many rural communities, Phillipston has large lot requirements for residential uses, which keeps the town's density very low. Phillipston requires 80,000 sq. ft., or 1.8 acres, for each dwelling unit. Even mobile home parks must have 60,000 sq. ft. per home. Lot coverage is capped at 25 percent. Minimum frontage requirements are another dimensional requirement that affects the density of development, and Phillipston has a very large minimum frontage requirement: 200

linear feet per dwelling unit. This requirement is very restrictive for multifamily developments, as there is no limit to the frontage required (e.g., a 5-unit development would require 1,000 linear feet of frontage). Phillipston also regulates lot depth. The minimum depth is 110 feet for single-family and two-family homes. A minimum depth of 350 feet is required for three-family multifamily developments. An additional 50 feet of depth is required for each unit over three, and buildings with over six units must be on lots at least 500 feet deep.

Residential buildings cannot be taller than 35 feet or 2.5 stories, and the minimum living area is 700 sq. ft. per family, which precludes smaller or senior units. The zoning does not include provisions to allow for creative site planning, or cluster development, and does not allow for shared driveways.

### Issues

The existing zoning in Phillipston is very limiting and only encourages a single style of development: single family homes on large lots. Although this style of development is likely to remain the predominant form of housing, it does not meet the needs of all Phillipston residents as they transition through all the stages of life – whether they are looking for starter homes as young adults or looking to downsize as empty nesters – and only truly meets the needs of those who have established families and are physically and financially well enough to maintain larger homes on larger lots. There is recognition in the town among residents and officials that the existing zoning will be insufficient in the future as the town continues to change and must respond to development pressures.

In previous studies, the Town has identified goals to adopt zoning changes that would allow for development that will provide a wider array of housing opportunities, allow for the conservation of more open space, and preserve the rural character of the town. A summary of recommendations from the Montachusett Regional Strategic Plan (2012), the Greater Gardner Growth Management Plan, and the Phillipston Community Development Strategy (2012), [with commentary] are as follows:

- **Adopt an Accessory Dwelling Unit Bylaw (ADU).**
  - Although ADUs typically do not count toward the SHI, these types of units contribute toward the diversity of housing stock:
    - Units are provided for individuals or households for whom owning a single family home is not appropriate.
    - The rental proceeds from these units can help individuals or households with limited incomes better afford their mortgages or maintenance costs.

- The current dimensional requirements (3.7 acre minimum lot size, 400' of frontage, and 100' minimum depth) preclude the majority of existing single family lots in town from accommodating accessory dwelling units.
- **Adopt zoning that would allow for multifamily development near existing transportation routes (Routes 2 & 2A) in area currently zoned industrial.**
  - Phillipston's small population affects the local economy in two ways:
    - The limited size of the labor pool is unlikely to attract commercial operations that depend on a skilled labor force that either does not exist or exists in quantities too small to provide adequate staffing.
    - The small population means fewer people to support local enterprises. This makes retailing, in particular, difficult and most commercial activity is likely to be concentrated to areas along major routes next to Templeton and Athol, which have larger populations.
  - Due to the limited economy, the town is "over-zoned" for Commercial/Industrial land uses; shrinking that zone, and allowing for some residential development in the vicinity of major transportation routes would be appropriate.
- **Adopt Senior Housing Bylaw to incentivize the provision of housing to serve an aging population.**
  - The dimensional requirements in the Zoning Bylaw largely preclude the development of senior housing because of the high land costs and infrastructure costs to serve low density housing.

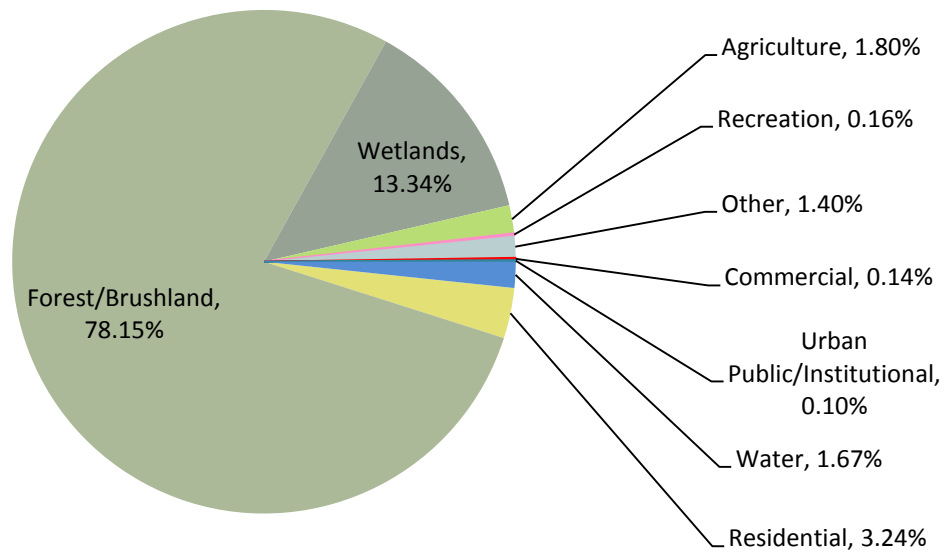
These types of changes to the zoning would begin addressing some of the issues associated with the development of affordable and/or housing that meets a broader range of local needs in Phillipston. For a further discussion of zoning recommendations, please see Chapter 4, Section 2.

### Land Use

**Chart 2.10** shows the current land uses in Phillipston (percentages are of total land area). This chart clearly shows the town's rural character--the vast majority, 78 percent, of the town is forested, and the next largest land use category is wetlands. There is very little disturbed land in town. Residential, commercial, public/institutional, and agricultural uses comprise only 5.2 percent of the town's land area. However, as discussed in the previous section of this report, much of this is due to the high concentrations of undevelopable land due to regulatory, natural, or ecological constraints.

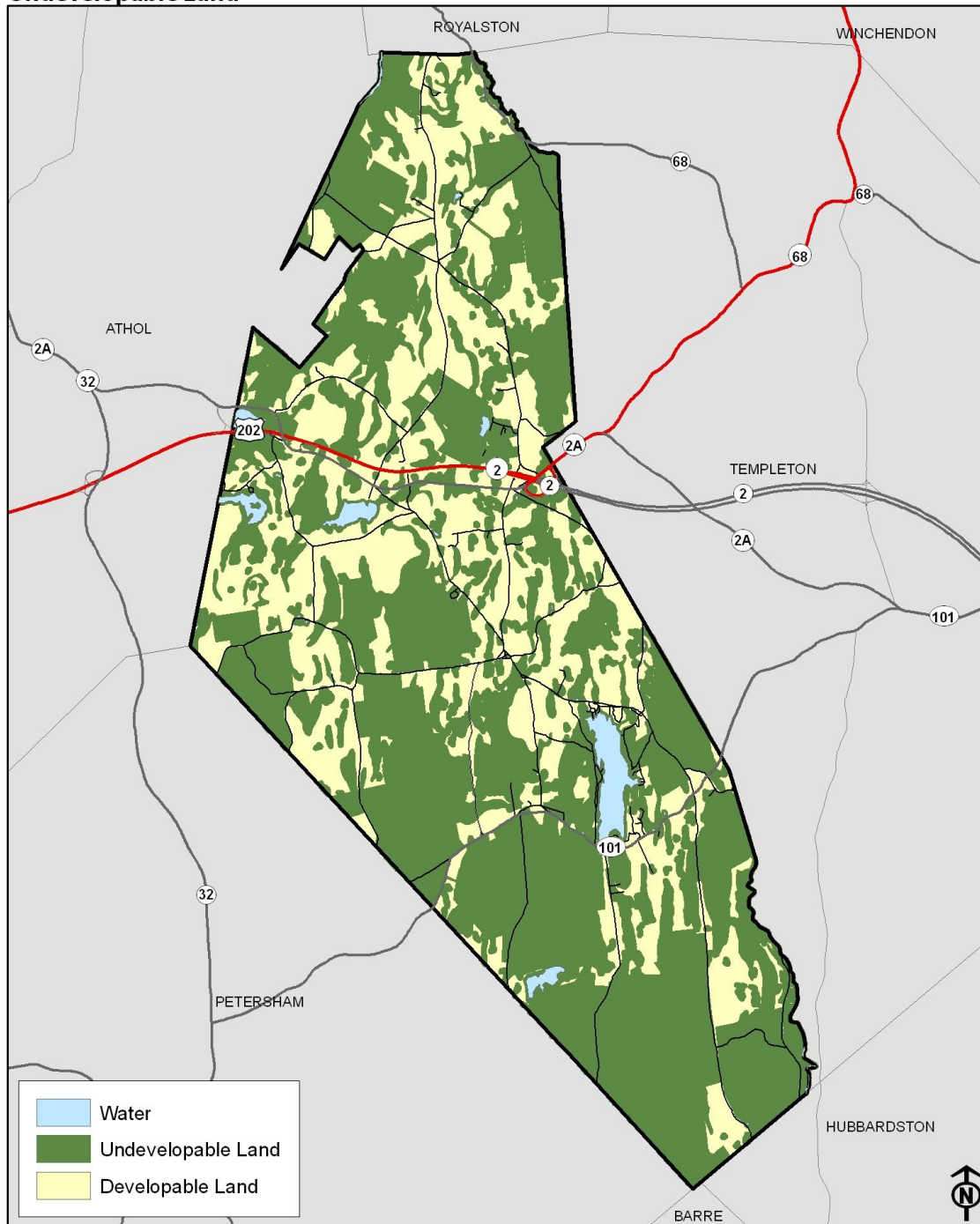
**Chart 2.10 Existing Land Uses**

Source: MassGIS



Map 2.1

TOWN OF PHILLIPSTON  
Housing Production Plan  
**Undevelopable Land**



Note: Undevelopable land includes permanently protected open space, wetlands, Title V setbacks, and land with slopes in excess of 15%

Source: MassGIS  
COMMUNITY OPPORTUNITIES GROUP, INC.



