WINCHESTER HOUSING PRODUCTION PLAN

Adopted by the Winchester Select Board and Planning Board on October 9th, 2018

ACKNOWLEDGEMENTS

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This plan was done for, and in large part by, the people of Winchester. It would not have been possible without the support and leadership of Brian Szekely, Town Planner, and the members of the Working Group, who contributed their time and vital insight into the Town of Winchester and its housing dynamics:

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Thanks also to the Planning Board and Select Board for their input, participation, and support in this planning process. Appreciation is also due to the Winchester community, who participated in focus groups and public forums, and provided the perspective and ideas in which this plan is grounded.

Funding provided by the Town of Winchester and the Metropolitan Area Planning Council (MAPC), the regional planning agency serving the 101 cities and towns of Metropolitan Boston, through the Direct Local Technical Assistance Program (DLTA). Professional support

was provided by Karina Milchman, Chief Housing Planner, Francis Goyes, Regional Housing + Land Use Planner, and Alaa Mukahhal, Planning + GIS Analyst.

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EXECUTIVE SUMMARY

MGL CHAPTER 40B

By state statute MGL Chapter 40B, cities and towns are encouraged to provide 10% of their total year-round housing units as deed-restricted Affordable Housing. Affordable Housing is deed-restricted housing that eligible low- and moderate-income residents can afford by paying no more than 30% of their annual household income. Winchester has 7,920 year-round housing units, per the 2010 decennial Census, of which 148 (or about 1.9%) are deed-restricted Affordable Housing units on the state's Subsidized Housing Inventory (SHI). In communities like Winchester, where less than 10% of housing units qualify as Affordable Housing, developers may override local zoning bylaws through a Comprehensive Permit for mixed-income housing development that includes Affordable Housing units.

A community may claim "Safe Harbor" and thereby deny a developer a Comprehensive Permit if the municipality has a locally adopted and state approved Housing Production Plan (HPP) and is making measurable progress toward reaching the state goal of 10% Affordable Housing. Measurable progress means that the community is producing Affordable Housing units at an annual rate of 0.5% or 1% of its year-round housing units (Safe Harbor is for a 1-year or 2-year period, respectively).

HOUSING PRODUCTION PLAN (HPP)

Partially in response to the Affordable Housing objectives of MGL Chapter 40B and partially in response to overall housing demand in town, Winchester partnered with the Metropolitan Area Planning Council (MAPC) to undertake development of this HPP. The plan is grounded in robust technical analysis and local expertise and insight, including active participation from a Working Group of Winchester residents and community feedback at four public forums.

The HPP discusses increasing the production of Affordable Housing, as well as "naturally-occurring affordable housing" (NOAH) in Winchester. NOAH refers to housing that is not deed-restricted Affordable Housing, but which tends to be moderately priced due to its smaller size, older age, or more cost-effective construction techniques (such as prefabricated or modular). The Town of Winchester notes tha tonly units that qualify for the Subsidized Housing Inventory (SHI) will count towards the 10% requirement and HPP Certification. NOAH units provide imporant housing options for residents but will not qualify towards the SHI.

The HPP assesses housing need and demand in Winchester and analyzes development constraints. It identifies sites and areas within the town where housing, both Affordable Housing and NOAH, might be developed. It calculates the number of Affordable Housing units needed in Winchester to be able to claim Safe Harbor—through certification of this plan and one day meeting the 10% state requirement—and deny permits for developments that are deemed inappropriate for the town. It also identifies programming, community engagement, resources, and regulatory strategies that the Town should consider to facilitate housing production. Finally, the HPP complies with the state Department of Housing and Community

Development (DHCD) regulations requiring the Town to have an HPP on file as a prerequisite to claiming Safe Harbor through certification.

WINCHESTER HOUSING + DEMOGRAPHICS

Winchester's housing stock does not include a sufficient amount of Affordable Housing or NOAH (the latter being naturally occurring affordable housing as opposed to deed-restricted Affordable Housing). Housing prices in Winchester are high. In 2017, the median price for a single-family house was $1,066,690; the median price for a condominium was $561,364 (prices for single-family houses ranged from $101,163 to $3,295,000; prices for condos ranged from $168,000 to $1,470,000). These prices likely reflect the continuing strong growth of the metropolitan Boston economy, Winchester's location close to the Boston and Cambridge job markets, its excellent schools, and the town's attractive single-family housing. To afford a median-priced home in Winchester without facing cost burden, households should have an annual income above $184,000.[1] In 2016, over 40% of Winchester households had annual incomes of more than $200,000.

