

WINCHENDON MASTER PLAN UPDATE

Housing Element

*The Winchendon Master Plan Committee with assistance
from the Montachusett Regional Planning Commission
(MRPC) completed in January 2015*

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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 Winchendon's housing stock in terms of age, condition, cost, and the demographic trends as well as the specific needs of different population groups. 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:

The 2010 US Census counted 10,300 residents in Winchendon, an increase of 6.7% from the 2000 Census count of 9,611 residents. Winchendon's growth rate over the decade was higher than that of the Montachusett Planning Region (growth rate of 3.6%) and more than twice the State of Massachusetts as a whole (3.0%). However, Hubbardston (12.1%) and Templeton (17.86%) had higher growth rates during the previous decade. With a total landmass of 43.3 square miles, Winchendon has a population density of approximately 237 people per square mile.

Table 1: Winchendon Population Growth

Year	# of Residents	Numerical Change	% Change
1960	6237		
1970	6635	398	6%
1980	7019	384	5.5%
1990	8805	1786	20.3%
2000	9611	806	8.4%
2010	10300	689	6.7%

Source: U.S. Census

The table above shows that Winchendon experienced a significant growth in population between 1980 and 1990, adding 1,786 new residents over the course of that decade. Since then, the rate of development slowed down for Winchendon, with the Town adding 689 new residents during the last decade.

Table 2: Population Growth in Neighboring Communities

Year	Winchendon	Athol	Gardner	Hubbardston	Phillipston	Royalston	Templeton
1980	7,019	10,634	17,900	1,797	953	955	6,070
1990	8805 (20.3%)	11,451 (7.68%)	20,125 (12.4%)	2,797 (55.6%)	1,485 (55.82%)	1,147 (20.1%)	6,438 (6.1%)
2000	9,611 (8.4%)	11,299 (-1.3%)	20,770 (3.2%)	3,909 (40.0%)	1,621 (9.2%)	1,254 (9.3%)	6,799 (5.6%)
2010	10,300 (6.7%)	11,584 (2.5%)	20,228 (-2.6%)	4,382 (12.1%)	1,682 (3.8%)	1,258 (0.3%)	8,013 (17.86%)

Source: U.S. Census

Winchendon and its small town neighbors had a higher rate of population growth than the neighboring City of Gardner during the last 30 years, mostly because these small towns were smaller to begin with, plus the availability of large tracts of vacant developable land.

Housing Growth:

The table below shows how Winchendon's housing stock has grown over the last 20 years and allows for a comparison against its growth in population. From 1990 to 2000 housing unit growth (8.5%) just barely outpaced the growth in population (8.4%). However, from 2000 to 2010 housing unit growth (12.8%) significantly outpaced population growth (6.7%). More growth took place from the years 2000 up until 2007 when the national recession began and the Town's Building Permit data reflects this to some degree: during the four year period that encompasses 2002 through 2005, the Building Department issued an average of 45 Building Permits per year for single family homes. For the four full years since the start of the Great Recession (2007 through 2010), the Department issued an average of 34 Building Permits per year for single family homes. While the drop off in building activity since the start of the recession has been somewhat noticeable in Winchendon, it seems to have been more substantial in other communities. For example, between 2007 and 2010 an average of just 13.5 single family building permits were issued in Hubbardston, 2.5 in Phillipston, 16 in Templeton, and only an average of 1 in Royalston.

Table 3: Winchendon Housing Unit Growth

Year	#of Housing Units	Numerical Change	% Change
1990	3349		
2000	3660	311	8.5%
2010	4199	539	12.8%

Source: U.S. Census

Table 4: Housing Unit Growth in Neighboring Communities

Year	Winchendon	Athol	Gardner	Hubbardston	Phillipston	Royalston	Templeton
1990	3349	4,840	8654	1025	631	469	2276
2000	3660 (8.5%)	4,824 (-0.3%)	8838 (2.1%)	1360 (32.7%)	739 (17.1%)	526 (12.2%)	2597 (14.1%)
2010	4199 (12.8%)	5,231 (8.4%)	9126 (3.3%)	1662 (22.2%)	802 (8.5%)	574 (9.1%)	3139 (20.9%)

Source: U.S. Census

The previous table indicates that between 2000 and 2010, Winchendon's housing stock grew more than Gardner, Phillipston, and Royalston but at a slower pace than Hubbardston and Templeton. However, similar to Winchendon, every community's housing stock outpaced population growth.