### 3. Affordable Housing Goals

#### 3.1 Affordable Housing Target

In order to meet the goal of 10% affordable housing, Phillipston must work toward creating a total of 66 housing units eligible for inclusion on its Subsidized Housing Inventory (per the 2010 US Census). By preparing an affordable housing plan and incrementally increasing its supply of low- or moderate-income units, Phillipston may gain eligibility for Housing Certification, which provides the town with more flexible control over the creation of affordable housing units through the Comprehensive Permit process.

To qualify for the flexibility that a DHCD-approved Housing Production Plan offers, Phillipston needs to meet a minimum annual target of 0.5 percent of the Town's year-round housing inventory as reported in the most recent decennial census, within a single calendar year. If DHCD finds that Phillipston has produced the requisite affordable housing units, the one-year certification will take effect as of the date that Phillipston actually achieves the numerical target for that calendar year. If the Town's new affordable housing production is equal to or greater than the 1 percent of its year-round housing inventory, the certification will remain in effect for two years.

<b>Table 3.1. Annual Goals for Affordable Housing Production in Phillipston*</b>						
<b>CALENDAR YEAR</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Total Year-Round Homes	658	658	658	658	658	658
Existing Chapter 40B Inventory	6	9	12	15	18	21
New Chapter 40B Units	3	3	3	3	3	3
Revised Chapter 40B %	0.9%	1.4%	1.8%	2.3%	2.7%	3.6%
10% Requirement	66	66	66	66	66	66
Gap	57	54	51	48	45	42
Required for 1 Year Certification	3	3	3	3	3	3
Required for 2 Year Certification	6	6	6	6	6	6
*Table is based on existing annual housing production targets under 760 CMR 56.03(4)(c).						

If Phillipston has an opportunity to create more affordable units than the minimum required for certification, obviously it should do so because an accumulation of new units permitted in one calendar year may qualify the Town for a two-year certification. Furthermore, a community's long-term ability to control Chapter 40B hinges on reaching the 10 percent statutory minimum. A DHCD-approved housing plan is a tool for managing the comprehensive permit process, but it will only be as effective as the Town's efforts to implement it.

### 3.2 Housing to Meet Local and Regional Needs

If the survey respondents are representative of the community, then most people in Phillipston are satisfied with their current housing situation. Over 75 percent of respondents indicated that they are “satisfied” or “very satisfied” with their housing. However, the data analyzed for this plan, along with input from the community, suggest that there are important housing needs in Phillipston, including, but not exclusively related to affordable housing.

- Phillipston’s housing stock is very homogenous—almost exclusively detached, single-family homes. There is a need for a more diverse housing stock that meets the needs of households of all sizes, ages, and incomes in town. A more diverse housing stock would include rental units and small, less expensive homes that could serve as “starter homes” for young families or homes for empty nesters looking to downsize, two demographics whose housing needs were repeatedly raised during the public outreach conducted for this plan.
- Many Phillipston residents believe there is a pressing need for senior housing in the community. Because of the lack of adequate retirement housing in town, many seniors move to surrounding communities or out of state when they need elderly housing. This may in part explain Phillipston’s relatively low proportion of elderly residents. The need for senior housing is likely to increase given Phillipston’s aging population.
- Although housing prices in Phillipston are relatively inexpensive, a significant number of people who currently live in Phillipston are housing cost-burdened. This suggests a need for more affordable housing options. Some demographic groups in Phillipston, including seniors and single parent households, have *median* incomes that fall below the level that that would qualify for subsidized housing. Phillipston has almost no deed-restricted affordable housing, and what it does have will expire by 2019.
- As pressure for housing growth increases over the next decade, Phillipston may see an increase in the rate of housing development. Because the current zoning dictates very low density development, new housing development will consume a considerable amount of land. To preserve the town’s rural character and environmental resources, Phillipston may want to consider revising some of its density and dimensional requirements to allow for more efficient uses of land and protection of community character and natural resources.
- There are affordable housing options in Phillipston’s region, and assistance programs Phillipston’s residents can participate in. However, residents stated that the programs can be difficult to navigate and that people do not always know what programs are available. There is a need for better marketing of existing programs.

## 4. Implementation Strategies

### 4.1 Develop a Local Affordable Housing Infrastructure

In order to support the development of affordable housing, a local and regional infrastructure must be developed to provide capacity to plan for, advocate for, develop, and manage affordable housing units. Currently, there is virtually no publicly employed staff and very few agencies, whether public or private, in the region that work specifically in Phillipston to meet affordable housing needs (such as Community Development Corporations/CDCs, local housing authorities or trusts, or large for-profit or non-profit developers). As a result, some of the responsibility will fall locally to build capacity to support the creation and oversight of affordable housing. Below are steps that Phillipston can take to start creating their infrastructure.

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#### Create an Affordable Housing Committee

An Affordable Housing Committee can provide valuable leadership in support of the production of affordable housing to serve low and moderate income individuals as well as qualified seniors. Committee members can help implement the goals and strategies identified in the Housing Production Plan by doing the following:

- Work in cooperation with other local boards such as the Select Board and Community Preservation Act Committee on housing issues;
- Advocate locally for affordable housing by providing education to residents and town officials;
- Serve as representatives of the Town on affordable housing issues to regional agencies;
- Identify appropriate sites and provide proactive planning for strategic site acquisitions;
- Obtain technical assistance for planning efforts, grant assistance, monitoring services, zoning implementation, etc.;
- Monitor and pursue funding opportunities.

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#### Develop an Action Plan for CPA Funds

Phillipston voted to adopt the CPA at a 3% surcharge on May 7, 2007. The surcharges went into effect in 2008, and 10% of those funds are required to be dedicated toward affordable housing related eligible uses. Phillipston has only used CPA money for affordable housing activities once since its adoption. In 2010, \$24,000 were dedicated to offset site engineering, site preparation, building design, costs and study the feasibility of bringing utilities to the Stoddard property for the purpose of using the site as an affordable senior housing complex. The project ultimately failed to obtain Town Meeting support to go forward. In order to ensure that future

CPA funds are used effectively, an Affordable Housing Committee could work together with the CPA Committee and Select Board to define priorities and opportunities to support affordable housing in the community.

Eligible uses for affordable housing are as follows:<sup>17</sup>

- Property acquisition
- Housing creation
- Property preservation
- Provision of grants, loans, rental assistance, security deposits, interest-rate write downs or other forms of assistance directly to individuals and families who are eligible for community housing, or to an entity that owns, operates or manages such housing, for the purpose of making housing affordable
- Rehabilitation and restoration of properties acquired with CPA money

Some communities have utilized CPA funding to projects which accomplish multiple objectives, combining affordable housing with open space and/or historic preservation. CPA funding can leverage financing for initiatives carried out by nonprofit and private development partners. CPA funds have also been used to purchase deed restrictions, rehabilitate existing affordable housing, obtain planning and professional services, and to fund staffing for support of affordable housing. Communities have also pooled CPA funds to support a regional entity that provides affordable housing services.

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### Establish a Regional Affordable Housing Services Program

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Like many rural communities, Phillipston has very limited capacity to facilitate the development and monitoring of affordable housing, or to connect residents with housing resources they need. Through a joint partnership, neighboring communities could pool resources from local sources and grants sufficient to fund a housing coordinator position shared by a consortium of towns to oversee housing initiatives and programs. **A housing coordinator could be responsible for:**

- Monitoring existing affordable housing units
- Locating eligible buyers and renters for affordable housing and conducting housing lotteries
- Providing resident assistance
- Providing local assistance to member towns:
  - ❖ Assist town boards and committees to evaluate potential sites,

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<sup>17</sup> Source: Department of Revenue Conference, “Recent Developments in Municipal Law,” Workshop B – Local Finances, October 25, 2012.

- ❖ Assist with the production of Requests for Proposals for development or technical assistance
- ❖ Prepare or review pro-forma budgets
- ❖ Provide staffing to local boards for project assessments
- ❖ Grant writing and grant administration
- ❖ Local Preference justification preparation
- Performing community outreach

Regionalization of housing services has some precedent. A regional Community Housing Office centered in Sudbury aims to plan, permit, monitor, and maintain affordable housing in member communities. “The Community Housing Office provides administrative and technical support related to affordable housing issues and coordinates the efforts of various town boards and committees to develop affordable housing opportunities and implement the Town’s Community Housing Plan.”<sup>18</sup> Member community fees, based on the size of the community, support the staffing of a full time housing coordinator. Towns are thus able to obtain a higher level of professional service than they could individually.<sup>19</sup> Hudson, Bolton, Boxborough, Littleton, and Stow have partnered together and are also attempting to establish a similar program.

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### Connect with Existing Regional Entities

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Phillipston is located on the edge of or entirely outside of the service areas of existing public/private/nonprofit entities in the region that provide affordable housing support. Some of these organizations might be willing to expand their services into Phillipston. Organizations such as Montachusett Enterprise Council, Greater Gardner CDC, RCAP Solutions, and Habitat could provide potential development partners for affordable housing development projects. MRPC could also assist Phillipston in facilitating development in collaboration with private/nonprofit partners. Phillipston could also reach out to agencies in the region that provide housing support services to help local residents access available funding, low-interest loans, and education programs to meet their needs.

