

**COMMUNITY MASTER PLAN 2007
NORTH BROOKFIELD, MASSACHUSETTS**

HOUSING CHAPTER



HOUSING

Population:

The 2000 US Census counted 4,683 residents in North Brookfield, a slight decrease from the 1990 Census count of 4,708 residents. North Brookfield was one of three communities in the 40-town CMRPC region to lose population during the 1990s (Northbridge and Southbridge being the other two communities). Overall, the 40-town CMRPC regional population grew by 7.5% during the 1990s.

With a total landmass of 21.1 square miles, North Brookfield has a population density of approximately 222 people per square mile. The table below presents North Brookfield's growth in population over the years, as well as the Town's projected population for the years 2010 and 2020.

**Table H-1
North Brookfield Population Growth**

<u>Year</u>	<u># of People</u>	<u>Numerical Change</u>	<u>% Change</u>
1930	3,013	----	-----
1940	3,304	291	9.7%
1950	3,444	140	4.2%
1960	3,616	172	5.0%
1970	3,967	351	9.7%
1980	4,150	183	4.6%
1990	4,708	558	13.4%
2000	4,683	-25	-0.1%
2006*	4,663	-20	-0.1%
2010**	4,800	117	2.5%
2020**	4,800	0	0.0%

Sources: US Census Bureau; * = 2006 estimate comes from the Town Clerk's most recent annual census. ** = 2010 and 2020 forecasts provided by the CMRPC Transportation Department.

The table above shows that North Brookfield experienced a significant growth in population between 1980 and 1990, adding 558 new residents over the course of the decade. This was followed by a slight decline in population during the 1990s. However, recent development activity in and around North Brookfield indicates that another growth spurt may be underway. According to the Central Massachusetts Regional Planning Commission's (CMRPC) regional growth forecast, North Brookfield's population growth rate is projected to increase by a modest 2.5% between 2000 and the end of the decade.

**Table H-2
Population Growth – Neighboring Communities**

<u>Year</u>	<u>North Brook</u>	<u>Brookfield</u>	<u>East Brook</u>	<u>New Braintree</u>	<u>Oakham</u>	<u>Spencer</u>	<u>West Brook</u>
1980	4,150	2,397	1,955	671	994	10,774	3,026
1990	4,708 (13.4%)	2,968 (23.8%)	2,033 (4.0%)	881 (31.3%)	1,503 (51.2%)	11,645 (8.0%)	3,532 (16.7%)
2000	4,683 (-0.1%)	3,051 (2.8%)	2,097 (3.1%)	927 (5.2%)	1,673 (11.3%)	11,691 (0.4%)	3,804 (7.7%)
2010*	4,800 (2.5%)	3,400 (11.4%)	2,300 (9.7%)	1,000 (7.9%)	2,100 (25.5%)	12,300 (5.2%)	3,900 (2.5%)

Sources: US Census Bureau; forecast for 2010 provided by the CMRPC Transportation Department.

The previous table indicates that North Brookfield added 533 new residents between 1980 and 2000. Spencer added the most new residents during the twenty-year period (917 new residents), followed by West Brookfield (778) and Oakham (679). Only New Braintree (256) and East Brookfield (142) added fewer new residents between 1980 and 2000. In terms of the rate of population growth between 1980 and 2000, North Brookfield's least populated neighbors (New Braintree and Oakham) had the highest growth rates of the compared communities. All of the compared communities have vast amounts of vacant land with good soil conditions that make them prime candidates for growth.

Housing Growth:

The table below shows how North Brookfield's housing stock has grown over the years and allows for a comparison against its growth in population. Please note that this table refers only to North Brookfield's year-round occupied housing units.

**Table H-3
North Brookfield Housing Unit Growth**

<u>Year</u>	<u># of Occupied Housing Units</u>	<u>Numerical Change</u>	<u>% Change</u>
1960	1,081	----	----
1970	1,188	107	9.9%
1980	1,415	227	19.1%
1990	1,733	318	22.5%
2000	1,811	78	4.5%
2006*	1,973	162	8.9%

Sources: = US Census. * = 2006 housing unit count provided by the Assessor's Office.

**Table H-4
Housing Unit Growth – Neighboring Communities**

<u>Year</u>	<u>North Brook</u>	<u>Brookfield</u>	<u>East Brook</u>	<u>New Braintree</u>	<u>Oakham</u>	<u>Spencer</u>	<u>West Brookfield</u>
1980	1,415	875	642	207	362	3,708	1,051
1990	1,733 (22.5%)	1,124 (28.5%)	721 (12.3%)	284 (37.2%)	522 (44.2%)	4,321 (16.5%)	1,228 (16.8%)
2000	1,811 (4.5%)	1,204 (7.1%)	778 (7.9%)	318 (12.0%)	578 (10.7%)	4,583 (6.1%)	1,362 (10.9%)

Sources: US Census.

Taken together, the previous tables indicate that the housing stock of North Brookfield and its neighbors has been growing at a faster rate than their populations. The period between 1980 and 1990 saw a large increase in the number of new housing units (318) built in Town, which is not surprising when one considers that North Brookfield added 558 new residents during the course of the decade.

In terms of actual numbers, only Spencer has added more housing units between 1980 and 2000. Once again, North Brookfield's least populated neighbors (New Braintree and Oakham) had the highest percentage increase in terms of housing units between 1980 and 2000.

Housing Unit Inventory:

**Table H-5
Type of Housing Units - Year 2000**

	<u># of Units</u>	<u>Percentage of Total</u>
One Unit (detached):	1,178	61.9%
One Unit (attached):	52	2.7%
Two Units:	256	13.5%
Three or Four Units:	282	14.8%
Five or More Units:	121	6.4%
Mobile Homes:	<u>13</u>	<u>0.7%</u>
TOTAL:	1,902	100%

Source: 2000 US Census.

**Table H-6
Type of Housing Units in Neighboring Communities - Year 2000**

<u>Town</u>	<u>One Unit</u>	<u>Two Units</u>	<u>3-4 Units</u>	<u>5+ Units</u>	<u>Mobile Homes</u>
North Brookfield	1,230	256	282	121	13
Brookfield	812	110	74	34	272
East Brookfield	756	62	16	8	7
New Braintree	306	11	0	0	11
Oakham	548	20	2	2	19
Spencer	2,945	675	734	566	18
West Brookfield	1,205	93	96	95	45

Source: 2000 US Census.