Housing Unit Inventory:

Detailed housing data was not included in the 2010 US Census. However, the American Fact Finder program has prepared five-year estimates for certain housing characteristics that cover the period between 2008 and 2012. This program is a data collection efforts sponsored by the US Census Bureau.

Table 5: Type of Housing Units

Units in Structure	# of Units	Percentage of Total
Total housing units	4,333	100%
1-unit, detached	3,036	70.1%
1-unit, attached	148	3.4%
2 units	379	8.7%
3 or 4 units	404	9.3%
5 to 9 units	145	3.3%
10 to 19 units	89	2.1%
20 or more units	47	1.1%
Mobile home	67	1.5%
Boat, RV, van, etc.	18	0.4%

Source: 2008-2012 American Community Survey Estimates

The table above indicates that single family homes make up the vast majority (73.5%) of the Town's housing stock. In terms of multi-family units (defined as housing containing three or more units), the Town has 685 such units. The next table compares the Town's housing stock with nearby communities, and Winchendon has by far the most multi-family units when compared to its four rural neighbors: Hubbardston (145 multi-family units), Phillipston (11 units), Royalston (3) and Templeton (183 units) but, not surprisingly, significantly less than the more urbanized City of Gardner (3,106).

Table 6: Type of Housing Units in Neighboring Communities

Town	Total housing units	1-unit, detached	1-unit, attached	2 units	3 or 4 units	5 to 9 units	10 to 19 units	20 or more units	Mobile home	Boat, RV, van, etc.
Winchendon	4,333	3,036	148	379	404	145	89	47	67	18
Athol	5,319	3,636	97	558	524	223	65	112	104	0
Gardner	8,706	4,200	262	1,030	1,051	517	548	990	108	0
Hubbardston	1,595	1,373	48	29	56	26	63	0	0	0
Phillipston	827	799	14	3	11	0	0	0	0	0
Royalston	559	501	6	26	3	0	0	0	23	0
Templeton	3,147	2,584	179	150	111	34	0	38	51	0

Source: 2008-2012 American Community Survey Estimates

Table 7: Age of Housing Stock

Year Structure Built	Number of Units	% of Housing Stock
Total housing units	4,333	100%
Built 2010 or later	0	0.0%
Built 2000 to 2009	228	5.3%
Built 1990 to 1999	688	15.9%
Built 1980 to 1989	756	17.4%
Built 1970 to 1979	424	9.8%
Built 1960 to 1969	284	6.6%
Built 1950 to 1959	332	7.7%
Built 1940 to 1949	276	6.4%
Built 1939 or earlier	1,345	31%

Source: 2008-2012 American Community Survey Estimates

The table above indicates that approximately 31% of Winchendon's housing stock was built before World War II. This is fairly typical for a more rural Massachusetts community where the pre- WWII housing stock often makes up one third to half of a community's housing stock. It is also worth pointing out that 45.1% of the housing stock (1,953 units) is over 50 years old and many of these units may be in need of rehabilitation. Towards that end, the Town has been successful over the years acquiring housing rehabilitation funds from the Community Development Block Grant (CDBG) program, operated through the federal Department of Housing and Urban Development (HUD). The Town applied for such funds in 2014 (without success) but given the number of aged housing units within the community, the town should continue to apply annually.

Housing Occupancy:

Table 8: Type of Occupancy in Neighboring Communities

	Winchendon	Athol	Gardner	Hubbardston	Phillipston	Royalston	Templeton
Ownership	2,841 (72.7%)	4,126 (78.9%)	4,321 (55.4%)	1,358 (89.8%)	632 (97.4%)	393 (88.7%)	2,334 (82.2%)
Rental	1,066 (27.3%)	1,105 (21.1%)	3,474 (44.6%)	155 (10.2%)	17 (2.6%)	50 (11.3%)	505 (17.8%)

Source: 2008-2012 American Community Survey Estimates

The previous table indicates that approximately 72.7% of Winchendon's housing stock is owner-occupied, which is lower than the figures for its rural neighbors and much higher than the abutting city. About 27.3% of the Town's housing stock consists of rental units, which is significantly higher than Hubbardston, Phillipston, Royalston and Templeton.