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<sup>18</sup> Town of Sudbury Community Housing Office website:  
<http://sudbury.ma.us/departments/CHO/>

<sup>19</sup> Betsy Levanson, “Sudbury Key in Creation of Regional Housing Services Program”, Sudbury Patch, January 5, 2011.

## 4.2 Facilitate the Production of Affordable Housing

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### Characteristics of Preferred Housing

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The best sites for affordable housing are near to services and transportation. They are dependent on utilities such as public water supplies and public sewer/wastewater systems, and easily accessible commercial enterprises like supermarkets and other stores.<sup>20</sup> The Town of Phillipston, as a whole, lacks areas that are appropriate for concentrated development, according to the Commonwealth of Massachusetts Sustainable Development Principles. Isolated enclaves of affordable housing are not desirable.

Due to the community's remote location, infrastructure constraints, and foreseeable weak housing market conditions, the potential for affordable housing creation through new housing development will likely be minimal. In a second survey conducted, results indicated respondents were most favorable of the development of senior housing or retirement communities, followed by accessory apartments. Respondents were more mixed with regard to converting existing large structures to multifamily buildings and the construction of new multifamily buildings that are designed to blend with single family homes. Those forms of development had a number of strong supporters as well as strong opposition. Although preferences are mixed, identifying opportunities to convert existing market-rate residences to subsidized affordable units will likely provide the most feasible path toward meeting the minimum annual target.

Nevertheless, in order to meet Phillipston's need for senior housing, a zoning change and/or locally-initiated housing development as had been previously proposed, may be required. Senior housing, including a mix of affordable and market rate units, will enable Phillipston residents to remain in the community as they age. Small free-standing or duplex units in a development where residents are freed from the responsibilities of exterior maintenance should be architecturally fitting to the town's historic context.

Zoning measures that increase housing diversity and manage growth patterns will also help to provide housing for a wider range of incomes and household types, although they may not directly contribute to the SHI. Such diverse housing units might include accessory apartments, or flexible lot dimension requirements that preserve open space and agricultural land, and reduce infrastructure costs.

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### Suitable Locations for Affordable Housing Development

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Both public and privately-owned locations that have been identified as potentially suitable for affordable housing development through a comprehensive permit or **Local Initiative Program**

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<sup>20</sup> EO418 Community Development Plan, page III-36.

(LIP) are shown in **Table 4.1**. The sites have been identified through interviews, surveys, and with guidance from the Montachusett Regional Planning Commission.

To date, Phillipston has not committed any town-owned land to issue a request for proposal to develop affordable housing. However, the sand pit on Lots 3 and 4 on Old Colony Road have been identified as a potential town owned site that could support housing in the future. In addition, the Stoddard House property behind the Town Hall had been identified as a potential town owned site for an affordable senior housing complex. While that proposal was unsuccessful, the site could be revisited at some point in the future with a more comprehensive effort to address community needs and concerns. However, as shown in **Table 4.2**, there are other sites that may also be appropriate for affordable housing.

<b>Table 4.1. Potential Sites for Affordable Housing</b>			
<b>Site</b>	<b>Ownership</b>	<b>Lot Size</b>	<b>Current Use</b>
Colony Road, lots 3&4	Town	16 acres	Sand pit
Colony Road	MA Dept. of Mental Health	Total 674 acres	Land associated with Templeton Developmental Center
Highland Avenue, lot 5A	Private	56 acres	Undeveloped
490 Highland Avenue	Private	63 acres	Single family home
85 State Road	Private	16 acres	Single family home
5 Powers Mill Road	Private	15 acres	Single family home
Baldwinville Road, lot 21	Private	60 acres	Undeveloped
Baldwinville Road, lot 2/ Athol Road, lot 19	Private	Total 25 acres	Undeveloped
10 Baldwinville Road	Private	12 acres	Large farmhouse
270 Royalston Road	Private	26 acres	Single family home
Petersham Road, lot 6	Private	54 acres	Undeveloped
Source: ACS 2006-2010.			

With the closure of the Templeton Developmental Center, approximately 2,600 acres of land associated with the center will become surplus. A total of 674 acres of this property is located in Phillipston off Colony Road. Much of this area has natural constraints and/or poor access, but there may be some potential for development of senior or affordable housing. A formal planning process has not yet been established for the redevelopment of this property. When that process does become established, Phillipston should participate in local and state discussions about reuse of the property located in Phillipston.

Priority Development Fund planning assistance is available through DHCD on behalf of MassHousing for up to \$15,000 to assist community-based planning and implementation



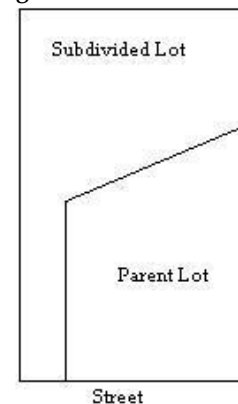
initiatives that will result in the production of affordable housing.<sup>21</sup> The town should identify potential non-profit development partners in the region to undertake an affordable housing development initiative through a Comprehensive Permit or LIP.

## Zoning Amendments

The existing zoning in Phillipston creates barriers to the provision of a diverse housing stock for both rental and ownership units that serve a broader spectrum of housing needs in the community. Large minimum lot sizes, excessive frontage requirements, and a lack of zoning incentives for complementary development contribute to inefficient land use patterns and the infeasibility of the development of affordable housing. Sites ideal for affordable housing have access to services and transportation routes. Zoning that supports the creation of affordable housing targets geographic areas that meet those criteria while also utilizing dimensional and use requirements which make the development of housing that meets diverse needs viable. Phillipston can build upon its existing zoning to allow for housing that appropriately meets the needs of all residents. The following options could be considered:

- **Rezoning** sections of the Route 2/2A corridor could accommodate small-scale multifamily housing. Demand for commercial or industrial development in the interior of Phillipston is likely to remain low due the small population size. As a result, the substantial extent of Commercial/Industrial zoned land, particularly areas farther away from interchanges or neighboring communities with larger populations will continue to be underutilized for the foreseeable future. As a key transportation corridor and an area with fewer sensitive natural features, allowing 2-4 family structures and/or senior development in some portions of the CI zone would be ideal.
- A **back-lot development** bylaw could help to preserve Phillipston's scenic roadways. The Town's current zoning encourages the fragmentation of roadside open space due to the large frontage requirements. A back-lot development bylaw would allow for a modest reduction in frontage requirements, to enable subdivision creating a rear or back-lot. This type of zoning can help create additional developable lots for housing while limiting the impact on the streetscape.
- An **Accessory Dwelling Unit (ADU)** bylaw could also

Figure 4.1



Back-lot Zoning

<sup>21</sup> <http://www.mass.gov/hed/community/planning/priority-development-fund-pdf.html>

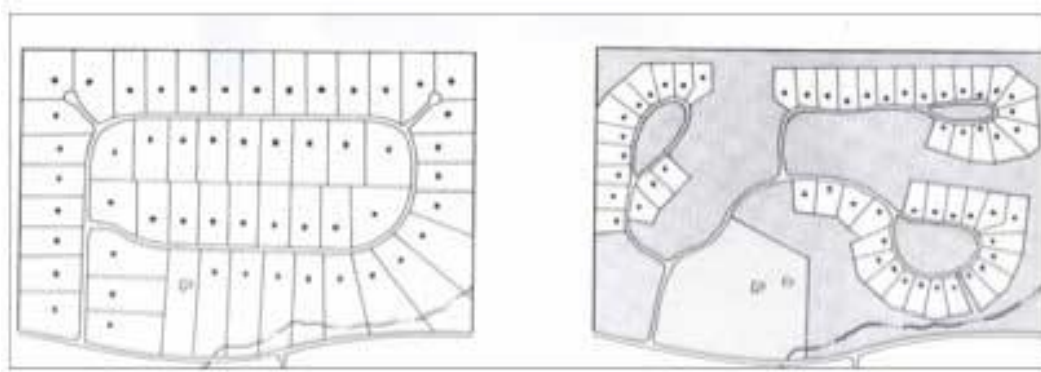
increase the diversity of housing options in Phillipston. An ADU bylaw could provide income to existing homeowners to offset housing costs and also provide lower cost rental units to households who do not need or desire a single family home. Although one and two family homes are allowed in all zoning districts, a two-family structure requires a minimum lot size of 160,000 square feet (3.7 acres). Because ADUs are fundamentally different from two-family homes in that they are typically size restricted [either by number of bedrooms or as a ratio to the size of the main house], a 3.7 acre minimum lot size is not necessary to provide adequate land to support the use. The majority of existing single family lots in Phillipston could not meet the minimum requirements to allow an additional dwelling unit under current zoning. Therefore, an ADU bylaw that reduced the required minimum lot size and frontage requirements to those that are required for a single-family home would be advisable.

- Phillipston could also consider a bylaw that allows for the *conversion* of existing structures into multifamily buildings. Similar to ADUs, the required minimum lot size and frontage requirements are barriers to the reuse of existing structures as multifamily buildings on lots that would be considered substandard for multifamily development under the current zoning. However, the reuse of existing structures as multifamily buildings with units that could be either rental or ownership, with or without age or income restrictions, would provide additional housing diversity in Phillipston and could also help to protect historic resources by facilitating the rehabilitation of existing buildings.
- *Open Space Design/Natural Resource Protection (OSD/NRP)* zoning would also be a great benefit to Phillipston. OSD bylaws allow for flexible dimensional standards for individual lots in exchange for providing a larger amount of permanently protected open space on site. By concentrating development in a smaller geographic area, fewer natural resources are disturbed and development costs are lowered thereby making affordable housing more financially feasible.