However, Winchester is not universally affluent. In 2016, about half of all households in Winchester had an annual income of about $150,000. Furthermore, 35% of households had annual incomes of less than $99,999, just below the Area Median Income (AMI) for the region of $103,400; and 19% of households qualified as low-income, meaning they make 80% of AMI or less and are eligible for Affordable Housing.[2] These households are often comprised of seniors, young families, and individuals living alone or with roommates. Many of these households struggle to afford the Winchester housing market or are priced out of it altogether. Approximately 29% of households in town spend more than 30% of their income on housing and are considered cost burdened. Cost burden does not impact all residents equally: almost half of renters (47%) are cost burdened compared to just over one-third (35%) of homeowners.

A key factor driving up the cost of housing in Winchester is the lack of land for new housing development, especially multifamily units. The town is largely developed with single-family homes, so many new houses replace older, sometimes smaller houses. Between 2008 and 2016, 118 new homes, or 38% of all new housing units, were replacement units. Data shows that replacement units are far more expensive: Homes with a 2014 median assessed value of $549,800 (ranging from $377,100 to $816,000) were replaced in 2016 by homes with a median of $1,191,050 (ranging from $765,700 to $2,589,700). Most new units are single-

[1] Ability to afford a median-priced single-family home in Winchester assumes a 20% down payment, 30-year fixed-rate mortgage, 3.875% APR, an annual property tax rate of 1.125%, and only $500 in monthly expenses including debt like student or car loans, recurring payments like insurance and utilities, and groceries. <https://www.redfin.com/how-much-house-can-i-afford>.

[2] Income data is based on the 2012-16 5-year estimates from the American Community Survey (ACS), while income distribution data is based on the 2011-15 Department of Housing and Urban Development's (HUD) Comprehensive Housing Affordability Strategy (CHAS). Because CHAS data is not updated as frequently as ACS data, there is a slight discrepancy in the years of ach data set.

family homes—63% of all permitted units—with the balance mostly two-family units and condominium units. This pattern is reinforced by Town zoning, with most residential districts zoned for single- and two-family homes, not multifamily housing. The space and zoning constraints mean that only a few, larger multifamily buildings have been constructed in Winchester.

The Town owns very few parcels that are suitable for housing development; most of the Town-owned properties are held as wetlands, parks, and playgrounds. The Town purchases existing housing, often smaller condominiums and apartments, and converts these units to Affordable Housing. However, the Town's very limited funding for this work is unable to cover the high home sale costs.

This HPP identifies a number of locations that might be suitable for additional Affordable Housing and NOAH (naturally occurring affordable housing). These include: the town center, which has been rezoned to allow mixed-use development and encourage transit-oriented development (TOD), and where the Town is considering developing multifamily Affordable Housing on two Town-owned parking lots in the Waterfield block; along the Main Street corridor north of the town center, which could be rezoned to allow for multifamily housing and mixed-use development; and along the Cambridge Street/Rte. 3 corridor north of Wildwood Street, which also could be rezoned to allow for multifamily housing and mixed-use development. This corridor is the site of the pending 416 Cambridge Street 40B project. There are also opportunities to create small numbers (2-30 units) of Affordable Housing units as neighborhood-scale infill housing. Potential development sites are the 22 Highland Avenue property and the block at the intersection of Washington and Swanton Streets. But with the exception of the few, small, Town-owned properties, all the properties in these locations are privately held and would require that owners and developers commit to developing them for mixed-income housing with Affordable Housing units.