Housing Vacancy Rates:

Table 9: Vacancy Rates for Winchendon and Surrounding Communities: 2000 and 2010

Town	Year 2000				Year 2010				
	Occupied	Vacant	Total	2000 Vacancy %	Occupied	Vacant	Total	2010 Vacancy %	% Change
Winchendon	3447	213	3660	5.8%	3810	389	4199	9.3%	+3.5%
Athol	4,487	337	4,824	7%	4,656	575	5,231	11.0%	+4%
Gardner	8282	556	8838	6.3%	8224	902	9126	9.9%	+3.6%
Hubbardston	1308	52	1360	3.8%	1566	96	1662	5.8%	+2%
Phillipston	580	159	739	21.5%	633	169	802	21.1%	-0.4%
Royalston	449	77	526	14.6%	498	76	574	13.2%	-1.4%
Templeton	2411	186	2597	7.2%	2882	257	3139	8.2%	+1%

Source: U.S. Census

A comparison of the 2000 and 2010 vacancy rates indicates that the vacancy rate has increased across most of the Region in recent years, a product of the national recession and the collapse of the housing market. The Town of Winchendon's vacancy rate jumped from 5.8% to 9.3% over this ten-year time frame, adding over 176 units to the Town's inventory of vacant housing units. However, it should be noted that vacancy rates include seasonal homes explaining the extraordinary high vacancy rate in Phillipston where the vast majority (144 vacant units) were seasonal homes according to the 2010 census. In Winchendon, there were 97 vacant seasonal homes in the year 2000 and in 2010 there were 111 vacant seasonal homes.

Types of Households:

The table below indicates that almost 70% of Winchendon's households consist of family-oriented households. This represents a decrease in the percentage of family-oriented households (about 71.9% of Winchendon's households consisted of families in 2000), aligning with the national trend that has seen a steady drop in the number of family-oriented households since the 1960s. However, it is important to note that the number of female-headed households has also declined during the last twelve years: there were 386 such households in 2000 and 312 in the year 2012.

Table 10: Households by Type in Neighboring Communities

	Winchendon	Athol	Gardner	Hubbardston	Phillipston	Royalston	Templeton
Family Households	2,724 (69.7%)	3,479 (33.5%)	4,924 (63.2%)	1,239 (81.9%)	516 (79.5%)	294 (66.4%)	2,206 (77.7%)
Non Family Households	1,183 (30.3%)	1,752 (66.5%)	2,871 (36.8%)	274 (18.1%)	133 (20.5%)	149 (33.6%)	633 (22.3%)

Source: 2008-2012 American Community Survey Estimates

One segment of Winchendon's population that has increased in numbers during the past twenty years is the Town's senior population, which grew a much greater rate than the general population. A detailed

breakdown of the Town of Winchendon's 2010 population by age is provided in the table below. The population of residents 65 years and over increased by 32.8% since 2000. But for the population between 55 to 64 years of age (the "soon to be" seniors), increased by more than 50% (In 2000 this age group had only 774 persons, which increased to 1,163 in 2010).

Table 11: Population Characteristics by Age

Age Group	2000 Count	2010 Count	% Change
Total Population	9611	10300	7.2%
Under 5 years	690	561	-18.7%
5 to 19	2461	2402	-2.4%
20 to 34	1655	1692	2.2%
35 to 54	3024	3279	8.4%
55 to 64	774	1163	50.3%
65 to 84	895	1077	20.3%
85 and over	112	126	12.5%

Source: U.S. Census

The increase in seniors and "soon to be" seniors has implications for the Town's housing policies. It should also be noted that the 2010 Census shows that the under 5 years of age population has decreased significantly indicating that the local school could face a decrease in student population.

Median Age of Residents:

Another factor contributing to smaller household sizes is the fact that our nation's elderly population is expanding. The Census data clearly demonstrates that this national trend is taking place in Winchendon. Overall, the Town's Median Age increased from 35 in the year 2000 to 38.7 in 2010. The Town of Winchendon's population is a bit younger when compared to the State's median age (39.1 years) and Montachusett Region median age of 41.4.

Income Levels:

The Town's household income characteristics are presented in the table below and are based on 2012 ACS Estimates. The median annual household income in Winchendon is \$61,937. About 43.5% of households earned more than \$75,000 annually. Approximately 15.7% of Winchendon households earned under \$25,000 per year in 2012.