**Figure 4.2<sup>22</sup>**

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<sup>22</sup> Figure 4.2 Source: Town of Pine Plains Comprehensive Plan, (2004) Pg. 52



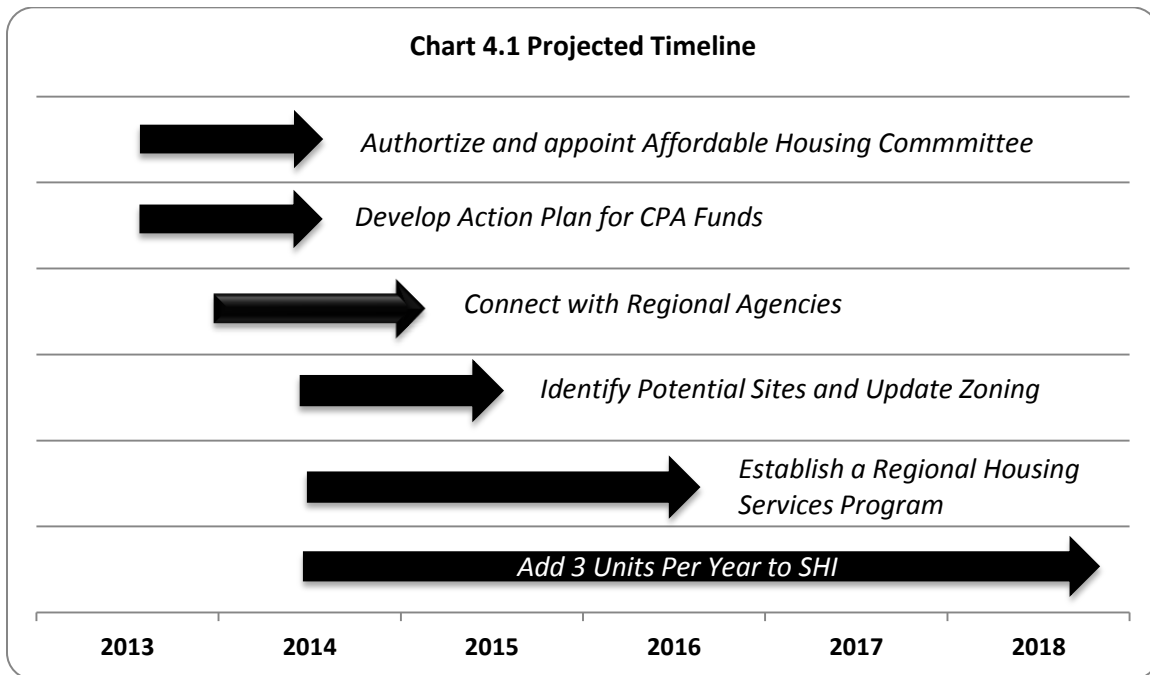
*Example of a subdivision developed under conventional zoning (l) and an Open Space subdivision (r). The number of units is the same in both subdivisions, however significantly more open space is preserved in the OSD subdivision.*

- An **Inclusionary Zoning** bylaw could ensure that new development does not increase the town's affordable housing gap. Inclusionary zoning requires a proportion of affordable units in a development above a threshold size. For example, a town may require that for every five housing units proposed as part of one development, one unit must be deed restricted as affordable housing.
- Building on the work that had been done by the previous senior affordable housing committee, a **Senior Housing** bylaw could be created to define the characteristics of a senior affordable housing development that would be appropriate in Phillipston, whether carried out as a private or non-profit initiative. A senior housing district could be created as a base district or an overlay zone.
- A **Zoning Overlay** district could provide an alternative to enable affordable, senior, or multifamily housing development. Overlay districts allow for the existing (base) zoning to remain in place while offering additional flexibility for certain uses. Overlay districts can be tied to specific sites or zoning districts, or they can be "floating" where they are tied to a specific need but not a specific location.

### 4.3 Project Timeline

Each year that the town adds 3 units to its SHI, it may be certified for one year from the date that the town achieves this target. If 6 units are created within a calendar year, the Certification will be in effect for two years. A combination of small scale new housing development and conversion of existing units to affordable units which qualify for the SHI could be feasible at a

this modest rate. However, it may be ambitious in the short term to achieve and maintain certification, given the weak housing market and the limited capacity of the Town and regional entities to facilitate affordable housing creation. Phillipston will need to focus first on establishing and connecting with regional resources in order to support creation of affordable housing. The Housing Production Plan will need to be renewed in 2018 in order to continue to seek Housing Certification.



# Appendix

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## Glossary of Terms

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**Accessory Dwelling Unit Bylaw.** Zoning which enables the creation of accessory apartments, i.e., a second dwelling unit located within a single-family home, or it can be located above a garage or within an accessory structure. Accessory dwelling units are often limited in size by number of dwelling units and/or in relation to the size of the principle house.

**Affordable Housing.** As used in this plan, "affordable housing" is synonymous with low- or moderate-income housing, i.e., housing available to households earning no more than 80 percent of area median income at a cost that does not exceed 30 percent of their monthly gross income.

**Area Median Income (AMI).** The median family income, adjusted for household size, within a given metropolitan or non-metropolitan area, updated annually by HUD and used to determine eligibility for most housing assistance programs.

**Back-Lot Zoning.** Allows a reduction in the required frontage of a lot in exchange for building on land further from the road. By allowing developers to forgo the frontage and develop further from the road, a pattern can be encouraged that is less visible from scenic roads, less likely to disturb existing historic stone walls or tree corridors, and less consumptive of remaining frontage.

**Chapter 40A.** G.L. c. 40A, the state Zoning Act. The current version of the Zoning Act was adopted in 1975 (1975 Mass. Acts 808).

**Chapter 40B.** G.L. c. 40B, § 20-23 (1969 Mass. Acts 774), the state law administered locally by the Board of Appeals in order to create affordable housing. It provides eligible developers with a unified permitting process that subsumes all permits normally issued by multiple town boards. Chapter 40B establishes a basic presumption at least 10 percent of the housing in each city and town should be affordable to low- or moderate-income households. In communities below the 10 percent statutory minimum, affordable housing developers aggrieved by a decision of the Board of Appeals can appeal to the state Housing Appeals Committee, which in turn has authority to uphold or reverse the Board's decision.

**Chapter 40R.** G.L. c. 40R (2004 Mass. Acts 149, s. 92), a state law that provides for overlay districts with variable densities for residential development and multi-family housing by right (subject to site plan review). At least 25 percent of the units in a Chapter 40R district have to be affordable to low- or moderate-income people.

**Chapter 44B.** G.L. c. 44B (2000 Mass. Acts 267), the **Community Preservation Act**, allows communities to establish a Community Preservation Fund for open space, historic preservation, and community housing by imposing a surcharge of up to 3 percent on local property tax bills. The state provides matching funds (or a partial match) from the Community Preservation Trust Fund, generated from Registry of Deeds fees.

**Community Development Block Grant (CDBG).** Under the Housing and Community Development Act of 1974, as amended (42 U.S.C. 5300 et seq.), the U.S. Department of Housing and Urban Development

(HUD) makes funds available each year for cities with populations of 50,000 or more ("entitlement communities") and each of the fifty states (the Small Cities or "non-entitlement" program). CDBG can be used to support a variety of housing and community development activities provided they meet one of three "national objectives" established by Congress. Housing activities are almost always designed to meet the national objective of providing benefits to low- or moderate-income people. Funds may be used for housing rehabilitation, redevelopment of existing properties for residential purposes (in some cases), making site improvements to publicly owned land in order to support the construction of new housing, interest rate and mortgage principal subsidies, and downpayment and closing cost assistance. As a "non-entitlement community," Phillipston accesses CDBG funds by applying to DHCD. Phillipston's CDBG programs are administered through the Community Development office of MRPC. The state program is guided by a five-year **Consolidated Plan** and One-Year Action Plans required by HUD.

**Community Development Strategy.** One-year action plans prepared by recipients of CDBG grants showing how each year's funding will be used in a manner consistent with the five-year **Consolidated Plan**.

**Community Preservation Act.** (M.G.L. Chapter 44B) passed in 2000, enables adopting communities to raise funds to create a local dedicated fund for open space preservation, preservation of historic resources, development of affordable housing, and the acquisition and development of outdoor recreational facilities. Funds are raised locally for these purposes through imposition of a voter-authorized surcharge on local property tax bills of up to 3%. Local adoption of CPA by a community triggers annual distributions from the state's Community Preservation Trust Fund, a statewide fund held by the Massachusetts Department of Revenue, which the law also establishes. Revenues from these two sources—the local CPA property tax surcharge and annual distributions from the state's Community Preservation Trust Fund—combine to form a city or town's Community Preservation Fund.

**Comprehensive Permit.** The unified permit authorized by Chapter 40B for affordable housing development.

**Consolidated Plan.** A five-year plan prepared by CDBG entitlement recipients and Participating Jurisdictions under the **HOME** Program. The purpose of the plan is to document and analyze housing market conditions, affordable housing needs, homelessness and disability housing needs, and non-housing community development needs in the city or state that receives federal housing and community development funds and design a strategy to address those needs using federal, state, local, and private resources.

