

Wachusett Corridor Smart Growth Plan Housing Element

Introduction: Housing has evolved into a major issue in Massachusetts from about the mid-1990s with housing demand and high prices driven by low mortgage rates and low availability to the present with the national, state and regional housing crisis including; dramatic drops in home values, increased taxes and utility costs and evaporated bank lending, not to mention, record unemployment levels, bankruptcies and the rise in home foreclosures.

An analysis of the housing stock should consider three important aspects: the housing structures, the population inhabiting the housing and the environment in which the housing is located. The following examines the Wachusett Corridor's housing stock in terms of age, condition, cost, and the demographic trends as well as the specific needs of different population groups.

This section also discusses housing affordability in the Wachusett Corridor as well as housing resources and programs, in addition to identifying planning and regulatory considerations to help meet local needs. The data and analysis in the Chapter are based on information obtained from the Montachusett Regional Planning Commission, the state, and the U.S. Census Bureau.

Population Trends: The 2009 American Community Survey counted 14,234 residents in the Wachusett Corridor 2.5 Mile Radius, an increase of 1,018 persons from the 2000 Census count of 13,216 residents or a 7.7% increase. The Wachusett Corridor's growth rate over the last decade was higher than that of the Montachusett Region (3.6%) and the Commonwealth of Massachusetts (3.0%). Regional growth could be due, at least in part, to persons migrating from the eastern part of the state, where housing costs are significantly higher, in search of more affordable housing in an area with a decent quality of life. With a total landmass that consists of 12,566 square miles, the Wachusett Corridor Study Area has a low overall population density of only about 1.13 people per square mile. Although the corridor has some densely developed areas in Fitchburg such as the Cleghorn Neighborhood, and less developed/populated areas in Westminster, a significant portion consists of Leominster State Forest.

**Table --
Wachusett Corridor 2.5 Mile Radius Population Growth**

<u>Year</u>	<u># of People</u>	<u>Numerical Change</u>	<u>% Change</u>
2000	13216		
2010	14234	1,018	7.7%

The table below shows that the study area grew at a higher rate (7.7%) than the City of Fitchburg (3.1%), Town of Westminster (5.4%), and the City of Leominster (-1.3%). The fastest growing segments of the study area was the Fitchburg Study Area (7.9%) followed by the Westminster Study Area (6.5%), and the Leominster Study Area (5.6%).

Table --: Study Area and Study Area Community Population

	Wachusett Corridor				Entire Community		
Population	Full Study Area	Fitchburg	Leominster	Westminster	Fitchburg	Leominster	Westminster
2000	13,216	11,216	18	1,982	39,098	41,297	6,907
2010	14,234	12,104	19	2,111	40,318	40,759	7,277
% Growth 2000 to 2010	7.7%	7.9%	5.6%	6.5%	3.1%	-1.3%	5.4%

Source: U.S. Census

Table – below The Table below displays the age characteristics of the Wachusett Corridor population. The number of very young children (under 5 years) makes up about 6.8% of the population, while children between 5 and 19 years of age make up about 19.2%. The data reveals that the largest population is among those aged 35-54 (4161 persons or a 29.2%). Although there are fewer people in the 20-34 year age group from a national perspective, that age group makes up about 19.1% of the Wachusett Corridor Population. It should be noted that older citizens (55 and over) make up a significant portion (25.7%) of the population. Residents between the ages of 55-64 make up about 12.5% of the population while those 65-74 make up about 9.2% and those 80 plus years old are at about 4%.

Table --: Study Area Population Characteristics by Age

	Wachusett Corridor						
Year	Under 5	5-19	20-34	35-54	55-64	65-79	80+
2010	971 (6.8%)	2733 (19.2%)	2713 (19.1%)	4161 (29.2%)	1784 (12.5%)	1308 (9.2%)	566 (4%)

Source: U.S. Census

Housing Unit Growth: The housing stock within the Wachusett Corridor grew significantly over the last decade. Housing unit growth (16.55%) outpaced the growth in population (7.7%). Most growth probably took place from the years 2000 up until 2007 when the national recession began.

<u>Year</u>	<u># of Units</u>	<u>Numerical Change</u>	<u>% Change</u>
2000	5298		
2010	6175	877	16.55%

Source: U.S. Census

The housing stock within the study area (see Table – below) and all of its segments (Fitchburg in particular) grew more than all three communities in their entirety and were higher than the Montachusett Region average of 9%. However, it can be noted that during this time span housing unit growth also outpaced population growth in all three communities in their entirety.