Please note that Tables H-5 and H-6 include *all* housing units in North Brookfield, including vacant houses and seasonal houses. The tables indicate that slightly less than two thirds of North Brookfield's housing stock is of the single-family home variety. Only Brookfield (62%) and Spencer (60%) had single-family homes account for a lower percentage of their total housing stock. Of the compared communities, North Brookfield had the second highest percentage of multi-family housing (34.7% of the total housing stock). Only Spencer had a higher percentage of multi-family units (40%).

The composition of the Town's housing stock indicates a healthy mix of housing opportunities for North Brookfield residents, especially when considering that the majority of multi-family units are rental properties. The Town's housing mix has been fairly stable over the past forty years, although the percentage of single-family homes has grown at a faster rate than multi-family housing units during this period.

Age of Housing Stock:

**Table H-7
Age of Housing Stock**

<u>Year Structure Built</u>	<u>Number of Units</u>	<u>% of Housing Stock</u>
1990-2000	183	9.6%
1980-1990	269	14.1%
1970-1980	213	11.2%
1960-1970	163	8.6%
1940-1960	235	12.4%
1939 or earlier	<u>839</u>	<u>44.1%</u>
TOTAL:	1,902	100%

Sources: US Census.

The table above indicates that over 44% of North Brookfield’s housing stock was built before World War II, far and away the oldest housing stock when compared against adjacent neighbors. Spencer is a distant second, with 33.7% of its housing stock consisting of pre-World War II homes. With such a high percentage of the Town’s housing stock being over 60 years old and more than half (56.5%) being over 40 years old, it is quite likely that many of North Brookfield’s residential dwellings would not meet the State’s current building code or pass muster with the Town’s Building Inspector.

Housing Occupancy:

**Table H-8
Type of Occupancy (Owner/Renter - 2000)**

	<u># of Units</u>	<u>Percentage</u>
Owner Occupied Housing:	1,246	68.8%
Renter Occupied Housing:	565	31.2%

Source: 2000 US Census.

**Table H-9
Type of Occupancy in Neighboring Communities (Owner/Renter - 2000)**

	<u>North Brook</u>	<u>Brookfield</u>	<u>East Brook</u>	<u>N. Braintree</u>	<u>Oakham</u>	<u>Spencer</u>	<u>West Brook</u>
Owner Units:	1,246 (69%)	972 (81%)	648 (83%)	275 (86%)	531 (92%)	2,871 (63%)	1,053 (77%)
Renter Units:	565 (31%)	232 (19%)	130 (17%)	43 (14%)	47 (8%)	1,712 (37%)	309 (23%)

Source: 2000 US Census.

The tables above indicates that approximately 69% of North Brookfield’s housing stock is owner-occupied, the second lowest percentage of owner-occupied housing when compared with adjacent neighbors (only Spencer has a lower percentage at 62.6%). Conversely, North Brookfield has the second highest percentage of rental units (32.2%) when compared against its neighbors (only Spencer has a higher percentage at 37.4%).

Housing Vacancy Rates:

In terms of the percent of occupied housing units versus the percentage of vacant units, the 2000 Census reported that 95.2% of North Brookfield's housing units were occupied, indicating a vacancy rate of 4.8%. Of the 91 North Brookfield housing units identified as being vacant in 2000, only 13 were associated with seasonal usage, presumably cottages along Lake Lashaway. North Brookfield had the third lowest housing unit vacancy rate when compared with its neighbors (only Oakham and New Braintree had lower vacancy rates), while West Brookfield had the highest vacancy rate (11.2%).

Types of Households:

**Table H-10
Households by Type (2000)**

	<u># of Households</u>	<u>Percentage</u>
Family Households:	1,236	68.2%
Non-Family Households:	575	31.8%

Source: 2000 US Census.

The previous table indicates that just over two thirds of North Brookfield's households consists of family-oriented households. This represents a slight drop in the number of family-oriented households since the 1990 Census when such households accounted for approximately 75% of all North Brookfield households. The US Census has documented a slight increase in the number of households headed by females, with 180 such households identified in 1990 and 194 such households identified in 2000. A similar increase has been documented for senior households (65 years of age and older), with 190 such households identified in 1990, and 206 such households identified in 2000.

**Table H-11
Households by Type – Neighboring Communities (2000)**

<u>Household Type</u>	<u>North Brook</u>	<u>Brookfield</u>	<u>East Brook</u>	<u>New Brain.</u>	<u>Oakham</u>	<u>Spencer</u>	<u>West Brook</u>
Family Households:	1,236 (68%)	857 (71%)	600 (77%)	267 (84%)	467 (81%)	3,094 (67%)	965 (71%)
Non-Family Households:	575 (32%)	347 (29%)	178 (23%)	51 (16%)	111 (19%)	1,489 (33%)	397 (29%)

Source: 2000 US Census.

The table above indicates that all of North Brookfield's adjacent neighbors have a higher percentage of family-oriented households, with the exception of Spencer, which has roughly the same percentage of family-oriented households as North Brookfield. This is fairly typical for cohesive rural communities where the housing stock is primarily composed of single-family home-ownership units.

Average Household Size:

A comparison of the previous tables indicates that North Brookfield's housing stock has and continues to grow at a faster rate than its population. This is not surprising when one considers the national trend towards smaller household sizes. Couples are having fewer children today and many households are of

the single parent variety. North Brookfield’s US Census data confirms this trend. In 1960, the typical North Brookfield household contained 3.35 people. By 1980, the persons per household figure had declined to 2.93 and by 2000, to 2.59 persons per household.

Median Age of Residents:

Another factor contributing to smaller household sizes is “the graying of America”, that is, our nation’s elderly population is expanding. The Census data clearly demonstrates that this national trend is taking place in North Brookfield. In 1970, the median age of North Brookfield’s population was 28.2 years of age. By 1990, the median age had increased to 32.1 years of age, and the recent year 2000 Census shows the median age has continued to increase and now stands at 36.9 years of age.