**Department of Housing and Community Development (DHCD).** The state's lead housing agency, originally known as the Department of Community Affairs (DCA). DHCD oversees state-funded public housing and administers rental assistance programs, the state allocation of **CDBG** and **HOME** funds, various state-funded affordable housing development programs, and the Community Services Block Grant (CSBG) Program. DHCD also oversees the administration of **Chapter 40B**.

**Fair Housing Act, Federal.** Established under Title VII of the 1968 Civil Rights Act, the federal Fair Housing Act prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and disability.

**Fair Housing Law, Massachusetts.** G.L. c. 151B (1946), the state Fair Housing Act prohibits housing discrimination on the basis of race, color religious creed, national origin, sex, sexual orientation, age, children, ancestry, marital status, veteran history, public assistance reciprocity, or physical or mental disability.

**Fair Market Rent (FMR).** A mechanism used by HUD to control costs in the **Section 8** rental assistance program. HUD sets FMRs annually for metropolitan and non-metropolitan housing market areas (a total of 2,736 FMR areas nationally). The FMR is the 40th percentile of gross rents for **typical, non-substandard rental units** occupied by recent movers in a local housing market. (See 24 CFR 888.)

**Family.** A household of two or more people related by blood, marriage, or adoption.

**Gross Rent.** Gross rent is the sum of the rent paid to the owner plus any utility costs incurred by the tenant. Utilities include electricity, gas, water and sewer, and trash removal services but not telephone service. If the owner pays for all utilities, then gross rent equals the rent paid to the owner.

**Group Home.** A type of congregate housing for people with disabilities; usually a single-family home.

**HOME Investment Partnership Program (HOME).** A HUD-administered formula grant program that supports the creation and preservation of housing for low- or moderate-income people. Authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act of 1990, as amended, HOME provides funding to states, larger cities, and groups of contiguous communities that form a consortium for the purpose of qualifying as a "Participating Jurisdiction," or "PJ," which is similar to a CDBG entitlement recipient. HOME funds can be used for home purchase or rehabilitation financing assistance to eligible homeowners and new homebuyers, construction or rehabilitation of housing for rent or ownership, or site acquisition or improvement, demolition of dilapidated housing to make way for HOME-assisted development, and relocation expenses.

**Homeowner Rehabilitation Program (HOR).** HOME funds used to assist low-income homeowners in the rehabilitation of their homes. Rehabilitation assistance can be used to make essential improvements, bring houses up to physical codes, as well as improve energy efficiency and handicapped accessibility. Activities of this type serve to improve the living conditions of individual households and help avoid neighborhood blight. Homes rehabilitated under this program had been considered to be eligible for the SHI prior to a HAC decision in 2008 that the program does not meet the requirement for long-term income restrictions to be eligible for the SHI.

**Household.** One or more people forming a single housekeeping unit and occupying the same housing unit.

**Housing Appeals Committee (HAC).** A five-member body that adjudicates disputes under Chapter 40B. Three members are appointed by the Director of DHCD, one of whom must be a DHCD employee. The governor appoints the other two members, one of whom must be a city councilor and the other, a selectman.

**Housing Authority.** Authorized under G.L. 121B, a public agency that develops and operates rental housing for very-low and low-income households.

**Housing Certification.** A provision of Chapter 40B which upholds a decision by a local Board of Appeals to deny a Comprehensive Permit application if the DHCD has certified a municipality's compliance with the goals of its approved Housing Production Plan in accordance with 760 CMR 56.03(4). Housing



certification is effective for 1-2 years from the effective date that a community achieves the annual target for creation of affordable housing units.

**Housing Cost, Monthly.** For homeowners, monthly housing cost is the sum of principal and interest payments, property taxes, and insurance, and where applicable, homeowners association or condominium fees. For renters, monthly housing cost includes rent and basic utilities (oil/gas, electricity).

**HUD.** See U.S. Department of Housing and Urban Development.

**Inclusionary Zoning.** A zoning ordinance or bylaw that encourages or requires developers to build affordable housing in their developments or provide a comparable public benefit, such as providing affordable units in other locations ("off-site units") or paying fees in lieu of units to an affordable housing trust fund.

**Local Initiative Program (LIP).** A program administered by DHCD that encourages communities to create Chapter 40B-eligible housing without a comprehensive permit, e.g., through inclusionary zoning, purchase price buydowns, a Chapter 40R overlay district, and so forth. LIP grew out of recommendations from the Special Commission Relative to the Implementation of Low or Moderate Income Housing Provisions in 1989. The Commission prepared a comprehensive assessment of Chapter 40B and recommended new, more flexible ways to create affordable housing without dependence on financial subsidies.

**Low and Moderate Income.** As used in this plan, low income means a household income at or below 80 percent of AMI. It includes the household income subset known as **very low income**.

**MassHousing.** A self-supporting not-for-profit public agency that provides financing for homebuyers and homeowners, and for developers and owners of affordable rental housing.

**Massachusetts Housing Partnership (MHP).** Statewide public non-profit affordable housing organization, established in 1985, that works to address the need for affordable housing and increase the rate of housing production through assistance to communities, non-profit organizations, financing for development of affordable rental housing, and to first time homebuyers through its SoftSecond loan program.

**Mixed-Use Development.** A development with more than one use on a single lot. The uses may be contained within a single building ("vertical mixed use") or divided among two or more buildings ("horizontal mixed use").

**Open Space Design.** An approach to residential development that seeks to preserve as much land as possible for open space and resource protection by allowing housing to be concentrated on less sensitive areas of a site.

**Overlay District.** A zoning district that covers all or portions of basic use districts and imposes additional (more restrictive) requirements or offers additional (less restrictive) opportunities for the use of land.

**Regional affordable Housing Services Program.** Staffing or professional services established through a joint partnership to oversee housing initiatives and programs. Services may include administrative and technical support related to affordable housing issues, coordination of affordable housing development,

and monitoring for compliance with income and **Fair Housing** guidelines. Supported through member community fees (an eligible use for CPA funds), or grant funding.

**Subsidized Housing Inventory (SHI).** A list of housing units that "count" toward a community's 10 percent statutory minimum under Chapter 40B. To qualify for the SHI, units must have a long-term restriction (at least 30 years) making them affordable to households earning less than 80% of Area Median Income.

**Subsidy.** Financial or other assistance in the construction or substantial rehabilitation of low or moderate income housing, including direct financial assistance, indirect financial assistance through insurance, guarantees, tax relief, or other means; and non-financial assistance, including in-kind assistance, technical assistance, and other supportive services. "Subsidized Housing" does not include tenant-based voucher programs.

**Typical, Non-standard Rental Units.** A term that defines the types of rental units that HUD includes and excludes in establishing the **FMR** for each housing market area. The term excludes: public housing units, rental units built in the last two years, rental units with housing quality problems, seasonal rentals, and rental units on ten or more acres.

**U.S. Department of Housing and Urban Development (HUD).** The lead federal agency for financing affordable housing development and administering the Fair Housing Act.

**Voucher Program.** Programs for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market, including the Federal Section 8 program and the Massachusetts Rental Voucher Program (MRVP). Tenants pay 30 percent (sometimes as high as 40 percent) of their income for rent and basic utilities, and the Section 8 subsidy pays the balance of the rent. Holders of Section 8 certificates have to choose rental units with a monthly gross rent that does not exceed the **Fair Market Rent (FMR)**, and the subsidy they receive makes up the difference between 30 percent of their monthly gross income and the actual gross rent for the unit. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments. Participants are free to choose any housing that meets the requirements of the program and are not limited to units located in subsidized housing projects. Housing choice vouchers are administered locally by public housing agencies (PHAs).

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## Housing Certification Process

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Housing Certification allows a local Board of Appeals to deny a Comprehensive Permit application if DHCD has certified a municipality's compliance with the goals of its approved Housing Production Plan in accordance with 760 CMR 56.03(4), through permitting or facilitating the creation of housing units that meet the annual target of 0.1% of its year-round housing stock.

### Approval of Housing Production Plan

In order to obtain Housing Certification, communities must first complete a Housing Production Plan (HPP) which meets the regulatory specifications for a Housing Production Plan (760 CMR 56.03(4)). The HPP must be adopted by the community's Planning Board and its Select Board, and then the Chief Executive Officer submits the HPP to DHCD.

When DHCD receives this plan, it has thirty days to conduct a completeness review and notify the Town if the plan has any deficiencies. Once DHCD determines that the plan (as submitted or subsequently revised) meets the regulatory specifications for a Housing Production Plan (760 CMR 56.03(4)), it has ninety days to issue an approval letter.<sup>23</sup> The Housing Production Plan is effective from the date that the plan was submitted to DHCD.

### Certification of Compliance

Low- or moderate-income housing production that occurs during the effective period of this plan will position Phillipston to seek certification if the minimum numerical target is reached within a given calendar year. The units may be entirely within one development or in separate developments, and while all must be approved in the same calendar year, they do not have to be approved on the same date. As soon as the minimum target is reached, the Board of Selectmen should provide DHCD with supporting documentation and request a certification of compliance. Certification is effective for 1-2 years from the date that the project was approved.

### Response to 40B Application with Housing Certification

While the certification is in effect, the Board of Appeals would have the option to continue approving comprehensive permits, with or without conditions, or to deny them. If the Board wanted to deny a comprehensive permit or approve one with conditions, it would have to follow certain procedures specified in DHCD's Chapter 40B regulations:

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<sup>23</sup> Note: a housing plan could be complete but inconsistent with state regulations and policies, in which case DHCD would issue a denial letter.