Housing outpacing population trend seems to have reversed: According to the 2000 U.S. Census, 2010 U.S. Census, 2008-2012 American Community Survey, the average household size decreased in Fitchburg, Leominster, and Westminster from 2000 to 2010 but INCREASED from 2010 to 2012.

Table--: Study Area and Study Area Community Housing Unit Growth

	Wachusett Corridor				Entire Community		
Year	Full Study Area	Fitchburg	Leominster	Westminster	Fitchburg	Leominster	Westminster
2000	5298	4473	10	815	16001	16974	2694
2010	6175	5246	11	918	17117	17873	2960
% Growth 2000 to 2010	16.55%	17.28%	10%	12.64%	6.97%	5.30%	9.87%

Source: U.S. Census

Table --: Study Area and Study Area Community Average Household Size

	Wachusett Corridor				Entire Community		
	Full Study Area	Fitchburg	Leominster	Westminster	Fitchburg	Leominster	Westminster
Average Household Size	2.54	2.52	1.9	2.67	2.49	2.41	2.68

Source: U.S. Census

Housing outpacing population trend seems to have reversed: According to the 2000 U.S. Census, 2010 U.S. Census, 2008-2012 American Community Survey – see Table below- , the average household size decreased in Fitchburg, Leominster, and Westminster from 2000 to 2010 but INCREASED from 2010 to 2012.

Table – Average Household Size

Average Household Size Entire Community			
year	Fitchburg	Leominster	Westminster
2000	2.5	2.48	2.73
2010	2.49	2.41	2.68
2012	2.55	2.45	2.72

Housing Unit Inventory:

As can be seen in Table --, detached Single family homes make up 55.9% of the housing stock in the Wachusett Corridor. The Fitchburg segment of the Corridor has by far the greatest percentage of multi-family units with about 41.4% of the housing stock being more than one unit.

The Westminster and Leominster Segments of the study area are mostly detached single-family (84.9% and 95% respectively). The Town of Westminster in its entirety is 86.9% detached single-family, while Leominster and Fitchburg have less (50.9% and 41.6% respectively).

Table --: Study Area and Study Area Community Type of Housing Units

Type	Wachusett Corridor					Entire Community		
	Study Area		Fitchburg	Leominster	Westminster	Fitchburg	Leominster	Westminster
	#	%	%	%	%	%	%	%
One Unit (detached)	3481	55.9%	49.6%	95%	84.9%	41.6%	50.9%	86.9%
One Unit (attached)	470	7.5%	8.6%	0%	2.8%	6.4%	5.4%	2%
Two Units	956	15.4%	17%	4.0%	8.1%	17%	10.2%	4.5%
Three to Four Units	706	11.3%	13.3%	1.5%	1.9%	14.7%	10.7%	2.8%

Five or More Units	597	9.6%	11.1%	0%	2.5%	19.6%	21.5%	3.8%
Mobile Home	15	0.2%	0.3%	0%	0%	0.7%	1.4%	0%

Source: 2005-2009 American Community Survey

Age of Housing Stock:

About 36% (2,239 units) of the housing stock in the Wachusett Corridor was built 1939 or earlier. Most of the older units are in the Fitchburg segment of the Wachusett Corridor (39.2%) in comparison to the Westminster and Leominster segment (22.2% and 10.4% respectively). An older housing stock is more likely to contain lead based paint and be less structurally sound - many of those residential structures probably would not meet the State's current building code.

Table --: Study Area Age of Housing stock

Age of Housing Stock	Study Area		Fitchburg	Leominster	Westminster
	#	%	%	%	%
2000-2009	682	11%	11.5%	3.5%	9.2%
1990-1999	317	5.1%	3.2%	22.9%	12.5%
1980-1989	500	8%	7.1%	30.8%	8.2%
1970-1979	565	9.1%	7.7%	4%	18.6%
1960-1969	688	11.1%	11.6%	12.9%	7.2%
1950-1959	797	12.8%	13.5%	10.9%	8.8%
1940-1949	439	7.1%	6.1%	5%	13%
1939 or Earlier	2239	36%	39.2%	10.4%	22.2%

Source: 2005-2009 American Community Survey; ESRI-BAO

Housing Occupancy:

About 69.43% of Wachusett Corridor is owner occupied, comparable to the Montachusett Region (68.3%) and the Fitchburg segment of the study area (66.26%) but significantly lower than the Westminster and Leominster segments (86.23% and 100% respectively).