Age Group Distribution:

**Table H-12
North Brookfield Age Characteristics**

<u>Age Group</u>	<u>Number</u>	<u>% of Total Population</u>
Under 5 Years of Age	260	5.6%
5 – 19	1,109	23.7%
20-44	1,613	34.4%
45-64	1,096	23.4%
65 Years of Age and Over	<u>605</u>	<u>12.9%</u>
Total:	4,683	100%

Source: US Census Bureau, 2000 Census.

Table H-12 indicates that 29.3% of North Brookfield’s population consists of school-aged children or soon to be school-aged children. This represents a slight increase from the 1990 Census when 27.6% of the Town’s population consisted of school-aged or soon to be school-aged children. The most significant decline has been in the 20-44 age-group, which declined from 38.9% in 1990 to 34.4% in 2000. The 45-64 age-group (or the soon to be seniors) saw the greatest increase, growing from 16.9% in 1990 to 23.4% by 2000. North Brookfield’s senior population showed only a modest increase between 1990 (596 seniors) and 2000 (605 seniors).

Income Levels

**Table H-13
Median Household Income Comparison**

North Brookfield Median Household Income:	\$44,286
State Median Household Income:	\$50,502
North Brookfield as a Percent of State Average:	87.7%
Worcester County Median Household Income:	\$47,874
North Brookfield as a Percent of Worcester County Average:	92.5%

Source: 2000 US Census

According to Table H-13, North Brookfield’s median household income is substantially lower than the State’s median, and slightly lower than the Worcester County median. This is indicative of a rural community where high-paying jobs are scarce and regional employment centers are located far away – in North Brookfield’s case, as far away as Worcester and Springfield. If the City of Worcester’s median household income (\$35,623) were to be removed from the Worcester County calculation, the gap between North Brookfield’s median household income figure and the County figure would be much larger.

**Table H-14
Per Capita Income Comparison**

North Brookfield Median Per Capita Income:	\$20,205
State Median Per Capita Income:	\$25,952
North Brookfield as a Percent of State Average:	77.8%
Worcester County Per Capita Income:	\$22,983
North Brookfield as a Percent of Worcester County Average:	87.9%

Source: 2000 US Census

Again, North Brookfield’s per capita income figure is substantially lower than the State’s per capita income figure, and slightly lower than the Worcester County per capita income figure. The gap between North Brookfield’s per capita income and the County per capita income would be much larger if the City of Worcester was removed from the County calculation.

**Table H-15
North Brookfield Household Income Distribution**

<u>Income Categories</u>	<u># of Households</u>	<u>Percent of Total</u>
Less than \$15,000:	51 households	4.1%
\$15,000 - \$24,999:	88 households	7.1%
\$25,000 - \$34,999:	128 households	10.3%
\$35,000 - \$49,999	308 households	24.8%
\$50,000 - \$74,999:	374 households	30.1%
\$75,000 - \$99,999:	129 households	10.4%
\$100,000 - \$149,999:	129 households	10.4%
\$150,000 and over:	34 households	2.7%

Source: US Census Bureau, 2000 Census.

It is interesting to note that there are 139 North Brookfield households with total incomes of less than \$25,000 while only 34 households with total incomes of \$150,000 or more. With the majority of households earning in the \$35,000 to \$75,000 income range, this is indicative of a blue collar working community.

Education Levels

Table H-16
North Brookfield Educational Attainment

<u>Education Level</u>	<u>Number</u>	<u>Percent</u>
Less than 9 th grade:	115	3.7%
9 th to 12 th grade with no diploma:	492	15.9%
High school graduate:	1,069	34.5%
Some college, no degree:	677	21.8%
Associate degree:	200	6.5%
Bachelor degree:	366	11.8%
Graduate or professional degree:	181	5.8%

Source: 2000 US Census.

The previous table indicates that approximately 80% of the Town's adult population consists of people with at least a high school education, and roughly 17.6% have a bachelor's degree or higher. North Brookfield's education attainment levels are comparable with those of neighboring communities.

Housing-Related Issues in North Brookfield

1. Zoning Issues:

1-A. Accessory Apartments: An accessory apartment can be a second dwelling unit located within a single-family home, or it can be located above a garage or within a barn on a property whose primary use is for a single-family home. Another term for accessory apartments is "in-law apartments"; however, this term often limits the use of such apartments to related family members. Accessory apartments allow elderly people to live in close proximity to their family, as well as young people who cannot afford their own home at the time. Accessory apartments also allow the primary homeowner to collect a bit of rent, thus helping them cope with property taxes. Many communities in the region have adopted accessory apartment bylaws and have found that they provide another housing alternative for their residents. Many communities have gone further and allow affordability restrictions to be placed on these rental units, thus making them eligible to be counted towards the Town's 40-B affordable housing stock. The North Brookfield Zoning Bylaw does not expressly allow for accessory apartments. While the Town's two residential zoning districts do allow for "accessory uses", and the Bylaw's definition of what constitutes such a use could be construed to allow accessory apartments, whether such an interpretation is made is largely dependant on who sits on the Planning Board at any given time. The Bylaw does not contain any design or dimensional standards for accessory apartments, thereby giving the Planning Board no criteria from which to judge such proposals.

1-B. Senior Housing: North Brookfield's Zoning Bylaw does not contain any provisions that directly address the need for senior housing alternatives. The Town's 65 and over population has grown modestly yet steadily over the past few decades, while the soon-to-be senior age-group (45-64) has seen the highest rate of increase of all of the age-groups since 1990. Thus, North Brookfield will be dealing with the issue of elderly housing for some time to come. Herard Lane Estates is the only senior housing development in North Brookfield at present, but the demand for such housing is clearly evident. All of the neighboring communities with local

Housing Authorities have extensive waiting lists for senior housing units, as does North Brookfield's Housing Authority. As the Town's senior and soon-to-be senior populations continue to grow, the demand for senior housing will become even more pronounced over the next decade. Many communities in Massachusetts have adopted senior housing bylaws within their zoning framework. Such bylaws can take the form of senior residential communities, retirement communities, as well as assisted living and residential care facilities (both are governed by State regulations).