- Within fifteen days of opening the public hearing on a comprehensive permit application, the Board would have to notify the applicant in writing, with a copy to DHCD, that denying the permit or imposing conditions or requirements is consistent with local needs because the Town has been certified by DHCD. The Board has the burden of proving consistency with local needs.
- The Applicant may challenge the Board's position by submitting a written objection to DHCD, with a copy to the Board, within fifteen days of receiving the Board's notice.
- Thereafter, DHCD has thirty days to review the materials from the Board and the applicant and make a decision. This review process tolls the requirement for the Board to complete the public hearing within 180 days. If DHCD does not issue a timely decision, the Board's position automatically prevails.

Assuming DHCD agrees with the Board, a comprehensive permit approved with conditions or denied by the Board of Appeals would not be subject to reversal by the Housing Appeals Committee. Instead, the Board's decision would be deemed consistent with local needs under 760 CMR 56.03(1)(b).

## Regional Subsidized Housing Inventory

Detailed Chapter 40B Subsidized Housing in Phillipston's Region (2012)					
Community	Development Name	Address	Type	SHI Units	Affordability Expires
Athol	Lakeside Apartments	Gibson Drive	Rental	50	perpetuity
	Morton Meadow	Bickford Drive	Rental	28	perpetuity
	n/a	59 Park St, 103 Kennebunk St.	Rental	5	perpetuity
	n/a	837 Partridgeville Rd.	Rental	3	perpetuity
	Ferron Circle	881 Partridgeville Rd.	Rental	8	perpetuity
	Cottage Street Development	701 Cottage St/Harrington	Rental	30	2031
	Hapgood Apts	25 Cheney Street	Rental	5	2025
	Pequoig House	402-428 Main Street	Rental	53	2013
	DDS Group Homes	Confidential	Rental	8	n/a
	DMH Group Homes	Confidential	Rental	0	n/a
	Athol HOR Program	Various Locations	Ownership	56	2012-2021
			<b>Total Units</b>	<b>246</b>	<b>4.8%</b>
Hardwick	DDS Group Homes	Confidential	Rental	0	n/a
	Hardwick HOR Program	Various Locations	Ownership	21	2012-2021
	Hardwick HOR Program	Various Locations	Mix	8	2012-2017
	Hardwick HOR Program	Various Locations	Rental	3	2017
			<b>Total Units</b>	<b>32</b>	<b>2.7%</b>
Hubbardston	Hubbardston Home	Rental	Rental	36	2027
	DDS Group Homes	Confidential	Rental	16	n/a
			<b>Total Units</b>	<b>52</b>	<b>3.2%</b>
New Braintree	DDS Group Homes	Confidential		0	n/a
			<b>Total Units</b>	<b>0</b>	<b>0.0%</b>
Petersham	DDS Group Homes	Confidential		0	n/a
			<b>Total</b>	<b>0</b>	<b>0.0%</b>

Detailed Chapter 40B Subsidized Housing in Phillipston's Region (2012)					
Community	Development Name	Address	Type	SHI Units	Affordability Expires
			Units		
Royalston	Self-Help		Ownership	3	perpetuity
	DDS Group Homes	Confidential	Rental	0	n/a
			<b>Total Units</b>	<b>3</b>	<b>0.6%</b>
Templeton	Phoenix Court	99 Bridge St.	Rental	52	perpetuity
	Tucker Building	773 Baldwinville Rd.	Rental	8	perpetuity
	Heatherwood Manor	7 Baldwin Dr.	Rental	28	2041
	Pineview Elderly Housing	11 Bridge St.	Rental	30	2038
	DDS Group Homes	Confidential	Rental	17	n/a
	Day Mill Townhouses	Baldwinville Road	Ownership	38	perpetuity
	Templeton HOR Program	Various Locations	Ownership	24	2017-2021
	The Village at Pond View	32 Sandy Pine Road	Ownership	0	perpetuity
	Depot Pond Village	51 Hospital Road	Rental	0	perpetuity
			<b>Total Units</b>	<b>197</b>	<b>6.5%</b>
Orange	Colonial Acres	200 E. River St.	Rental	56	perpetuity
	Congress St. Property	36 Congress St.	Rental	3	perpetuity
	MacIntosh Court	100-108 East Main St.	Rental	8	perpetuity
	Oaklawn Acres	120 Oak Lawn Avenue	Rental	6	perpetuity
	West River St. Property	66-68 West River St.	Rental	3	perpetuity
	Whitney St. Property	Whitney St.	Rental	3	perpetuity
	Brookside Mobile Home Park		Rental	29	2013
	Orange Scattered Site	Grove/N. Main/Prospect/Summit	Rental	13	2028
	Pine Crest I	419 E. River Rd/Hastings Farm	Rental	114	2102
	King James Court	383 East River St.	Rental	120	2013
	Redbrook Village	Redbrook Lane	Rental	0	EUR
	DDS Group Homes	Confidential	Rental	3	n/a

Detailed Chapter 40B Subsidized Housing in Phillipston's Region (2012)					
Community	Development Name	Address	Type	SHI Units	Affordability Expires
	FCRHA HOR Program	Various Locations	Ownership	9	2012-2013
	Orange Recovery House	Congress St.	Rental	8	2035
			<b>Total Units</b>	<b>375</b>	<b>10.8%</b>
Winchendon	Ipswich Village	108 Ipswich Dr.	Rental	80	perpetuity
	Pearl Drive	Pearl Dr.	Rental	34	perpetuity
	Scattered Sites	Scattered Sites	Rental	17	perpetuity
	n/a	Various Locations	Rental	119	perpetuity
	Goodrich Street Apartments	Goodrich Drive	Rental	36	2046
	Linden Street Residence	105 Linden St.	Rental	6	2054
	DDS Group Homes	Confidential	Rental	30	n/a
	Winchendon HOR Program	Various Locations	Ownership	20	2016-2019
	Winchendon Homeownership Project	Various Locations	Ownership	3	2035
			<b>Total Units</b>	<b>345</b>	<b>8.4%</b>
Source: DHCD, 2012					



## Housing Resources for Residents

Agency	Program Name	Program Description
<b>Rental Assistance</b>		
<b>Department of Housing and Urban Development (HUD)</b>	Section 8	"Tenant Based" or "Project Based" rental voucher program serving low-income households with at least one person.
	Section 202	Section 202 housing units are open to any very low income household with at least one person aged 62 or older.
<b>Executive Office of Housing and Economic Development (HED)</b>	Rental Voucher Program (Chapter 707 Program)	"Tenant Based" or "Project Based" rental voucher program serving households earning incomes within 200% of the prevailing federal poverty level.
	Alternative Housing Voucher Program	Provides rental vouchers to disabled applicants who are under 60 years of age and who have been determined eligible for Chapter 667 (elderly and disabled) housing.
<b>Montachusett Opportunity Council (MOC)</b>	Emergency Rental Assistance	Rental assistance for households who have been served a 14 day eviction notice or a court ordered eviction due to rental arrearage.
<b>Affordable Homeownership Programs/Lenders</b>		
<b>MassHousing</b>	RightRate	RightRate loans offer discounted interest rates with low down payment options to first time buyers with incomes at or below 80% of area median income.
	Mortgage with no MI	Mortgage with no MI loans offer fixed affordable interest rates for thirty year loans with low down payment options and no mortgage insurance for first time home buyers. Income limits and credit guidelines apply.
	Home For the Brave	Home for the Brave offers financing for active duty members of the military, veterans, and spouses of veterans killed on active duty. No down payment is required and the loans are covered by MI plus for six months in case of job loss or deployment. Income and loan limits apply.

	Purchase and Rehab	Purchase and Rehab loans help first time borrowers cover both the cost of purchasing a home in need of repairs, as well as the expense of rehabilitating that property. Program requires a 3% downpayment and a home with at least \$7,500 in needed repairs. Income limits and credit guidelines apply.
<b>Homeownership Options for Massachusetts Elders (HOME)</b>	Reverse Mortgage Loans and Senior Lines of Credits	HOME offers credit counseling, financial literacy, foreclosure prevention and end of life planning services. Lending is only done when there are no other options to assist low income seniors in aging in place.
<b>Massachusetts Housing Partnership (MHP)</b>	SoftSecond Loan Program	Soft Second will continue to be available through the end of 2013 but MHP will be transitioning the program from a two-mortgage structure to one and will relaunch the program as the ONE Mortgage Program. MHP and its partner banks expect to start making ONE Mortgages by the summer of 2013. Like Soft Second, ONE will offer first-time homebuyers a discounted fixed interest rate, a low down payment and will not require the homebuyer to purchase costly private mortgage insurance.
<b>Habitat for Humanity</b>	Habitat Homeownership Opportunities	Applicants in need of adequate shelter, with an ability to pay for a Habitat home (making no more than 25-60% of the median income in the Greater Worcester MSA), and a willingness to partner with Habitat (attend meetings and perform sweat equity hours for the construction of their house) are eligible to apply for Habitat homes.
<b>Energy Efficiency/Home Repair Assistance</b>		
<b>MassSave</b>	Rebate Programs	Rebates for purchasing specific appliances, light fixtures, home electronics, heating and cooling systems, and equipment as well as recycling specific electronics and appliances.
	HEAT Loan Program	The HEAT Loan Program provides customers the opportunity to apply for a 0% loan from participating lenders to assist with the installation of qualified