The Cities of Fitchburg and Leominster in their entirety (54.01% and 58.71% owner occupied) correspond somewhat closely to the Wachusett Corridor but the Town of Westminster (86.23%) differs.

Table ---: Study Area and Study Area Community Housing Occupancy

	Wachusett Corridor				Entire Community		
Type	Full Study Area	Fitchburg	Leominster	Westminster	Fitchburg	Leominster	Westminster
Rental	3879	3172	10	697	8191	9871	2330
Ownership	1708	1615	0	93	6974	6942	372

Source: U.S. Census

Housing Vacancy Rates:

According to the 2010 Census, the Wachusett Corridor has about a 9.5% vacancy rate, lower than the Westminster segment of the Corridor (13.9%) but a higher vacancy rate than the Town of Westminster in its entirety (8.3%), indicating that perhaps foreclosures have been more of a problem in this area.

Wachusett Corridor has a higher vacancy rate than the Fitchburg segment (8.7%) but lower than Fitchburg in its entirety (11.4%) indicating that foreclosures have been a little less of a problem in the Fitchburg segment than the community in its entirety.

Table ---: Study Area and Study Area Community Housing Vacancy

	Wachusett Corridor				Entire Community		
Type	Full Study Area	Fitchburg	Leominster	Westminster	Fitchburg	Leominster	Westminster
Occupied	5587	4787	10	790	15165	16813	2702
Vacant	588	459	1	128	1952	1109	244
Total	6175	5246	11	918	17117	17922	2946
% Vacancy	9.5%	8.7%	9.1%	13.9%	11.4%	6.2%	8.3%

Source: 2010 U.S. Census

Types of Households:

About 67.7% of Wachusett Corridor consists of family households – the Westminster segment of the study area had a high percentage (75.4%) as did the community in its entirety, also 75.4%.

The Fitchburg segment had the lowest percentage of family households (66.4%) but was higher than the City of Fitchburg in its entirety (61.7%).

Table --: Study Area and Study Area Community Households by Type

Type	Wachusett Corridor				Entire Community		
	Full Study Area	Fitchburg	Leominster	Westminster	Fitchburg	Leominster	Westminster
1 person	1401 (25%)	1261 (26.3%)	1 (11%)	139 (17.6%)	4523 (29.8%)	5033 (30%)	511 (18.8%)
2 or more people: Family	3781 (67.7%)	3177 (66.4%)	8 (89%)	596 (75.4%)	9362 (61.7%)	10559 (63%)	2047 (75.4%)
2 or more people: Non-Family	405 (7.3%)	349 (7.3%)	(0%)	55 (7%)	1280 (8.5%)	1175 (7%)	158 (5.8%)

Source: U.S. Census

Affordable Housing:

In 1969, the Legislature enacted M.G.L. Chapter 40B with the goal of increasing the amount of affordable housing in communities throughout the Commonwealth. It contains two major components that are meant to assist developers who wish to build housing that meets the affordable housing criteria as outlined within the law. The first component is the Comprehensive Permit process, where several local permits are consolidated into a single application to the Zoning Board of Appeals (ZBA). The ZBA is authorized to grant waivers from zoning and other local regulations to make a project economically viable. The second component gives developers the right to appeal ZBA decisions to the Massachusetts Housing Appeals Committee (HAC) in communities where the percentage of subsidized housing units falls below 10% of the community's year-round housing units. A project must contain at least 25% affordable housing to be eligible for a Comprehensive Permit. Comprehensive permits have caused great concern in many Massachusetts communities because they strip cities and towns of their local land use control and sometimes result in developments that are poorly sited in remote or environmentally sensitive areas. On the other hand, they have also resulted in the creation of thousands of units of much-needed affordable housing statewide. In general, housing with a government subsidy contributes to the inventory. At the present time, only 3% of Westminster's housing stock meets the Chapter 40B definition while Fitchburg and Leominster are at 9.7% and 8.0% respectively. While the average home sale price and average contract rent in the Wachusett Corridor and a majority of the Montachusett Region does provide opportunities for some affordable housing when numbers are compared statewide, there is a need for more.

GOAL

Increase Housing Opportunities for a Broad Range of Income Levels and Household Types.

OBJECTIVES

- Promote Housing Affordability and Maintain/Enhance the Character of Residential Neighborhoods.
- Strive to Comply with Chapter 40B.
- Improve the Condition of the Existing Housing Stock.
- Promote Home Ownership.