1-C. Multi-Family Housing: There are two types of allowable uses found in zoning bylaws: uses allowed by Right (meaning the Planning Board must approve the plan if it complies with local zoning), and uses allowed by Special Permit where specified criteria must be met before approval is given. For uses allowed by Special Permit, it is up to the municipality to determine which entity it wants to charge with being the Special Permit granting authority and this entity must develop its own criteria for granting Special Permits. In North Brookfield's case, it is the Zoning Board of Appeals that serves as the Special Permit granting authority. Multi-family housing is not a by Right use in North Brookfield's Zoning Bylaw; rather, it is a use allowed by Special Permit. Under Section IV, Item A-2 of the Zoning Bylaw, existing structures can be converted into multi-family housing by Special Permit, and new multi-family housing is allowed by Special Permit but only in that portion of the Central Residence District serviced by municipal water and sewer, and the number of dwelling units is limited to four per structure. In an effort to reinvigorate moribund downtowns, many Massachusetts communities have revised their zoning to allow multi-family housing as a by Right use in their town center areas where municipal water and sewer are available.

1-D. Inclusionary Housing: Many Massachusetts communities have proactively tried to secure affordable housing through the use of either inclusionary zoning or incentive-based zoning. The general concept behind both inclusionary zoning and incentive-based zoning is to increase a community's affordable housing stock. Inclusionary zoning can be seen as the "stick" approach while incentive-based zoning is the "carrot" approach. An inclusionary zoning bylaw is one that requires new subdivisions to set aside a certain percentage of new housing units as below-market units, i.e., units that can be counted towards the town's affordable housing unit inventory under Chapter 40-B MGL. Typically, inclusionary bylaws require anywhere from 10% to 25% of new subdivision housing units to consist of below-market units. The Massachusetts Zoning Act does not explicitly authorize inclusionary zoning; however, many Commonwealth communities have inclusionary zoning bylaws on the books and have made the case that such bylaws are legally valid under the State's "Home Rule" approach to zoning. Courts in Massachusetts have generally approved of inclusionary zoning; however, they have frowned on assessing fees in lieu of providing actual affordable housing units. Incentive-based zoning attempts to increase the affordable housing stock by offering incentives to developers to create below-market units as part of their developments. Such incentives can include higher densities, reduced frontage, reduced setback requirements, a reduction in the required roadway width, reduced infrastructure connection fees, and other incentives that can improve a developer's bottom line. Incentive-based zoning is an example of giving something to get something. Incentive-based zoning is explicitly authorized within the Massachusetts Zoning Act.

1-E. Cluster Housing/Open Space Development: It is evident from the results of the Master Plan citizen survey and associated public forums that North Brookfield citizens are concerned about maintaining the community's rural character. Cluster-housing/open space development is a concept that allows for building houses closer together and on smaller lot sizes than would normally be allowed under the underlying zoning standards, while preserving the remaining land as open space. Cluster housing appeals to developers because it enables them to build shorter subdivision roads and (where available) extend public utilities at a reduced cost. Cluster housing can help to preserve rural character if the local bylaw is designed to give the Planning Board the necessary flexibility to determine what areas of the property are to remain as undeveloped open space (for instance, preserve the ridgeline by having the houses clustered up front, or preserve the rural character of local roads by tucking the houses in the rear away from the road, etc.). Cluster housing can make economic sense for a municipality in several instances, such as having a central location for picking up school children (instead of having the bus stop at every student's house), reduced infrastructure installation costs for the developer and reduced infrastructure maintenance costs for the Town. North Brookfield's Zoning Bylaw currently does not contain a cluster housing/open space development option.

1-F. Municipal Review of Multiple Lot ANR Proposals: Currently the Town does not have any mechanism to review development plans unless they are submitted to the Planning Board as a subdivision proposal (which means the construction of a new subdivision road). Thus, if a developer wanted to create 20 new lots along an existing road, the Town would have limited review authority. The plan would simply be submitted to the Planning Board for their signature as an Approval Not Required (ANR) plan. The only municipal review would occur when the developer applies for driveway permits from the Highway Department or building permits from the Building Inspector and these permits are issued *after* the lots have been created. The current ANR approval process does not allow for a review of site drainage issues including: volume, degree of infiltration, flow direction and the ability of down-slope drainage structures to accommodate the increased surface water runoff. Many Massachusetts communities have Major Residential Development bylaws in place that provide for municipal review of site planning issues such as drainage, environmental impact and neighborhood impact. It is up to each community to determine what constitutes a "major" residential development. Some local bylaws start the review process at four newly created lots while others aren't triggered unless ten or more lots are proposed.

2. Deficiencies in the Subdivision Regulations:

2-A. Erosion Control During the Construction Phase: North Brookfield's Subdivision Regulations contain no erosion control standards whatsoever. Topsoil is often exposed for long periods of time during the construction phase and erosion control measures (silt fences, hay bales, etc.) need to be in place to minimize soil erosion. Failure to adequately control erosion during the construction phase can result in the erosion of topsoil, clogging of down-slope drainage facilities, as well as flooding of the property and adjacent properties. Erosion control measures need to be in place during the construction phase in order to ensure that disturbed soil does not wash away. Erosion control problems can be expensive to fix after the fact.

2-B. *Fee Schedule:* There are two issues of concern regarding the Subdivision Regulation's fee schedule. First, the fee schedule is so low that the Planning Board is not recouping its normal administrative expenses. The Board's administrative costs include preparing and posting meeting notices, notifying abutters, publicizing hearings in the local newspaper and plan review time – both the Board's time and the time spent by other local officials that need to provide input on development plans. Under the current fee schedule, the Board would lose money for every large-scale development project it reviews. The second problem is that all of the funds collected by the Planning Board go into the Town's General Fund instead of a separate Planning Board account. Under Massachusetts General Laws Chapter 46, Section 53-G, planning boards can set up a special revolving fund for the collection and expenditure of fees collected from subdivision applicants for the purpose of hiring expert consultants to assist the Board in its review of development plans. The fees paid by the applicant are deposited into a separate project account, which may be spent without appropriation by the board to cover the professional services it needs to review development plans. The account remains open until the particular project is completed. The unspent balance, including interest, is refunded to the applicant at the end of the review process. Currently the Board does not collect review fees from applicants, not even for engineering reviews. With all of the fees collected going into the Town's General Fund, the Planning Board would need to seek an appropriation from the Board of Selectmen to hire the necessary consultants to review large-scale development projects.