HPP OBJECTIVES + GOALS

With this background, the Winchester HPP has two primary objectives:

1. **Increase the supply of Affordable Housing for low-income households to meet and maintain Safe Harbor status under MGL Chapter 40B by reaching one or some of the below targets.**

    - Target 1: Obtain certification of the HPP
        - by permitting 40 Affordable Housing units in a calendar year for a 1-year period of Safe Harbor
        - by permitting 79 Affordable Housing units in a calendar year for a 2-year period of Safe Harbor

- Target 2: Achieve Safe Harbor indefinitely by maintaining 10% of Winchester's housing stock as deed-restricted Affordable Housing
    - by permitting 129 or more units per year over 5 years to reach 792 Affordable Housing units
    - by permitting 64 or more units per year over 10 years to reach 792 Affordable Housing units

2. **Increase the supply of naturally occurring affordable housing (NOAH) for moderate-income households, such as young families, seniors, and smaller households.**

As the Town works towards expanding its supply of both Affordable Housing and NOAH (naturally occurring affordable housing), it will strive to build support for more housing and influence new development in accordance with the following goals:

1. Greater diversity of housing types for seniors, younger households, and other smaller households including families
2. Increased supply of housing in Smart Growth locations
3. An engaged and aware community
4. Greater local capacity for implementation of the Winchester HPP

HPP STRATEGIES

The HPP recommends specific strategies for the Town of Winchester to choose from as it works towards the objectives of increased deed-restricted Affordable Housing and NOAH (naturally occurring affordable housing), as well as the goals pertaining to the attributes of this housing and the need to build support for its creation. These strategies are grouped into four categories: programming, community engagement, resources, and regulatory. The HPP notes which strategies advance one or both of the objectives, as well as which will advance one or more of the four goals.

Programming Strategies

1. Commit suitable public land to housing.
2. Develop and increase home maintenance + repair resources.
3. Establish a municipal housing trust fund.
4. Engage + partner with housing developers.
5. Support first-time homeowners.
6. Use tax exemptions to support elderly households.

Community Engagement Strategies

7. Develop and increase awareness of housing need + objectives.

8. Build support for possible regulatory changes prior to Town Meeting.
9. Protect vulnerable residents from predatory housing practices.

Resources Strategies

10. Consider adoption of the Community Preservation Act.
11. Apply for Planning for Housing Production grants.
12. Consider pursuing Housing Choice Designation.
13. Hire an assistant planner.
14. Establish an HPP Implementation Committee.
15. Identify funding sources to house residents with disabilities.

Regulatory Strategies

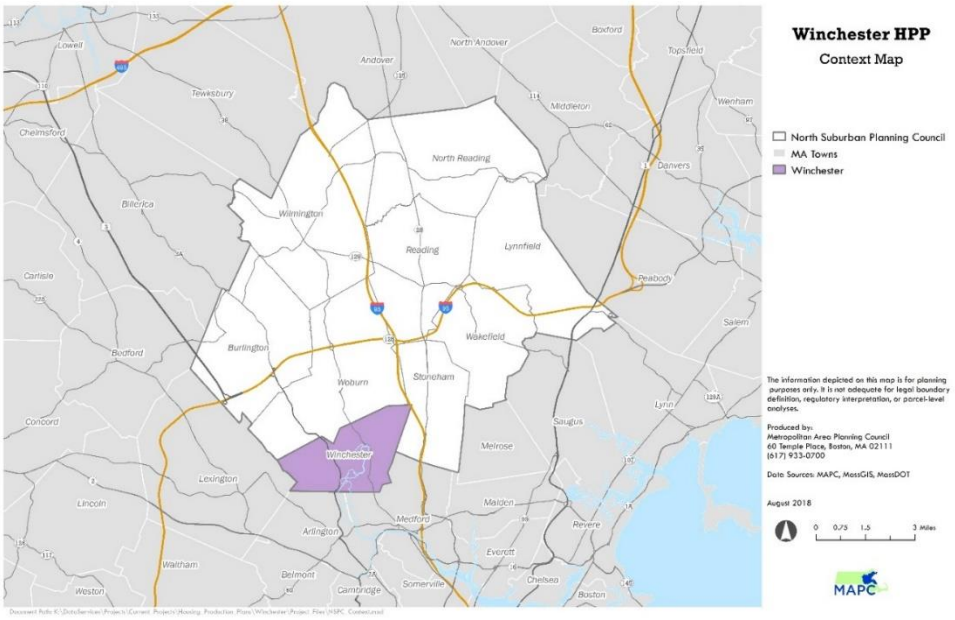
16. Extend inclusionary zoning.
17. Consider adoption of a 40R District.
18. Review the permitting process for Affordable Housing.
19. Consider expanding where duplexes are allowed.
20. Consider expanding where garden + town houses are allowed.
21. Consider expanding where apartment houses are allowed.
22. Consider amending "large house" design review protocols.
23. Assess the overall fee structure.
24. Consider amending zoning to better facilitate ADU creation.