PROPOSALS AND RECOMMENDATIONS

The following set of action plan recommendations should be investigated in order to further the identified goals and objectives.

1. Consider the Possibility of Mixed Use Development Overlay Ordinance in Appropriate area(s) in the Fitchburg area of the Wachusett Corridor.

The City could start by researching Chapter 40R and Compact Development and then decide how to proceed from there. The Smart Growth Zoning Overlay District Act, Chapter 149 of the Acts of 2004, codified as M.G.L. chapter 40R (the Act), encourages communities to create dense residential or mixed-use smart growth zoning districts, including a high percentage of affordable housing units, to be located near transit stations, in areas of concentrated development such as existing city and town centers, and in other highly suitable locations. Projects must be developable under the community's smart growth zoning adopted under Chapter 40R, either as-of-right or through a limited plan review process akin to site plan review.

DHCD is offering additional incentives to municipalities that adopt zoning districts called "Compact Neighborhoods." This new tool complements Chapter 40R, the Commonwealth's Smart Growth Overlay District statute. Compact Neighborhoods could be one consideration within the Wachusett Corridor. This is a new tool, like [Smart Growth Zoning \(40R\)](#) in its eligible locations and as-of-right zoning, but it has different residential density and affordability requirements. Participating communities are eligible for preference in discretionary funding and possible Chapter 40B relief. There are two specified density thresholds under Compact Neighborhoods which must allow for: a minimum of 4 units per acre for single family development, and; a minimum of 8 units an

acre for multi-family (any structure with more than one unit). Compact Neighborhoods is explained further in the following document: <http://www.mass.gov/hed/docs/dhcd/cd/ch40r/compact-neighborhoodspolicy.pdf>.

A mixed use ordinance in the Wachusett Corridor could also address the reuse of any abandoned, underutilized, or obsolete property for housing purposes including options for senior housing. If such an opportunity presents itself it would help to direct residential growth to already developed locations, alleviating pressure to develop land in areas without existing infrastructure. It could also be a way to preserve and/or restore unique architecture in the community, which can also be of historical significance. Such an ordinance could perhaps permit development of parcels that do not meet current zoning regulations for frontage and lot size to help concentrate development in areas where infrastructure, such as roads, sewer, and water already exist, rather than in undeveloped areas of the Wachusett Corridor, thereby encouraging retention of open space and preserving rural character. This could improve surrounding properties by eliminating vacant lots and abandoned buildings, which may be crime and public health hazards.

Design guidelines could accompany any mixed use ordinance for multi-family dwellings, such as town houses and duplexes, integrated into the context of existing neighborhoods. Multi-family dwellings are a way to increase housing affordability for a variety of groups including single persons, small families, the elderly, and owner-occupants who are able to collect rent to help pay the mortgage. With the proper design standards in place, multi-family dwellings can increase community acceptance of a diversity of housing types. Design standards can be used to guide the development of multi-family dwellings so that they reflect the character of the neighborhood and will be more easily accepted by neighboring residents.

To initiate the exploration/feasibility of a mixed use ordinance, on March 25, 2014 the City of Fitchburg applied for and obtained technical assistance from MRPC's District Local Technical Assistance (DLTA) Program. DLTA funding from the Commonwealth of Massachusetts enables MRPC staff to provide technical assistance to its 22 communities including land use and planning for new economic and housing growth at no cost to the community.

2. Consider Allowing Open Space Residential Development (or Cluster Development) by Right.

In the Wachusett Corridor, the vast majority of developable land is within the residential districts that make up most of the rural areas. Zoning in Fitchburg, Leominster and the Town of Westminster already allow for open space residential or cluster development by Special Permit from the Planning Board. However, these communities should consider researching the pros and cons of allowing this By Right in rural areas and find ways to promote its use by making it a more attractive alternative to developers. Moreover, Wachusett Corridor communities could also review existing regulations to see if Low Impact Development (LID) standards for all new residential developments fully incorporate LID elements. Low Impact Development (LID) represents a sustainable

storm water management strategy that uses appropriate site design techniques in order to protect environmental resources. More information is available at www.lowimpactdevelopment.org.

For the preservation of the rural areas of the Wachusett Corridor, a Natural Resource Protection Zoning (NRPZ) Bylaw/Ordinance could also be researched. A NRPZ Bylaw, initially adopted by the Town of Shutesbury in 2008 and subsequently approved by the Mass. Attorney General, is similar in concept to Open Space Subdivision zoning provisions. However for areas of the community with important identified natural resources, NRPZ provisions would make the adoption of the Open Space Subdivision provision occur on a by-right basis and any conventional definitive plan subdivisions would have to be approved via a Special Permit.