3. Other Housing Issues

3-A. *Subsidized/Affordable Housing:* Chapter 40-B of Massachusetts General Laws outlines a municipality's responsibilities regarding the provision of low and moderate-income housing. The law defines low and moderate-income housing as "...any housing subsidized by the federal or state government under any program...". Thus, by definition, a government subsidy is required in order to qualify as low and moderate-income housing. This subsidy usually takes the form of an affordability restriction written into the deed (home-ownership units) or lease agreement (rental units). The restriction limits the sale/resale price or rental price to only those households making no more than 80% of the median area household income. The restriction must be applicable for a period of at least 15 years, although many communities insist that the restriction be in place for perpetuity.

Chapter 40-B states that at least 10% of a community's housing stock must consist of low and moderate-income housing (keep in mind the State's definition). Currently, there are 47 municipalities in Massachusetts that have achieved this 10% threshold, with Worcester being the only community to qualify in the 40-town CMRPC region. The nearby Town of Ware is the closest community to have achieved the 10% affordable housing threshold.

Chapter 40-B defines low-income households as those making 50% of the area median family income with 30% of the household income going towards housing cost, and moderate-income households as those making 80% of the area median family income with 30% of the household income going towards housing costs. North Brookfield falls within the Worcester MA-CT Primary Metropolitan Statistical Area, which has a 2006 median household income figure of \$71,700. Thus, for the Worcester area, a low-income household would make 50% of this figure (or \$35,850), and a moderate-income household would make 80% of this figure (or \$57,360).

At the present time, there are 138 housing units in North Brookfield (or 7.31% of the Town’s total housing stock) that qualify as affordable housing under Chapter 40-B. Being counted towards North Brookfield’s affordable housing stock are the two North Brookfield Housing Authority developments (the 64 units of Herard Lane and the 14 units of Grove Street School Apartments), the 24 units in Hillside Meadows, the 32 Elm Meadow condominium units that were created in 1990 as part of a Chapter 40-B Comprehensive Permit, and the four-unit group home managed by the Massachusetts Department of Mental Retardation.



The table below shows how North Brookfield compares to its neighbors in regard to affordable housing, both in terms of the actual number of affordable housing units that are counted towards Chapter 40-B and the percentage of the total housing stock that is considered affordable.

Table H-17
Low/Moderate Income Housing Units – Community Comparison

	<u>N. Brook</u>	<u>Brookfield</u>	<u>E. Brook</u>	<u>New Brain</u>	<u>Oakham</u>	<u>Spencer</u>	<u>W. Brook</u>
# Affordable	138	37	0	0	0	232	62
% Affordable	7.31%	2.94%	0%	0%	0%	4.82%	4.32%

Source: Ma Department of Housing & Community Development – Subsidized Housing Inventory (June 1, 2006).

While the above table indicates that North Brookfield has done a better job of providing affordable housing when compared to its adjacent neighbors, the Town is still shy of the 10% affordable housing stock required under Chapter 40-B. North Brookfield would need to oversee the creation of **51 affordable housing units** in order to reach the goal of having 10% of its housing stock being affordable to low and moderate-income households.

For municipalities that do not meet the 10% threshold, the practical consequences are as follows (beware the hammer!): Any developer proposing low and moderate-income housing can have the project exempted from local zoning and subdivision requirements and the development could be built in any zoning district, regardless of 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.). Chapter 40-B is commonly known as the “Anti-Snob Zoning Act”.

3-B. *Creating New Affordable Housing Through the Local Initiative Program:* The Local Initiative Program (LIP) is administered by DHCD and was established to give municipalities more flexibility in their efforts to provide low and moderate-income housing. The program provides technical assistance and other non-financial assistance to housing developed through the initiative of local government to serve households below 80% of the area median household income. The program limits the State's review to the most basic aspects of affordable housing: the incomes of the people served, the minimum quality of the housing provided, fair marketing and level of profit. Both municipalities and private developers can initiate a LIP project. Municipalities can encourage LIP projects through zoning-based approvals (rezoning, special permits, density bonuses, etc.), financial assistance and/or through the provision of land and/or buildings. LIP projects can include new construction, building conversion, adaptive re-use and building rehabilitation. LIP projects are usually administered at the local level by a local housing partnership or, in the absence of a housing partnership, the Board of Selectmen. Affordable housing units created by a LIP project will be counted towards the municipality's 10% low and moderate-income housing threshold.

3-C. *Older Homes in Need of Rehabilitation:* As indicated in Table H-8, roughly 44% of North Brookfield's housing stock was built prior to World War II. Although no comprehensive inventory has been compiled, it is quite possible that many of these older residences would not meet today's various housing codes (plumbing, electricity, weather-proofing, building code, etc.). Our federal government offers numerous grant opportunities for building rehabilitation projects, especially when they benefit low and moderate-income families. A brief description of available federal housing rehab grants is provided below.

- *Community Development Block Grant Program:* This is a federal program under the US Department of Housing and Urban Development (HUD). The program is implemented at the State level by DHCD. Offered annually, the Community Development Block Grant Program (CDBG) presently has two pots of money available to Massachusetts municipalities: Community Development Fund I (CDF-I) and Community Development Fund II (CDF-II). A community is eligible to apply for one or the other program. In North Brookfield's case, the Town is eligible to apply for CDF-II Program. Be forewarned that communities interested in applying for CDF funds need to do a substantial amount of advance work prior to submitting an application. Eligible activities include: economic development projects that create and/or retain local/regional jobs, housing rehabilitation and infrastructure improvements. A CDF project must either benefit low and moderate-income people, aid in the prevention and/or elimination of slums and/or blight, or meet an urgent condition posing a serious threat to the health and welfare of the community.
- *The Housing Development Support Program:* The Housing Development Support Program is a component of the federal CDBG program administered by DHCD. The program is designed to assist with project-specific affordable housing initiatives with an emphasis on small-scale projects that might otherwise go un-funded. Typical eligible projects include rehabilitation, new construction, reclamation of abandoned properties, elderly and special needs housing, and conversion of under-utilized buildings for housing. Funds can be used for acquisition, rehabilitation, site work and related infrastructure. Projects are limited to a maximum of seven housing units, 51% of which must be affordable to and occupied by low and moderate-income households.