Table 12: Household Income

	#	%
Total households	3,907	100%
Less than \$10,000	192	4.9%
\$10,000 to \$14,999	176	4.5%
\$15,000 to \$24,999	245	6.3%
\$25,000 to \$34,999	441	11.3%
\$35,000 to \$49,999	510	13.1%
\$50,000 to \$74,999	645	16.5%
\$75,000 to \$99,999	761	19.5%
\$100,000 to \$149,999	685	17.5%
\$150,000 to \$199,999	182	4.7%
\$200,000 or more	70	1.8%

Source: 2008-2012 American Community Survey Estimates

The Town of Winchendon's 2012 Median Household Income is compared with the surrounding communities in Table 13 below. Hubbardston, Phillipston, and Templeton had higher median household incomes, while Gardner and Royalston had a lower median household income indicating that Winchendon is relatively comparable to surrounding communities.

Table 13: Median Household Income

Community	Median Household Income
Winchendon	61937
Athol	48414
Gardner	48934
Hubbardston	77694
Phillipston	75625
Royalston	58359
Templeton	68942

Source: 2008-2012 American Community Survey Estimates

Affordable Housing:

The State statute concerning affordable housing development (MGL Chapter 40B) cites that affordably - produced and priced homes must be available to households where their incomes do not exceed 80% of the median household income for the region in which the community is located. According to the federal Department of Housing and Urban Development (HUD), Winchendon is located in the Fitchburg - Leominster MA HUD Metro FMR Area. In 2014, Winchendon's Metro FMR Area had a median household income figure of \$67,900. Using income figures for a family of four, HUD estimated that a very low - income household would have an income figure of \$42,950 (50% of the area median household income figure), and a moderate - income household would have an income figure of \$63,900 (approximately 80% of the area median). The Table below presents the 2014 median household incomes for family sizes ranging from 1 to 8 persons for Winchendon's HUD Metro FMR Area.

Table -14: Moderate Income Limits by Household Size

Household Size	80% of Median Income
1	\$44,750
2	\$51,150
3	\$57,550
4	\$63,900
5	\$69,050
6	\$74,150
7	\$79,250
8	\$84,350

Source: Federal Department of Housing and Urban Development

For the purposes of Chapter 40B, affordable housing is generally defined as housing units that meet all of the following conditions:

1. Subsidized by an eligible State or Federal program.
2. Subject to a long-term deed restriction limiting occupancy to income eligible households for a specified period of time (at least 30 years or longer for newly created affordable units, and at least 15 years for rehabilitated units).

3. Subject to an Affirmative Fair Marketing Plan.

For municipalities that do not meet the 10% threshold, the practical consequences are as follows: any developer proposing low and/or moderate-income housing can have the project exempted from local zoning and subdivision requirements through what is known as the Comprehensive Permit process, meaning the development could be built in any zoning district, regardless of density or suitability. In reality, low and moderate-income housing developments are usually built in areas that have suitable infrastructure and convenience amenities (water, sewer, proximity to public transportation, etc.).

In an effort to assist local communities with their planning to achieve the 10% affordable housing threshold, the MA Department of Housing and Community Development (DHCD) has developed the Housing Production Plan (HPP) Program, which provides incentives for non-compliant communities to prepare a plan of action to meet the standards of 40B. The HPP gives non-compliant communities a chance to demonstrate that they are making steady progress in producing affordable housing on an annual basis, granting them a one or two-year reprieve from Comprehensive Permit applications, depending on the amount of progress they've made.

The Town of Winchendon currently does not have a Housing Production Plan. More information on Housing Production Plan's can be found at <http://www.mass.gov/hed/community/40b-plan/housing-production-plan.html> According to the most recent iteration of the State's Subsidized Housing Inventory (April 30, 2013)), the only municipality within the MRPC region (22 communities) to achieve the 10% affordable housing threshold is the City of Gardner (14.5%).

The table on the following page shows how Winchendon compares to its neighbors in regard to affordable housing, both in terms of the actual number of affordable housing units that are counted towards the State's Subsidized Housing Inventory (SHI) and the percentage of the total housing stock that is considered affordable.

Table 15: Low/Moderate Income Housing Units in Neighboring Communities

	Winchendon	Athol	Gardner	Hubbardston	Phillipston	Royalston	Templeton
# of Affordable Units	345	247	1315	52	6	3	197
% of Affordable Units	8.4%	4.8%	14.5%	3.2%	0.9%	0.6%	6.5%

*Source: MA Department of Housing and Community Development
Subsidized Housing Inventory (April 30, 2013)*

Comparatively speaking, Winchendon has a larger number of affordable housing units than its neighbors with the exception of Gardner, but still falls a little short of meeting the 10% threshold specified in 40B. For Winchendon to reach the goal of having 10% of its housing stock deemed affordable under 40B, the Town would need to have a total of about 409 housing units qualify as "affordable". At present, Winchendon currently has 345 units that the State has deemed "affordable". Thus, the Town is presently short by 64 affordable housing units. The table below provides a summary of the Town's existing affordable units.