3. Consider the Community Preservation Act as a Smart Growth Tool that Could Promote Housing.

The Community Preservation Act (CPA) is a smart growth tool that helps communities preserve open space and historic sites, create affordable housing, and develop outdoor recreational facilities. While many communities throughout Massachusetts participate, the Wachusett Corridor communities have yet to do so. CPA also helps strengthen the state and local economies by expanding housing opportunities and construction jobs for the Commonwealth's workforce, and by supporting the tourism industry through preservation of the Commonwealth's historic and natural resources.

CPA allows communities to create a local Community Preservation Fund for open space protection, historic preservation, affordable housing and outdoor recreation. Community preservation monies are raised locally through the imposition of a surcharge of not more than 3% of the tax levy against real property, and municipalities must adopt CPA by ballot referendum. By adopting CPA, a portion of the funds raised could be utilized for the purpose of providing affordable housing. The Act requires that a community spend or set aside for later spending at least 10% of the revenues collected annually for the creation, preservation, or support of community housing. Community housing is defined as housing for households earning up to 100% of a community's area median income. Of course, to count toward the state's 40B affordable housing inventory, the housing would have to be affordable to those households earning less than 80% of the area median.

4. Westminster should continue to Implement its Housing Production Plan (HPP)/Housing Master Plan Element and Fitchburg and Leominster Should Consider Creating an HPP.

The town of Westminster has a draft Housing Master Plan Element and a Housing Production Plan that was approved by the Commonwealth in April 2011 and is valid until April 2017. The Implementation Strategy section of these documents lists a variety of options available for accomplishing the goals and objectives of the Affordable Housing Goals section. Such strategies include investigating techniques to utilize existing housing units for both affordable homeownership and rental units, partnering with regional non-profit housing organizations, fostering the development of needed senior housing units

and exploring various zoning initiatives, including an inclusionary housing zoning bylaw. It was also indicated that the town should develop and adopt an Accessory Dwelling Units Zoning Bylaw - Accessory apartments allow elderly people to live in close proximity to their family, as well as young people who cannot afford their own home.

With plenty of land available for development in residential districts within and outside of the Wachusett Corridor Fitchburg and Leominster should consider developing a Housing Production Plan (HPP). Development of an HPP would provide an opportunity to understand current housing conditions city wide and determine both the projected housing needs of both the current population and the growth/change in composition of the population (e.g. more families, more elders). Also, if a community has a MA Dept. of Housing and Community Development (DHCD) approved HPP and is granted a DHCD certification of compliance with the plan, a decision by the Zoning Board of Appeals (ZBA) to deny a Comprehensive Permit application will be deemed “Consistent with Local Needs” under MGL Chapter 40B. “Consistent with Local Needs” means the ZBA’s decision will be upheld by the Housing Appeals Committee (HAC).

One potential resource to assist Fitchburg/Leominster to draft an HPP is the Commonwealth’s Priority Development Fund (PDF) Planning Assistance grant (see recommendation # 7). Also, the Montachusett Regional Planning Commission’s (MRPC) District Local Technical Assistance (DLTA) program funded by the Commonwealth of Massachusetts could possibly fund such an effort. It should be noted that funding from the Commonwealth of Massachusetts is not guaranteed each year and project eligibility can change from year to year.

5. Education and Outreach Efforts and Partnerships

Education and training to members of the Zoning Board of Appeals (ZBA) and the Planning Boards related to the review and permitting of Comprehensive Permits (MGL Ch. 40B) should be encouraged. MRPC did host such training during the Fall 2013 training sessions offered by the Citizens Planners Training Collaborative (CPTC) and MRPC intends to offer similar training in the future. CPTC also usually offers a session related to MGL Ch. 40B at their annual March Conference in Worcester. The communities should offer financial support to allow ZBA and Planning Board members to attend such training opportunities.