- *The Massachusetts Affordable Housing Trust Fund:* The Affordable Housing Trust Fund (AHTF) was established by an act of the State Legislature and is codified under Chapter 121-D of the Massachusetts General Laws. The AHTF operates out of DHCD and is administered by the Massachusetts Housing Finance Authority (MHFA) with guidance provided by an Advisory Committee of housing advocates. The purpose of the fund is to support the creation/preservation of housing that is affordable to people with incomes that do not exceed 110% of the area median income. The AHTF can be used to support the acquisition, development and/or preservation of affordable housing units. AHTF assistance can include:
 - Deferred payment loans, low/no-interest amortizing loans.
 - Down payment and closing cost assistance for first-time homebuyers.
 - Credit enhancements and mortgage insurance guarantees.
 - Matching funds for municipalities that sponsor affordable housing projects.
 - Matching funds for employer-based housing and capital grants for public housing.

Housing developments financed by the AHTF can include market-rate units, but the Trust Fund cannot be used to support such units. The level of assistance provided by the AHTF to a specific project must be the minimum amount necessary to achieve the desired degree of affordability. Housing units created through the AHTF can be counted towards the Town's 10% threshold for affordable housing under Chapter 40-B.

- *The HOME Program and the Housing Stabilization Fund:* These programs are offered by HUD (managed by DHCD) and are designed to support the acquisition and/or rehabilitation of existing structures. Acquisition funds are only available to low-income families. Eligible projects include: property acquisition; housing construction and/or rehabilitation; connecting to public utilities; and making essential improvements such as structural improvements, plumbing improvements and energy-related improvements. These programs are offered every two years. Once again, interested communities need to do a substantial amount of advance work prior to submitting a grant application.
- *The 'Get the Lead Out' Program:* This HUD-sponsored program is managed at the State level by the Massachusetts Housing Finance Agency (MHFA). This is a lead abatement program available to single family homes and 2-4 family properties. The Town of Southbridge has used this program to great effect. Offered on an annual basis, these funds are generally easier to apply for than the above referenced CDBG funds.
- *Home Improvement Loan Program:* Another HUD program managed by the MHFA, this program offers funds to eligible owners of one-to-four unit residential properties so that they can make necessary improvements to their residential structures. Eligible improvements include: sewage disposal systems and plumbing needs, safety-related alterations and renovations, energy-related improvements and repairs designed to bring the structure up to local building codes. Offered on an annual basis, these funds generally have an easier application process than the above referenced CDBG funds.

- *Community Septic Management Program*: This program is administered at the State level by the Department of Environmental Protection (DEP). The program makes available to homeowners loan money for repairing failing septic systems.
- *Weatherization Assistance*: HUD provides funding assistance to regional non-profit organizations for fuel assistance and weatherization programs. The Worcester Community Action Council, Inc. is the regional agency that provides such services for Worcester County communities. In order to be eligible for the weatherization program, the applicant must receive some form of federal fuel assistance benefits.

3-C. *Environmental Constraints*: A considerable portion of North Brookfield’s land cannot be built upon today because of environmental constraints, whether they are wetlands, floodplains, steep slopes, or poor soil conditions. Many of the upland ridges in town contain significant amounts of ledge (bedrock outcrops). The presence of ledge and the thin rocky soils scattered throughout town have made it difficult to site septic systems that meet the percolation standards of the State’s Title V septic regulations. Although the town’s environmental constraints help to curtail development on one hand, these constraints limit North Brookfield’s opportunities to provide a wide range of housing choices on the other. A breakdown of the land having environmental constraints is provided below.

- Acres of Wetlands (not including buffer zone): 1,095.
- Acres of Surface Water and Land Subject to the Rivers Protection Act*: 1,368.
- Acres of Steep Slopes (over 25%): 69.

* = Please note that land subject to the State’s River Protection Act is likely to contain some portion of wetlands and/or floodplains.



Housing – Goal

Provide housing opportunities for a diversity of income levels while ensuring that new residential development is created in a controlled and well-planned manner that is consistent with the Town’s ability to provide municipal services and the preservation of North Brookfield’s rural small-town character.

Housing - Objectives

- Maintain the 66,000 square-foot lot size requirement for the R-66 zoning districts that cover the rural portions of North Brookfield.
- Coordinate new housing development with North Brookfield’s municipal service providers.
- Provide a variety of housing options that will allow residents to remain in Town throughout all stages of life and allow children of residents to establish families in North Brookfield.
- Require developers to incorporate open space preservation into new housing projects.
- Implement a stronger review process for new residential development through increased training for land use boards and increased application fees to cover legitimate administrative costs and professional review assistance.
- Ensure the enforcement of the Town’s housing-related bylaws and regulations.
- Adopt Zoning Bylaw provisions that will ensure that future housing development helps the Town achieve and maintain compliance with the State’s 10% affordable housing stock requirement.

Housing - Recommendations

1. Major Residential Development Review: The Town should have a mechanism in place that allows for the municipal review of major residential development proposals, that is, multiple lots (five or more) being created along the frontage of an existing Town road. Currently, such development proposals receive no municipal review as they are created under the Approval Not Required (ANR) process. Having a major residential development review provision in the Town’s Zoning Bylaw would allow for the municipal review of site planning issues such as the cumulative impacts of the proposed development in regards to drainage, stormwater management, erosion control, environmental impact and neighborhood impact. Responsible Municipal Entity: The Planning Board if Major Residential Developments are allowed By Right, or the Zoning Board of Appeals if allowed by Special Permit.

2. Planning Board Procedural Training: The North Brookfield Planning Board would benefit from training on Planning Board procedures, with an emphasis on accepting and reviewing applications, holding public hearings and rendering decisions. While the majority of petitioners before the Board are currently in-town landowners looking to create a few new lots through the Approval Not Required (ANR) process, the tide of development pressure is radiating westward from the Worcester metropolitan area and will soon be arriving at North Brookfield's doorstep. The Board would be well served by brushing up on its procedural responsibilities for those occasions when it will be handling multiple subdivision applications at once. There are two entities in Massachusetts that could provide training in this regard: the Massachusetts Municipal Association and the Citizen Planner Training Collaborative (CPTC) operating out of UMass-Amherst. Responsible Municipal Entity: The Planning Board.