		energy efficient improvements in their homes. Loans may be issued up to \$25,000 with a 7 year term.
	Home Energy Services Program	Formerly the Major Renovations Program. Program includes financial incentives for insulation improvements, rebates on oil and propane heating and water heating equipment, and rebates for Energy Star qualified thermostats for oil or propane heating systems.
	Home Energy Audits	Program offers free energy audits and assessments.
<b>Montachusett Opportunity Council</b>	Weatherization Assistance Program	Weatherization services for up to \$10,000 for income eligible households. Weatherization services include making needed energy-saving improvements such as insulating the attic and walls, sealing cracks, wrapping water heaters and pipes, installing storm windows, or making other energy-related improvements.
	Heating Repair and Replacement Program	Heating System Repair and Replacement Program (HEARTWAP) provides heating system repairs and replacements for income eligible homeowners.
	Appliance Monitoring and Replacement Service	This program allows for the replacement of inefficient appliances, lightbulbs, and showerheads after an energy audit is performed. Individuals who receive fuel assistance or are designated R2-R4 on their electric bill and have lived in their residence for at least 9 months are eligible.
	Elder Home Repair Services	This program offers home repair services for unsafe conditions in the homes of seniors. Repairs include: bath tub hand rails, stair railings, safety treads on stairs, screen and window repairs, porch and

		stair replacement, hot water tank replacement, minor roof repairs, and foundation repairs.
<b>MassHousing</b>	Get the Lead out Loan Program	Loans offered at 0%-2% interest for lead paint removal for income eligible households, nonprofits, and investor-owners.
	Home Improvement Loan Program	General loans up to \$50,000 to make non-luxury improvements to homes at a 5% interest rate.
	Septic Repair Program	Maximum loan amounts for up to \$25,000 for septic repairs. Loan terms vary from 3 to 20 years, and interest rates range between 0% and 5%, depending on household income.
<b>Montachusett Regional Planning Commission (MRPC)</b>	Community Development Block Grants	MRPC administers CBDG funds for lead and asbestos removal as well as home repairs to correct safety issues for income eligible households.
<b>Central Massachusetts Housing Alliance</b>	Elder Home Repair Services	This program offers inspection and construction services to correct unsafe housing conditions for homeowners 60 years of age and older.
<b>Department of Agriculture – Rural Development</b>	Section 504	Homeowners may apply for low-interest loans with a 20 year term for home repairs. The maximum loan is \$20,000. Grants up to \$7,500 are available to homeowners 62 years or older.
<b>Utility/Fuel Assistance</b>		
<b>New England Farm Workers' Council</b>	Low Income Home Energy Assistance Program (LIHEAP)	NEFWC is the local administrator of LIHEAP, which is a federally funded fuel assistance program available to low income households, whether they are renters or homeowners.

<b>Citizens Energy</b>	Oil Heat Program	Citizens Energy (Joe-4-Oil) provides one time deliveries of 100 gallons of home heating oil to income eligible households.
<b>The Salvation Army</b>	Massachusetts Good Neighbor Energy Fund	Grants of up to \$350 are available to Massachusetts residents who meet income guidelines but are not eligible for LIHEAP and are having temporary financial difficulty.
<b>Montachusett Opportunity Council</b>	Emergency Utility Assistance	For families who have received a shut off notice and have exhausted all federally and locally funded fuel assistance benefits, MOC has limited funding available for utility assistance.
<b>Housing Education Resources</b>		
<b>Citizen's Housing and Planning Association (CHAPA)</b>	First Time Home Buyer Course	Provides information about finance and the home buying process in four class workshops in both English and Spanish for first-time homebuyers.
<b>MassHousing</b>	Homebuyer Counseling	Courses offered through 57 agencies. Local agencies include RCAP Solutions, Inc., Greater Gardner CDC, and Twin Cities CDC.
<b>Central Massachusetts Housing Alliance (CMHA)</b>	Housing Counseling	CMHA Offers walk-in appointments for housing counseling, information regarding landlord/tenant rights and responsibilities. Homelessness prevention and residential stabilization services include ongoing case management, emergency payments for rental and utility arrearages, and referrals to outside agencies and resources.
<b>Montachusett Opportunity Council (MOC)</b>	Borrower Recovery Initiative	This program assists homeowners facing foreclosure in the region. Program activities include: financial planning and counseling, credit repair, budgeting, and repayment plans. Programs focusing on homelessness prevention are also available.

## Affordable Housing Programs

Program Contact Link to Guidelines	Apply To When	Eligible Use of Funds	Eligible Developers	Amount	Deed Restriction	Other Requirements
<b>Affordable Housing Trust Fund (AHTF)</b>  <b>Contacts:</b> Lynn Shields (617) 854-1381  Kelly Johnson (617) 854-1021  <a href="http://www.mass.gov/hed/docs/dhcd/hd/ah/ahtfguide.pdf">http://www.mass.gov/hed/docs/dhcd/hd/ah/ahtfguide.pdf</a>	<p>Projects seeking just AHTF may apply any time.</p> <p>Projects seeking funds also from an Affordable Housing Agency (AHA) see Other Requirements for details.</p>	<p>Acquisition, rehabilitation or new construction of affordable housing.</p>	<p>For Profit</p> <p>Non-profits*</p> <p>Local Housing Authorities (LHA)</p> <p>Private Employers</p> <p>Governmental Subdivisions</p> <p>*Preference is for non-profits</p>	<p>\$50,000*</p> <p>*limit may be exceeded for acquisition and rehabilitation of existing units.</p>	<p>30 years*</p> <p>*Preference is for projects that propose the longest term of affordability.</p>	<p>Applications seeking funds from an Affordable Housing Agency (AHA) should submit application to AHA per respective deadlines. AHA to underwrite and confirm feasibility, readiness to proceed and financing gap needing AHTF. AHA must refer application to AHTF.</p> <p>Borrower must be a single purpose entity (except projects sponsored by LHA).</p>

Program Contact Link to Guidelines	Apply To When	Eligible Use of Funds	Eligible Developers	Amount	Deed Restriction	Other Requirements
<b>Brownfields Redevelopment Fund</b>  <b>Contact:</b> David Bancroft (617) 330-2038  <a href="http://www.epa.gov/ne/brownfields/grant-guidelines.html">http://www.epa.gov/ne/brownfields/grant-guidelines.html</a>	Community Development Regional Office  Any time	For environmental assessment and clean-up of contaminated properties with economic development benefits.*	For profit Non- profits  Municipalities  Individuals borrowers- help to determine whether properties are contaminated and to develop remediation plans	See Availability Maximum Loan/Project for details.	N/A	Preference is for applicant to arrange a meeting with MassDevelopment once due diligence is completed including hiring a Licensed Site Professional (LSP) to assess the site.  Different standards apply for residential activity use with special limitations.
<b>Commercial Area Transit Housing Node Program (CATNHP)</b>  <b>Contact:</b> Jo Ann McGuirk 617-573-1301  <a href="http://www.mass.gov/hed/housing/affordable-rent/commercial-area-transit-node-housing-program.html">http://www.mass.gov/hed/housing/affordable-rent/commercial-area-transit-node-housing-program.html</a>	CATNHP first then DHCD Funding Round  NOTE: Funding availability is currently pending volume cap from administration and finance.	Development with a maximum project size of 24 units that is located within .25 mile of transit station or a planned transit station in a commercial area (does not need to be zoned commercial)	For Profit  Non-profits  Municipalities in partnership with any of the above.	\$50,000/unit	30 years	No more than one application will be accepted from one community in a funding round.  Evidence of local support, zoning, affordability, etc.



Program Contact Link to Guidelines	Apply To When	Eligible Use of Funds	Eligible Developers	Amount	Deed Restriction	Other Requirements
<b>HOME</b>  <b>Contact:</b> Rebecca Frawley (617) 573-1318  <a href="http://www.mass.gov/hed/housing/affordable-rent/home-investment-partnerships-program-home.html">http://www.mass.gov/hed/housing/affordable-rent/home-investment-partnerships-program-home.html</a>	DHCD  Funding Round	Acquisition, rehabilitation or new construction	For Profit  Non-profits  Municipalities in cooperation with any of the above.	\$50,000 in entitlement or consortium community (must have full match commitment of local funds).  \$65,000 in non-entitlement or non-consortium communities	30 years	HOME encourages projects with less than 50 units. In addition, projects containing 12 or more HOME units must conform to the Davis Bacon Act.  Applications for projects in municipalities receiving HOME funds from HUD must include matching funds as a funding source.  Each application must
<b>Housing Stabilization Funds (HSF)</b>  <b>Contact:</b> Dan Tobyne (617) 573-1308  <a href="http://www.mass.gov/hed/housing/affordable-rent/housing-stabilization-fund-hsf.html">http://www.mass.gov/hed/housing/affordable-rent/housing-stabilization-fund-hsf.html</a>	DHCD*  Funding Round  *MHP is financial intermediary	Acquisition, rehabilitation or new construction	For Profit  Non-profits  Municipalities in partnership with either of the above.  Local Housing Authorities	\$50,000/unit in HOME entitlement or consortium community (must have a matching commitment of local funds).  \$65,000/unit in non-entitlement or non-consortium communities	50 years	Applications for projects located in municipalities that receive HOME funds directly from HUD must include matching funds as a funding source for the project.  Each application must be signed by the chief elected official of the community.

## Survey Results

### PHILLIPSTON HOUSING PLAN

#### Community Housing Survey - Fall 2012

#### SUMMARY STATISTICS

TOTAL RESPONSES: 33

<b>TOTAL</b>	<b>% of Responses</b>
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#### Part I. Please tell us about you and your household.