Homebuyer Counseling and Education are valuable marketing and outreach tools that can help residents to bridge the information gap and prepare them for a successful home buying application. Communities and agencies within the Wachusett Corridor like the Cleghorn Neighborhood Center and Montachusett Opportunity Council could plan a first-time homeownership initiative by partnering with an agency that provides homebuyer counseling, or simply make it known to residents that such educational organizations exist. There are many nonprofit agencies that offer this service that could be promoted in the Wachusett Corridor. RCAP Solutions in Gardner, for example is a regional non-profit housing agency that provides a variety of housing related services, including counseling and resource referral services for first time home buyers, help for renters, and even help

for domestic violence situations. Secondly, the Massachusetts Homeownership Collaborative, coordinated by the Citizens Housing and Planning Association (CHAPA), provides technical assistance and training to homebuyer counseling agencies, which in turn offer homebuyer education workshops and individual counseling. The CHAPA website (www.chapa.org) maintains a list of counseling agencies and their current and planned activities. Many conventional lenders conduct similar programs.

Also, partnerships should continue to be formed with housing organizations like Habitat for Humanity, Greater Gardner Community Development Corporation (GGCDC), Twin Cities CDC, RCAP Solutions and, the Montachusett Enterprise Commission (MEC), Inc. in order to increase the amount of affordable housing in the corridor. A review of lists of parcels within the Wachusett Corridor in tax title, tax delinquency, other municipal-owned parcels and the Assessors vacant/abandoned homes list could be developed and offered to these organizations.

Fitchburg and Leominster receive federal HOME Consortium Funding that can be utilized in targeted areas to produce rental housing, provide rehabilitation loans and grant, offer tenant-based rental assistance and/or assist first-time homebuyers. Fitchburg has a considerable amount of older residential buildings within the Wachusett Corridor and could consider/investigate the possibility of including area(s) within the Wachusett Corridor as an additional target area.

Finally, in Spanish/Vietnamese/Hmong focus groups held in Fall 2012, crime and the perception of crime was indicated to be a problem in the more densely developed areas of the Wachusett Corridor. To prevent and reduce real and/or perceived criminal activity and anti-social behavior, lines of communication between tenants, property managers, and police could be enhanced. Perhaps social service agencies could be encouraged to facilitate the development of tenant run organizations that can organize mutual support systems, ensure access to appropriate social services, organize neighborhood watch groups, and assist in preventing and resolving conflicts.

6. Complying with Chapter 40B.

Wachusett Corridor communities should strive to Comply with Chapter 40B. Chapter 40B of Massachusetts General Laws outlines a municipality's responsibilities regarding the provision of low and moderate-income housing. Under the law, communities are obligated to provide 10% of its year-round housing stock restricted to low and moderate-income households, defined as those earning no more than 80% of the area median income. At the present time, only 3% of Westminister's housing stock meets the Chapter 40B definition while Fitchburg and Leominster are at 9.7% and 8.0% respectively. While the average home sale price and average contract rent in the Wachusett Corridor and a majority of the Montachusett Region does provide opportunities for some affordable housing when numbers are compared statewide, as indicated in the Housing Inventory and Assessment there is a need for more. Therefore, the benefits of being proactive in this area include not just compliance with Chapter 40B but also helping to provide affordable

housing units for a broad range of income groups, including municipal employees, fire fighters, policemen and teachers.

It should also be noted that all housing units that are rehabilitated with funding under the Community Development Block Grant Program (CDBG) Housing Rehabilitation program should be deed restricted for at least 15 years. With the 15-year deed restriction, such would count towards a municipality's Chapter 40B Subsidized Housing Inventory. CDBG is a federal program under the US Department of Housing and Urban Development (HUD), which is implemented at the State level by Department of Housing and Community Development (DHCD). While Fitchburg and Leominster are entitlement communities, the Town of Westminster could consider drafting a competitive application for housing rehabilitation that could in part, perhaps targets area(s) within the Wachusett Corridor. This year applications were due in February and MRPC staff is available to discuss assistance with application preparation.

7. Explore preparation of a Priority Development Fund (PDF) Planning Assistance grant application to Mass. DHCD for Implementation of this Housing Element.

PDF Planning Assistance has a total of \$213,134 in recaptured and unexpended funds available to assist communities expand housing opportunities. Funding is available to communities to support a broad range of planning activities, including community initiated activities on municipally-owned sites; land use and zoning changes; preparation, update or renewal of Housing Production Plans (HPPs); and the implementation of strategies identified in DHCD-approved HPPs. Priority for funding is given to applications that support creation of as of right zoning districts for DHCD approval; address or encourage new housing production within city or town centers, on brownfields or underutilized commercial or institutional land, or as part of a transit-oriented development opportunity; and the adaptive re-use of existing structures not currently used for housing purposes. The maximum amount any community may apply for is \$15,000. The complete list of eligible activities to assist in the implementation strategies is provided on a link to the DHCD's PDF website for more information.