3. Increase Planning Board Fee Schedule: The Planning Board should increase its fee schedule to the degree necessary to recoup its administrative costs and establish a revolving account for its collected fees. Currently, all fees collected by the Planning Board are placed in the Town's general fund and the Planning Board does not track its administrative costs, nor does it have a mechanism in place that would allow the Board to collect fees from a developer to hire outside independent experts to review development plans (i.e., engineering reviews, environmental impact studies, traffic studies, zoning and regulatory compliance, etc.). Therefore it is recommended that the Planning Board work with the Town Accountant to establish a revolving account for hiring outside consultants as authorized under MGL Chapter 44, Section 53G. Establishing such an account, along with raising the fee schedule to cover all administrative costs, will enable the Board to recoup its legitimate expenses without having to periodically go before the Board of Selectmen to request additional funds, and it will also allow the Board to hire outside experts at the applicant's expense to review development plans on behalf of the Board. Responsible Municipal Entity: The Planning Board.

4. Stormwater Management and Erosion Control: The Town's Subdivision Regulations should be amended to require detailed erosion control plans as part of the submission for definitive subdivision approval. The design standards for such plans should be clearly stated within the Town's Subdivision Regulations. It should be required that erosion control plans be prepared by a registered professional civil engineer and the Subdivision Regulations should be further amended to give the Planning Board the power to have such plans reviewed by an independent engineering consultant of the Planning Board's choice at the developer's expense. The Subdivision Regulations should be absolutely clear on the Planning Board's procedures for reviewing definitive subdivision plans so that developers wishing to build in North Brookfield know what they're getting into. Responsible Municipal Entity: The Planning Board.

5. Cluster Housing/Open Space Subdivisions: The Town should consider a cluster housing or open space subdivision bylaw as a tool for preserving open space, farmland, critical environmental resources and scenic vistas in the more rural areas of town (essentially the R-66 Districts). In order for such a bylaw to be effective, it must be written in such a way that a developer would prefer to utilize the cluster concept as opposed to the standard subdivision process. Factors to consider when designing a cluster-housing bylaw include: density bonuses, minimum lot sizes, quantity and quality of required open space, drainage, water, waste disposal, length and width of interior roads and of course public health and safety. Responsible Municipal Entity: The Planning Board.

6. Inclusionary & Incentive-Based Zoning: As mentioned previously, the DHCD Subsidized Housing Inventory currently lists North Brookfield as having 7.31% of its housing stock affordable to low and moderate-income housing. The Town would need to create an additional 51 subsidized housing units in order to reach the goal of having 10% of its housing stock consist of low/moderate-income housing. As mentioned previously, many Massachusetts communities have attempted to secure more low and moderate-income housing through the use of either inclusionary zoning or incentive-based zoning. It is recommended that North Brookfield evaluate which approach would be more useful to the Town in terms of creating new affordable housing and then implement its preferred option. Responsible Municipal Entity: The Planning Board.

7. Senior Housing: The Town should increase its options for senior housing within its Zoning Bylaw. To do this, the Town would need to give serious consideration as to which types of senior housing alternatives would best suit its elderly population, whether they be congregate care facilities, independent living facilities, restorative care/skilled nursing facilities, or senior housing communities. Responsible Municipal Entity: The Planning Board in conjunction with the Board of Selectmen. Exploring additional senior housing opportunities could also be another project for a local housing partnership group.

8. Adopt Standards for Accessory Apartments: North Brookfield's Zoning Bylaw should be amended to include a specific provision for accessory apartments, along with standards for their creation and ongoing operation. As a first step, the Town would need to craft a definition for accessory apartments and insert this into Section II of the Zoning Bylaw (Definitions). As part of the standards for accessory apartments, the Town could include an affordability option for those homeowners wishing to ensure the long-term affordability of such units. Implementing such a provision would take advantage of the 2002 regulatory changes promulgated by DHCD and would allow accessory apartments to be counted towards the Town's affordable housing stock if an affordable housing use restriction is put in place for the apartment. Per DHCD regulations, the accessory apartment would need to be rented at a price affordable to persons or families qualifying as low or moderate income for a period of not less than 15 years, but the affordable housing use restriction could also be in perpetuity as many communities have done. The rent for the accessory apartment would only increase in proportion to the growth in the area's median household income as documented by DHCD (in North Brookfield's case, the rental price for accessory apartments would need to be affordable to persons or families qualifying as low or moderate income in the Worcester MA-CT Primary Metropolitan Statistical Area). Be forewarned that implementing such a provision would require the Town to annually monitor such units to ensure that household incomes do not exceed the DHCD affordable income limits for the area. A local housing partnership could possibly take on the monitoring task on behalf of the Town. Responsible Municipal Entity: The Planning Board.

9. Housing in the Town Center: The Town should consider consolidating the various zoning districts that comprise the current town center into a single mixed-use district with development standards that would encourage a more traditional New England village center development pattern. The current town center area is divided into numerous zoning districts (including some districts that would qualify as "spot zoning"), each with its own set of dimensional standards and allowable uses. The Town would benefit from having more people and businesses in what is now a moribund town center. Development standards to consider for this district include: zero front yard setbacks, minimum side setbacks, allowing more than four residential units per multi-family housing project, discouraging stand-alone commercial operations that require large amounts of parking, locating buildings in front of the lot with parking in the rear, façade design standards, signage and lighting standards, shared parking, mixed use buildings (shops on first floor, apartments above). When considering what design

standards to adopt for a newly created mixed-use district, the Town would benefit from having a design workshop that would utilize the talents of landscape architects to help citizens visualize their preferred aesthetics for the town center area. North Brookfield could avail itself to the following entities for help with this effort:

- There are two institutions of higher education that can assist North Brookfield with preparing the standards for a new town center mixed-use district: a town: the Department of Landscape Architecture and Planning at the University of Massachusetts (Amherst), and the Department of Urban Studies and Planning at the Massachusetts Institute of Technology (Boston).
- The National Trust for Historic Preservation's National Main Street Center offers technical assistance to member communities for the preparation of comprehensive town center revitalization plans. The Center offers the following types of assistance: town center market analysis, publicity and promotion, targeted business development strategies, design standards for new development, parking and traffic management assistance, and site plan review assistance. The Center operates a regional office in Boston (617-523-0885).