Table 16: Subsidized Housing in Winchendon

DHCD ID#	Project Name	Address	Type	Total Subsidized	Affordability Expires	Built w/comp Permit?	Subsidizing Agency
3469	Ipswich Village	108 Ipswich Dr.	Rental	80	Perpetuity	No	HUD
3470	Pearl Drive	Pearl Drive	Rental	34	Perpetuity	No	HUD
3471	Scattered Sites	Scattered Sites	Rental	17	Perpetuity	No	HUD
3472	n/a	Ready Drive	Rental	8	Perpetuity	No	DHCD
3473	n/a	67 Hyde Park Dr.	Rental	77	Perpetuity	No	DHCD
3474	n/a	Ready Drive	Rental	10	Perpetuity	No	DHCD
3475	n/a	Cross St; Central St; Court St; Front St; River St, Hyde Park Street	Rental	12	Perpetuity	No	DHCD
3476	n/a	Ready Drive	Rental	12	Perpetuity	No	DHCD
3477	Goodrich Street Apartments	Goodrich Drive	Rental	36	2046	No	DHCD RHS
3969	Linden Street Residence	105 Linden St.	Rental	6	2054	No	DHCD
4525	DDS Group Homes	Confidential	Rental	22	N/A	No	DDS
6724	Winchendon HOR Program	Spruce Street	Ownership	2	6/1/2016	No	DHCD
6733	Winchendon HOR Program	Lincoln Avenue	Ownership	1	6/14/2016	No	DHCD
6734	Winchendon HOR Program	Maple Street	Ownership	1	6/25/2016	No	DHCD
6735	Winchendon HOR Program	First Street	Ownership	1	7/1/2016	No	DHCD
6736	Winchendon HOR Program	Maple Street	Ownership	1	7/1/2016	No	DHCD
6737	Winchendon HOR Program	Pearl Street	Ownership	1	8/1/2016	No	DHCD
6738	Winchendon HOR Program	Bruce Road	Ownership	2	8/22/2016	No	DHCD
6739	Winchendon HOR Program	Mill Street	Ownership	1	8/29/2016	No	DHCD
6740	Winchendon HOR Program	Lincoln Avenue	Ownership	1	10/1/2016	No	DHCD
6741	Winchendon HOR Program	Juniper Street	Ownership	1	10/1/2016	No	DHCD
6742	Winchendon HOR Program	Linden Avenue	Ownership	2	8/1/2017	No	DHCD
6744	Winchendon HOR Program	Pleasant Street	Ownership	2	10/1/2017	No	DHCD
6745	Winchendon HOR Program	Krantz Road	Ownership	1	11/1/2017	No	DHCD
6746	Winchendon HOR Program	Duval Court	Ownership	1	12/1/2017	No	DHCD
6747	Winchendon HOR Program	Oakland Street	Ownership	1	12/1/2017	No	DHCD
6749	Winchendon HOR Program	Old Gardner Road	Ownership	1	8/26/2019	No	DHCD
7609	DMH Group Homes	Confidential	Rental	8	N/A	No	DMH
8644	Winchendon Homeownership Project	Hyde Park St	Ownership	1	2035	NO	DHCD
8645	Winchendon Homeownership Project	Linden St	Ownership	2	2035	NO	DHCD

Source: MA Department of Housing and Community Development

The following Table depicts the number of single family homes sold from the period between 2000 and 2013, as well as the median sales price. From 2000 to 2005, the average sales price rose 86%. However, the housing market crash, which began in 2007, has returned the average sales price closer to the early 2000 levels.

Table 17: Single Family Units Sold and Median Sales Price

Year	Single Family Sales	Single Family Median Sales
2013	93	\$152,000
2012	99	\$120,000
2011	83	\$135,000
2010	88	\$145,800
2009	103	\$159,000
2008	81	\$165,000
2007	85	\$188,500
2006	108	\$201,000
2005	153	\$214,000
2004	159	\$193,500
2003	131	\$175,000
2002	150	\$151,700
2001	155	\$139,900
2000	135	\$115,000

Source: The Warren Group

Section 2: Goals, Objectives and Recommendations

Housing Development Goals and Objectives

Goal:

- Ensure that Housing Opportunities are Available for a Broad Range of Income Levels and Household Types including Affordability, Homeownership, and Condition of the Housing Stock while Maintaining the Town's Community Character.