It is possible that not all of the above strategies will be implemented over the five-year life of this HPP. Selectively advancing a number of these strategies will help position the Town to increase its Affordable Housing supply and reach Safe Harbor, expand and diversify its overall housing supply, and begin to move the dial towards greater housing opportunity in Winchester.

INTRODUCTION

Beautiful homes, historic character, extensive open space, and commuter rail and vehicular access to regional economic centers have helped make Winchester a great place to live and raise a family. A historic community dating back to the first decades of the 1600s, what is now known as Winchester is a small, beautiful, and affluent suburb just over six square miles in size located eight miles north of downtown Boston. Bordered by the towns of Woburn, Stoneham, Medford, Arlington, and Lexington, Winchester is part of MAPC's North Suburban Planning Council and is a mature suburb characterized by moderate density, nearly built-out land use patterns, spacious owner-occupied single-family homes, and a relatively stable population.[3]

Once an agricultural and industrial town, with a tannery and watch factory operating well into the 20th century, Winchester is now largely a bedroom community for professionals working throughout Greater Boston thanks in part to two stops on the MBTA Commuter Rail Lowell Line: Wedgemere and Winchester Center. In addition to expansive homes and transit access, Winchester's other amenities include a town center with shops and restaurants and excellent public schools.



[3] MAPC's Community Classification System uses land use and housing patterns, recent growth trends, and projected development patterns as criteria to classify types of communities in the Commonwealth. A mature suburb like Winchester is defined as a community of moderate density that is nearly built out with the following features: owner-occupied single family homes on ¼-½ acre lots; less than 15% vacant and developable land area; new housing units built through infill development, redevelopment, and teardowns; and a relatively stable population. <http://www.mapc.org/wp-content/uploads/2017/09/Massachusetts-Community-Types-Summary-July_2008.pdf>

The North Suburban Planning Council is one of eight MAPC subregions; it also includes Burlington, Lynnfield, North Reading, Stoneham, Reading, Wakefield, Wilmington, and Woburn.

Winchester has experienced steady population growth since the 1990s, but the age composition in town has shifted. School-age kids and their parents have increased in number, while younger adult (age 34 and under) and older senior (age 75 and over) residents have decreased. The community is primarily white, but has become increasingly diverse since the early 2000s.

More than half of Winchester is residential land, and nearly a quarter is protected open space that cannot and should not be developed. This is a wonderful asset, but also a challenge for locating new housing development. Due to location and assets and development constraints like these, Winchester's median home sale price, which has steadily climbed since 2011, is very high: Over one million dollars for a single-family house and more than a half a million for a condominium (The Warren Group, 2017). The median household income in Winchester is similarly high: nearly $150,000, according to the latest American Community Survey data.

Despite the high incomes and high housing costs, Winchester is also home to a lower-income population. Nearly 20% of all households are considered low-income as they earn no more than 80% of the area median income (AMI), which is currently $103,400. Most of these households are cost burdened, meaning they pay more than 30% of their income on housing. This high rate of cost burden is at least in part due to the town's insufficient supply of affordable housing, both deed-restricted and naturally occurring. There are 148 units on Winchester's Subsidized Housing Inventory (SHI), for the 1,405 eligible households already in town. These units constitute only 1.9% of Winchester's housing stock per the State's SHI, and is a much lower rate than in neighboring communities and less than is necessary to meet local need.