The Town should also continue its pursuit of grant funds to rehabilitate existing town center buildings for the purpose of providing affordable housing, as is being done with the Duncan Building renovation project. The Town received a 2004 CDBG grant to renovate the upper floors of the Duncan Building for six apartments, five of which will have affordability restrictions placed on them. With very little vacant land in the town center, the vast majority of new construction in this area will come through the rehabilitation of old or underutilized existing buildings. Responsible Municipal Entity: The Planning Board in conjunction with the Board of Selectmen.

10. Establish a Local Housing Partnership: North Brookfield should establish a municipal entity to deal with affordable housing issues in town, preferably a local housing partnership. North Brookfield's town government, as currently constituted, may not have the administrative capacity to handle the wide variety of affordable housing issues the Town may wish to initiate under this plan. Usually it is the Board of Selectmen that appoints such a partnership or committee. The Selectmen need not obtain Town Meeting authority to establish such an entity but can do so if it believes that Town Meeting action will help lend legitimacy to the committee. Dealing with affordable housing issues is a fairly broad mandate, but there are specific tasks that a local housing partnership can undertake, such as:

- Inventory all government-owned buildings that may be suitable for affordable housing adaptive reuse, as well as government-owned properties that may have excess land that could be developed for affordable housing.
- Prepare and update the Town's housing strategy and planning documents.
- Serve as the Town's official advocate for affordable housing.
- Evaluate tax title properties that may be suitable for affordable housing.
- Apply for the various State and federal affordable housing grant opportunities.
- Monitor on an annual basis those accessory apartments that agree to affordability use restriction as part of their approval (more on this in the next recommendation).
- Manage the lottery system for those affordable housing units created through the Local Initiative Program (LIP) or through a Chapter 40B Comprehensive Permit.
- Provide outreach and education to the community regarding affordable housing.

There are several entities that could advise North Brookfield on how to establish a local housing partnership and get them started, including the Massachusetts Housing Partnership and the Department of Housing and Community Development. Responsible Municipal Entity: The Board of Selectmen.

11. Establish a local Affordable Housing Trust Fund: In January of 2005, the Governor signed into law an amendment to Chapter 44 MGL that enables municipalities to establish a trust fund for the creation and preservation of affordable housing. Such a fund would need to be established locally through Town Meeting action. Previous to this amendment, towns needed to get approval from the State Legislature through a home rule petition in order to set up such a fund. The new law allows towns to collect funds for housing, segregate them out of the general budget into an affordable housing trust fund, and use these funds without having to go back to Town Meeting for approval. The law also allows the trust to own and manage real estate. Such a fund would need to be governed by a five-member board of trustees, most typically appointed by a Town Manager or Board of Selectmen. Investigating the feasibility of such a trust fund for North Brookfield would be an ideal project for a local housing partnership. It is recommended that North Brookfield give strong consideration to establishing such a trust fund as well as a local housing partnership to manage the fund. Responsible Municipal Entity: The Board of Selectmen.

12. Chapter 40-B Housing Proposals: The Zoning Board of Appeals (ZBA) should continue to receive training on how to deal with Comprehensive Permits as they relate to low/moderate income housing projects as defined by Chapter 40-B of Massachusetts General Laws. The law and its concomitant regulations are periodically modified, and the ZBA should keep abreast of these changes. The UMass Extension's Citizen Planner Training Collaborative (CPTC) offers classes on this subject on an annual basis and will even provide customized training sessions to individual communities. In addition, DHCD has prepared a procedural "how to" booklet for local communities. Responsible Municipal Entity: The Zoning Board of Appeals.

13. Substandard Housing: The Town should proactively examine its housing stock and work with property owners to identify needed improvements. Once this is done, the Town should further investigate the various State grant opportunities to see if they make sense for North Brookfield and its property owners. Responsible Municipal Entity: The Board of Selectmen in conjunction with the Building Inspector.

14. Use Non-Regulatory Means to Promote Homeownership: There are three non-regulatory means that North Brookfield could utilize to promote homeownership – homebuyer counseling & education, a soft second mortgage program, and self-help housing initiatives.

- Homebuyer Counseling, Education. Homebuyer counseling and education are valuable marketing and outreach tools that can help North Brookfield residents bridge the information gap and prepare them for a successful homeownership experience. The Town could either plan a first-time homeownership initiative by partnering with an agency or institution that provides homebuyer counseling or simply make it known to North Brookfield residents that such educational organizations exist. There are many nonprofit agencies that offer this service and most have informational brochures that could be displayed at the Town Hall. These agencies are well trained, monitored and certified by the Massachusetts Homeownership Collaborative, which is coordinated by the Citizens Housing and Planning Association (CHAPA). This

organization provides “soup to nuts” information about the home-buying process, from how to budget or repair damaged credit to the many types of mortgage products and down payment assistance programs. Many also sponsor, or participate in, homebuyer fairs. The CHAPA website (www.chapa.org) maintains a list of counseling agencies and their current and planned activities. Many conventional lenders offer similar programs.

- Soft Second Loan Program. The Town has the option of participating in the Soft Second Loan Program designed to provide soft second mortgage loans to low and moderate-income first time homebuyers. Soft Second loans reduce the first mortgage amounts and lower initial monthly costs to enhance affordability.
- Self-Help Housing. The Town could explore Self-Help Housing programs. Self-Help programs involve sweat-equity by the homebuyer and volunteer labor of others to reduce construction costs. Some communities have donated building lots to Habitat for Humanity to construct affordable single housing units. Under the Habitat for Humanity program, homebuyers contribute between 300 and 500 hours of sweat equity while working with volunteers from the community to construct the home. The homeowner finances the home with a 20-year loan at 0% interest. As funds are paid back to Habitat for Humanity, they are used to fund future projects.