Objectives:

1. **Promoting the Use of the Open Space Residential Development (or Cluster Development) Bylaw.**
2. **Create a Housing Production Plan (HPP).**
3. **Encourage Education and Outreach Efforts and Partnerships**
4. **Strive to Comply with Chapter 40B.**
5. **Continue to apply for Community Development Block Grant (CDBG) Funds for Housing Rehabilitation.**
6. **Explore preparation of a Planning Assistance Toward Housing (PATH) grant application to Mass. DHCD for Implementation of this Housing Element to meet Housing Goal and Objectives.**
7. **Consider the Community Preservation Act as a Smart Growth Tool that Could Promote Housing.**

Proposals and Recommendations

1. **Promoting the Use of the Open Space Residential Development (or Cluster Development) Bylaw.**

There are many benefits of Open Space Residential Development including the efficient use of land to protect environmental resources. In the Town of Winchendon, the vast majority of developable land is within the residential districts that make up most of the rural areas. Zoning in Winchendon already allows for open space residential or cluster development. However, it is infrequently used. The Town should find ways to promote its use by making it a more attractive alternative to developers.

Responsible Municipal Entity: Planning Board/Department.

2. **Create a Housing Production Plan (HPP).**

With plenty of land available for development in residential districts, the Town should consider developing a Housing Production Plan (HPP) which would promote Housing Affordability. Development of an HPP would provide an opportunity to understand

current housing conditions town-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 Winchendon to draft an HPP is the Commonwealth’s Planning Assistance Toward Housing (PATH) grant (see recommendation # 5). 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.

Responsible Municipal Entity: Board of Selectmen and Planning Board/Department.

3. Encourage Education and Outreach Efforts and Partnerships

Education and outreach efforts would help to promote all housing objectives. 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 hosts 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. There are many nonprofit agencies that offer this service that could be promoted in Winchendon. RCAP Solutions in Gardner, for example is a regional nonprofit 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, Twin Cities CDC, RCAP Solutions and, the Montachusett Enterprise Commission (MEC), Inc. in order to increase the amount of affordable housing in town. A review of lists of parcels in tax title, tax delinquency, other municipal-owned parcels

and the Assessors vacant/abandoned homes list could be developed and offered to these organizations.

Finally, with many multi-family apartments in the community, 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.

Responsible Municipal Entity: Board of Selectmen, Planning Board/Department, Zoning Board of Appeals, and Housing Authority.

4. Strive to Comply with Chapter 40B.

Winchendon 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, about 8.4% of Winchendon's housing stock meets the Chapter 40B definition. While the average home sale price and average contract rent in Winchendon and a majority of the Montachusett Region does provide opportunities for some affordable housing when 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.

To assist to accomplish this, the town could investigate adding an inclusionary housing bylaw that requires new developments to set aside a certain percentage of units as affordable and incentivizes the developer to provide additional affordable units above and beyond the base requirement.

Responsible Municipal Entity: Planning Board/Department.

- 5. Continue to apply for Community Development Block Grant (CDBG) Funds for Housing Rehabilitation.** The Town of Winchendon should continue to apply for CDBG funds for Housing Rehabilitation. 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). The Town should also continue to strive to promote outreach and awareness of this program to make certain that Winchendon residents are aware of this program.

Responsible Municipal Entity: Department of Planning and Development.

6. Explore preparation of a Planning Assistance Toward Housing (PATH) grant application to Mass. DHCD for Implementation of this Housing Element to meet Housing Goal and Objectives.

PATH has a total of \$600,000 in 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 the creation of as-of-right multi-family zoning districts for DHCD approval and/or encourage new multi-family housing production in new or existing mixed-use districts (e.g. within city or town centers or transit-oriented development areas. Grants will generally not exceed \$25,000. The complete list of eligible activities can be found at www.mass.gov/hed/community/planning/planning-assistance-toward-housing-path.html

Responsible Municipal Entity: Department of Planning and Development.

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

While the current timing to consider adopting the Community Preservation Act (CPA) is not appropriate at the moment given municipal budget issues, the town should be aware of the benefits in the long term. 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, Winchendon has 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.

Responsible Municipal Entity: Board of Selectmen and Planning Board/Department.