To address these dynamics, the Town of Winchester has completed several planning processes over the past decade that paved the way for this HPP. The 2009 Downtown Winchester Market and Opportunity Assessment notes the benefits of new housing development in the downtown; the 2010 Winchester Master Plan: Phase 1 Report recommends the town expand and diversify its housing supply; the 2011 Winchester Town Center Initiative: Development Concepts recommends new housing and mixed-use development be added to town center; and the 2011 Winchester Town Center Housing Study projects demand for additional housing through 2020.

To build on this work, the Town of Winchester contracted with MAPC to develop a 5-year Housing Production Plan (HPP) that would provide understanding of market-rate and Affordable Housing need and demand in town, and establish a strategy to work towards meeting it and getting closer to safe harbor under M.G.L. Chapter 40B, which states that developers may develop Affordable Housing that does not comply with local zoning bylaws in communities where less than 10% of the housing supply is deed-restricted Affordable Housing. MAPC facilitated a community- and data-driven planning process, including interviews and focus groups with local stakeholders and four public forums to understand local housing challenges and opportunities, identify housing goals, and develop strategies to

achieve these goals. The planning process concluded with adoption of the final HPP by the Planning Board and Select Board on October 9th, 2018, and then submission of the plan to the Massachusetts Department of Housing and Community Development (DHCD) under 760 CMR 56.03(4) for review and approval.

With an approved HPP, the Town can better support housing projects that meet local need and guide development to appropriate areas. Winchester may also choose to apply to have the HPP certified by DHCD if Affordable Housing is added at an annual rate of 0.5% or 1% of its year-round housing stock (currently, 40 or 79 units, respectively). This would give the Zoning Board of Appeals (ZBA) the option to decline to issue Comprehensive Permits for Chapter 40B developments without risk of being overturned by the Housing Appeals Committee (HAC) for a period of 1 or 2 years, respectively.

COMPREHENSIVE HOUSING NEEDS ASSESSMENT

Key Findings

1. Winchester's proximity to the region's economic centers and its high-performing public school system have made it very attractive to high-income families with school age children who have moved into the existing single-family housing stock and contributed to a 9.6% rise in population from 2000 to 2016, despite decreasing birth rates in town and limited additional housing.

2. Generally, households in Winchester have very high incomes, with 41% earning more than $200,000 a year. The median income varies by household type: the family median is $182,264, while the non-family median is significantly less at $52,431.

3. Approximately 58.5% of non-family seniors (age 65 and over) and 32.8% of roommates living in Winchester are low-income. Many of these households also pay over 30% of their income on housing and are considered cost burdened (28% of non-family seniors and 46% of roommate households).

4. The Winchester housing stock is limited and the real estate market is high-priced. Approximately 38%, or 118, of new housing units built in Winchester from 2008 to 2016 have been replacements of existing housing stock. Replaced housing stock does not add to the overall supply, and anecdotal evidence indicates that it is more expensive and larger in size than the demolished units. Over 63% of permitted housing units in the same time period have been for single-family houses, and the rest were mostly for two-family buildings and condos. In 2017, the median housing price for a single-family house was $1,066,690, while the median price for a condo was $561,364.

5. Winchester's subsidized housing supply is small, much lower than neighboring and other communities with similar income levels and housing markets, and is less than what is needed to ensure economic diversity and prevent income segregation. Only 1.9% of total year round housing units per the U.S. Decennial Census in town are on the Subsidized Housing Inventory (SHI), and new Affordable Housing projects have experienced delays and litigation.

6. Because of these trends, some long-time residents struggle to stay in town and lower-income families face barriers to making Winchester their home and contributing to the town's economic diversity, development, and vitality. Increasing and diversifying Winchester's housing supply will help create more housing opportunity for these and other households.