##### 1) How many people are in your household?

1	4	12.1%
2	21	63.6%
3-4	8	24.2%
5+	0	0.0%

##### 2) In what year were you born?

MEDIAN	1952
--------	------

##### 3) What is your sex?

Male	10	35.7%
Female	18	64.3%

##### 4) Which of the following best describes your household type?

One person living alone	4	12.1%
Couple; no children at home	19	57.6%
Couple with children < 18 years old	4	12.1%
Single parent with children < 18 years old	0	0.0%
Couple or single parent with grown children living at home	3	9.1%
Granparent(s) raising grandchildren	0	0.0%
Unrelated individuals living together	1	3.0%
Two or more families living together	0	0.0%
Other (count)	2	6.1%

*Other (description):* Grandmother, granddaughter + husband + toddler; couple, adult parent

##### 5) How long have you lived in Phillipston?

Less than 1 year	2	6.3%
1-3 years	0	0.0%
4-5 years	2	6.3%
6-10 years	6	18.8%
More than 10 years	22	68.8%

**6) How long have you lived in your present home?**

Less than 1 year	2	6.3%
1-3 years	0	0.0%
4-5 years	2	6.3%
6-10 years	6	18.8%
More than 10 years	22	68.8%

**7) Do you own or rent your home**

Own	32	97.0%
Rent	1	3.0%

**8) Does anyone living with you have a disability that limits one or more daily activities of living, e.g., mobility impairment or visual impairment**

Yes	3	10.7%
No	25	89.3%

**II. Please tell us about your home.****9) Why type of home do you live in?**

Single-family home	32	97.0%
Two-family home	1	3.0%
Multi-family home	0	0.0%
Mobile home	0	0.0%
Other (describe)	0	0.0%

**10) When was your home built?**

2000 or later	4	12.9%
1990-1999	5	16.1%
1970-1989	12	38.7%
1950-1969	1	3.2%
Before 1950	8	25.8%
Don't know	1	3.2%

**11) How would you describe the physical condition of your home or apartment (check one)?**

Excellent	10	30.3%
Good	19	57.6%
Fair	2	6.1%
Poor	2	6.1%

**12) How many bedrooms are in your home or apartment?**

None (studio or efficiency) or one bedroom	1	3.2%
Two bedrooms	8	25.8%
Three bedrooms	18	58.1%
Four or more bedrooms	4	12.9%

**13) If you own your home, do you currently have a mortgage on your property?**

Yes	22	68.8%
No	10	31.3%
Other (explain)	0	0.0%

**14) If you have a mortgage, what is your monthly mortgage payment (principal & interest only)?**

MEDIAN \$937

**15) If you rent your home, what is your monthly rent?**

MEDIAN \$775

**16) Does your rent include any of the following (check all that apply)?**

Heat	1
Hot water	1
Electricity	1
Don't know	0
Other (explain)	0

**17) How much of your gross income per month do you spend on housing costs?**

Less than 30.0%	14	46.7%
30.1%-35.0%	6	20.0%
35.0%-45.0% (MISSING FROM FORM)	1	3.3%
45.1%-50.0%	4	13.3%
Over 50.0%	5	16.7%

**18) How would you describe your ability to meet you monthly housing costs?**

It is very easy to meet my monthly housing costs	6	18.2%
It is somewhat easy to meet my monthly housing costs	6	18.2%
I am able to meet my monthly housing costs	12	36.4%
It is somewhat difficult to meet my monthly housing costs	6	18.2%
It is very difficult to meet my monthly housing costs	3	9.1%

**For Renters Only**

**19) Do any of the following concerns apply to you (check that all apply)?**

I have to move during the summer	0
My home is too small for my needs	0
My home is difficult to heat	0
My home lacks privacy	0
Structure and/or appliances are in poor condition	0
Structure is unsafe	0
Parking is inadequate	0
Other (specify)	0

**20) If you want to buy a home, why haven't you bought one (check all that apply)?**

Haven't found a home I like	0	0.0%
Cannot afford down payment or closing costs	1	100.0%
Having difficulty qualifying for a mortgage	0	0.0%
Housing is too expensive	0	0.0%
Having trouble finding a home that accommodates the disability of a household member	0	0.0%
Homes in my price range are too small	0	0.0%
Homes in my price range need a lot of repairs	0	0.0%
Don't know how to get started	0	0.0%
Other (explain)	0	0.0%

**For Homeowners Only****21) Are you considering moving from your current home?**

Yes	7	22.6%
No	24	77.4%

**Comments:**

- Only if we can stay in Phillipston. We have lived here all our lives and do not want to live elsewhere!!!!
- We would like to see senior housing for the elderly in Phillipston, who have lived here many years, paid taxes, supported their town, have roots here with family and friends. So they won't have to move out of town, as many have had to in the past. They need a senior center of their own! Which they deserve to have.
- Will need something to go up and down stairs eventually, like a Stanna Chair Lift.

**22) If "yes" why (check all that apply)?**

Housing costs are too expensive	2
Change in employment	0
Cannot afford to maintain home	2
Prefer to rent	0
House is too small or too big; doesn't meet my needs	1
Want a more expensive home or a home with more amenities in Phillipston	0

Want a more expensive home or a home with more amenities in another town

0

Would like to move to a retirement community or to retire elsewhere

5

Other (count)

5

Comments:

- Income does not increase with the rising housing costs & taxes.
- Would like retirement community in Phillipston

### For All Respondents

#### 23) Overall, how satisfied are you with your current housing situation?

Very satisfied	13	39.4%
Satisfied	12	36.4%
Neither satisfied or dissatisfied	4	12.1%
Dissatisfied	2	6.1%
Very dissatisfied	2	6.1%

## Phillipston Housing Survey (June, 2013)

Total Responses: 13

1. Does your housing meet your current needs?

Yes: 13 (100%)

No: 0 (0%)

2. Do you know anyone who has left or been unable to return to Phillipston because they were unable to find suitable housing?

Yes: 10 (77%)

No: 3 (23%)

Comments:

Divorce, young adults, older adults who have difficulty with maintenance, homes too expensive

3. In order to meet future housing needs in Phillipston, how do you feel about the following:

	Strongly Agree	Agree	Disagree	Strongly Disagree
	1	2	3	4
More housing options need to be available in Phillipston to serve an aging population who wish to remain in town	(Average: ) 2.46			
More housing options need to be available in Phillipston to people who were raised here and wish to remain in town	2.67			
More housing options need to be available in Phillipston to young families looking for starter homes	2.73			
More rental housing is needed	3.17			
Phillipston needs to be protected from unsuitable 40b development	1.42			
Managing growth to protect open	1.54			



space, agricultural lands, and forests is critical to the future of the town.	
Managing growth to prevent detrimental impacts to the fiscal health of the town is a priority.	1.46

**Existing zoning regulations limit the types of development currently allowed in Phillipston.**

4. Updating the zoning, through the Town Meeting process, could allow for a wider diversity of housing. I would be supportive of updating the zoning to allow for the following housing options to increase the diversity of the housing stock in Phillipston:

	Strongly Agree	Agree	Disagree	Strongly Disagree
Senior housing developments/retirement communities	(Average: ) 2.67			
Cottage developments (small homes ~ 700-1,600 s.f./units)	2.92			
Accessory apartments in existing structures	2.67			
Conversions of large single family homes to apartments	2.85			
New construction of small multifamily buildings (2-4 units) designed to look like single family home	2.75			

**Approximately 1/3 of Phillipston residents are income eligible for affordable housing.**

5. Income limits for affordable housing are \$51,500 for a family of two and \$45,100 for a one person household in Phillipston. Would you be supportive of the creation of affordable housing in Phillipston to serve seniors who meet the above income guidelines?

Yes: 6 (50%)

No: 6 (50%)

6. Income limits for affordable housing are \$68,500 for a family of four and \$58,500 for a family of three. Would you be supportive of the creation of affordable housing in Phillipston to serve young families who meet the above income guidelines?

Yes: 4 (33%)

No: 8 (67%)

7. What potential sites (public or privately owned), if any, do you think would be an appropriate location for affordable senior housing?

Stoddard site, properties on Baldwinville Road and Petersham Road, Templeton Developmental Center land, Clifford property (Petersham Road), Grund property (Baldwinville Road), Town land at Templeton and Barry Road, Costa property on Barre Road, Town property on Old Colony Road.

8. What potential sites (public or privately owned), if any, do you think would be an appropriate location for non-age restricted affordable housing?

Anywhere suitable, Temple Colony, Town owned land on Colony Road, White property on Royalston Road, same sites as for senior housing.

**Funding sources for affordable housing include many different types of grants, tax credits, CPA funds, and sweat equity programs.**

9. I would support the development of affordable housing through (check all that apply):

	Strongly Agree	Agree	Disagree	Strongly Disagree
The adoption of a bylaw to allow accessory dwelling units (in-law apartments, garage apartments, etc.)	(Average: ) 2.17			
The adoption of a bylaw to allow for conversions or larger existing homes and structures to apartments	2.58			
The adoption of a bylaw to allow more compact development on a portion of a lot if a large portion of	2.42			

the remaining land on the lot is permanently preserved	
Convert existing homes to affordable units	2.58
The purchase and rehab of distressed and other low-cost housing	2.50
The construction of new housing	3.00

10. Would you be supportive of working as a region with neighboring towns/agencies for the development of affordable housing?

Yes: 5 (42%)

No: 7 (58%)

If so, which towns/agencies would you be interested in working with?

- Royalston, Athol, Templeton, Petersham, Hubbardston
- MRPC