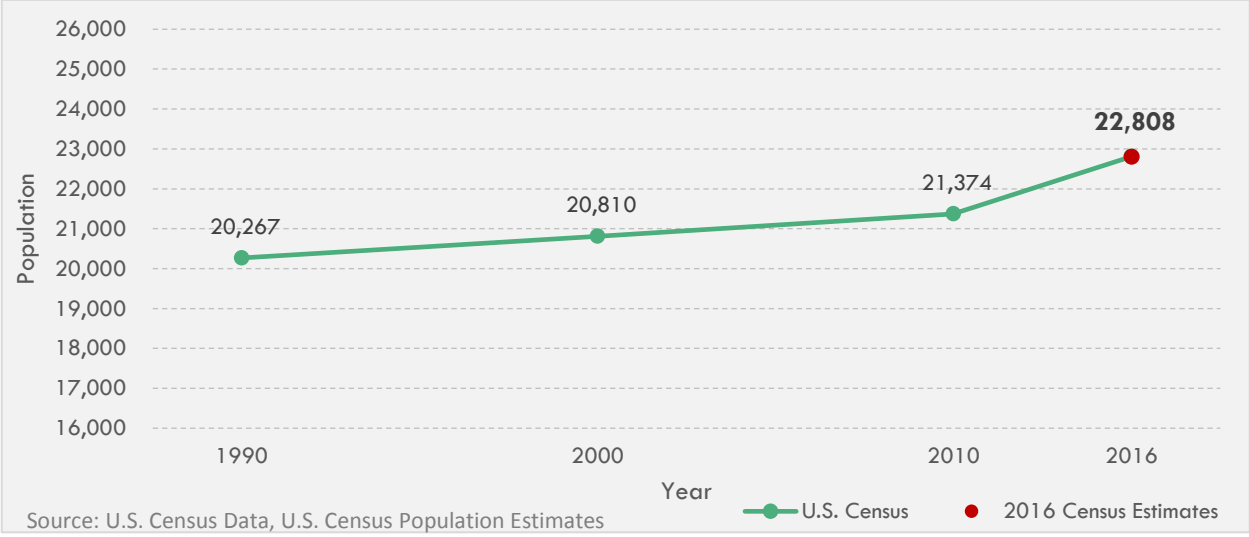
DEMOGRAPHICS

Located eight miles North of Boston, the suburban community of Winchester is considered a very desirable place to live. Winchester hosts two of the Haverhill-Lowell commuter line stations, providing working-age residents with a commute of less than 30 minutes to and from Boston. Families are attracted to the high-performing public schools, the very low crime rate (three times lower than the Commonwealth's average), an environment of well-to-do professionals (Winchester's median income is $149,321), and a mixture of historic pre- and post-World War II houses that can accommodate larger households.

POPULATION

Winchester's appeal to high-income families has contributed to steady population growth. The Town's population increased by an estimated 9.6%, or about 1,998 people, from 2000 to 2016, according to 2016 Census Population Estimates. The rise in population for Winchester has been at a faster rate than the state's 7.3% during the same time period.

Figure 1 Winchester Population, 1990-2016

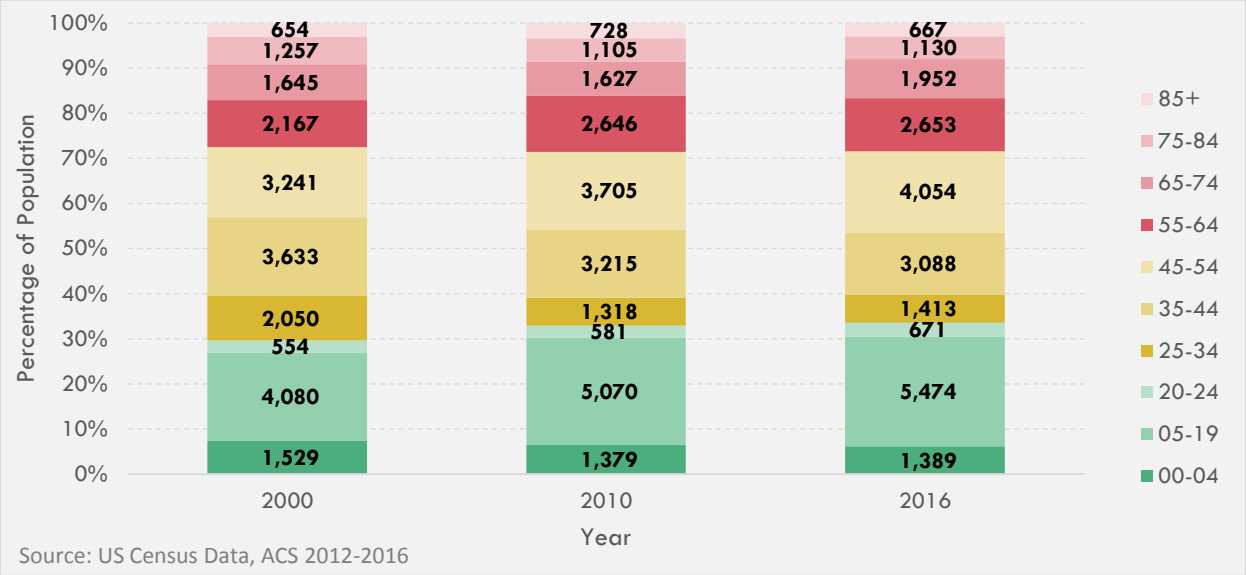


The population of school-age children and middle-aged adults increased, while young adults (aged 25-34) and older seniors (aged 75-84) recently decreased. Census data from 2000 and 2010, and the 2012-16 American Community Survey (ACS)[4] data shows school-aged children 05-19 years old and adults aged 45-55 have increased by 34% and 25%, respectively, during the 2000 to 2012-16 time period (US Census, ACS 2012-16). Meanwhile, young adults aged

[4] The American Community Survey (ACS) 5-year estimates consist of 60 months of collected data from a large sample size. They are the most reliable and precise survey data available after decennial census data, although they are less current than 1 or 3-year estimates.

25-34 decreased 31% and older seniors aged 75-84 decreased 10% during the same time period (US Census Data, ACS 2012-16).

Figure 2 Winchester Population by Age Group, 2000-2016



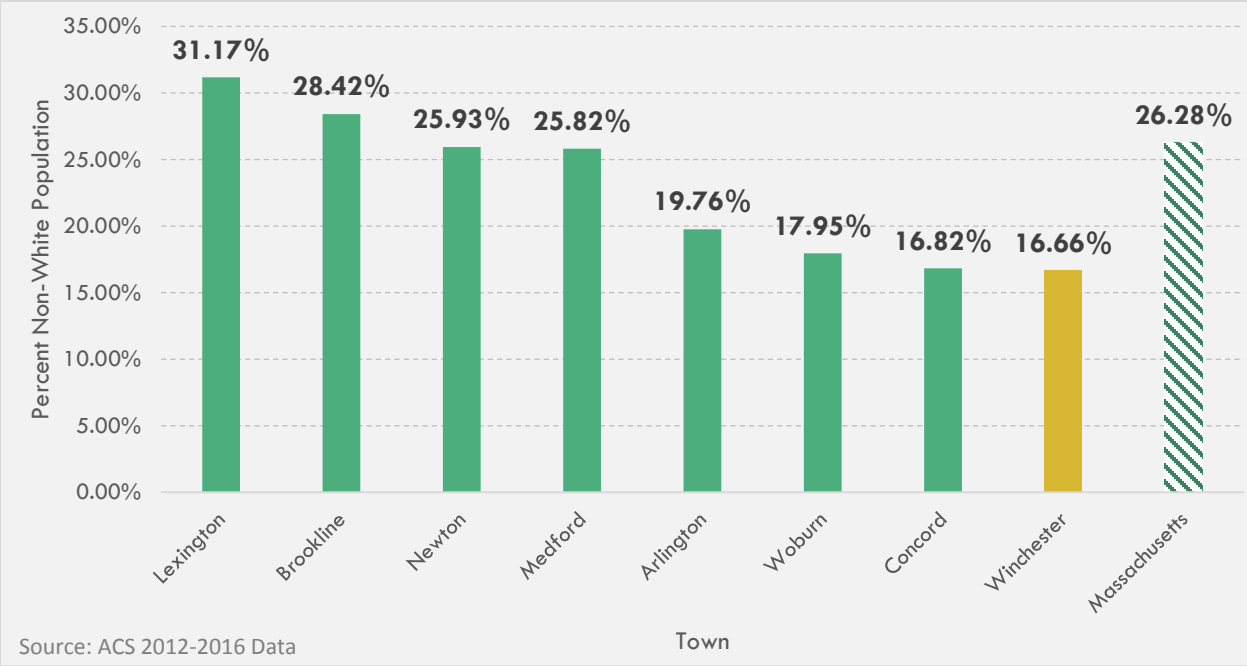
The decrease in the number of young adults and older seniors, and the increase in school-aged children and adults aged 45-55, is greater than that explained by normal age group shifts, and is due to families with children moving into town. This finding is backed by cohort survival rates,[5] which show that for every one child born in Winchester in 2010, 1.53 children were attending kindergarten 5 years later. This reflects increases in the school-age cohort that are not explained by births (MA Department of Elementary and Secondary Education, 2005-2017, MA Department of Public Health, 1998-2011).

[5] The cohort survival rate is a calculation to find the ratio of a population from one period of time to another. In this case, the calculation compares the number of students enrolling in kindergarten with the number of children born 5 years earlier.

Figure 3 Cohort Survival by Year, Winchester, 2002-2017

The Town is more diverse than it used to be, but lags behind neighboring and similar communities and the Commonwealth average. Winchester is more racially and ethnically diverse than it was in 2000: Almost 17% of residents recently identified as non-White, compared to 8% in 2000 (US Census Data, ACS 2012-16). Despite this demographic change, Winchester still lacks diversity compared to surrounding communities and the Commonwealth. The majority of the rise in non-White residents is due to an influx of those

Figure 4 Non-White Population, Winchester and Surrounding Communities, 2016

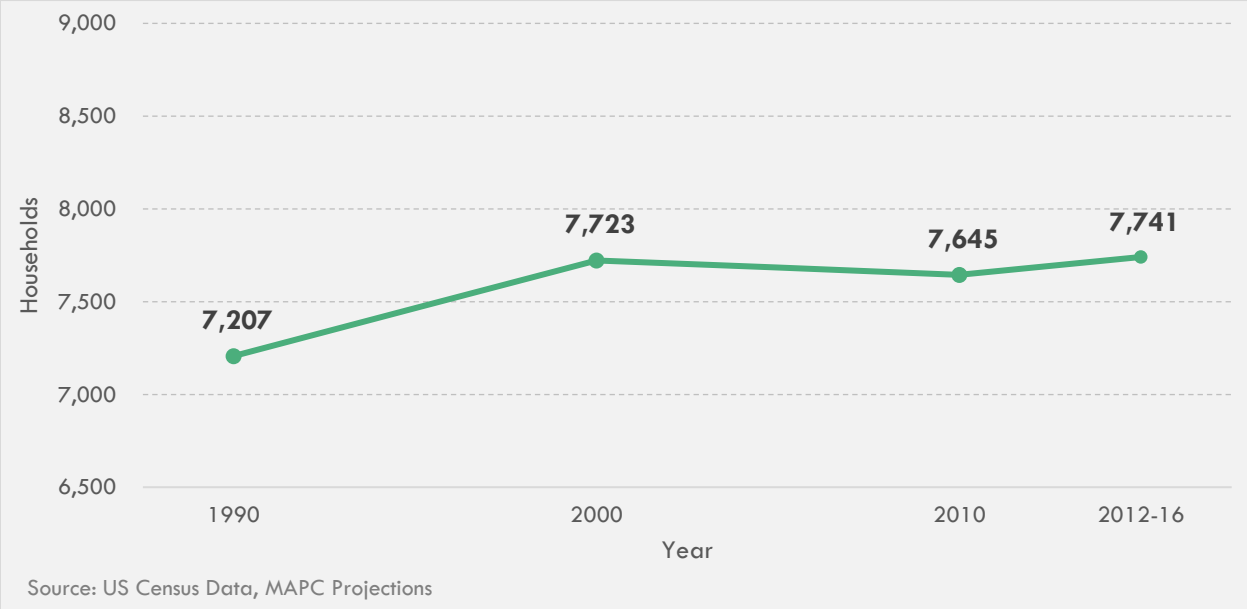


identifying as Asian, while the Black population has represented only 1% of the town since 2000, the only group that didn't increase at all. Because race/ethnicity and income are so closely tied in this country, the cost of housing can serve as a barrier to greater diversity in a community like Winchester.

HOUSEHOLDS

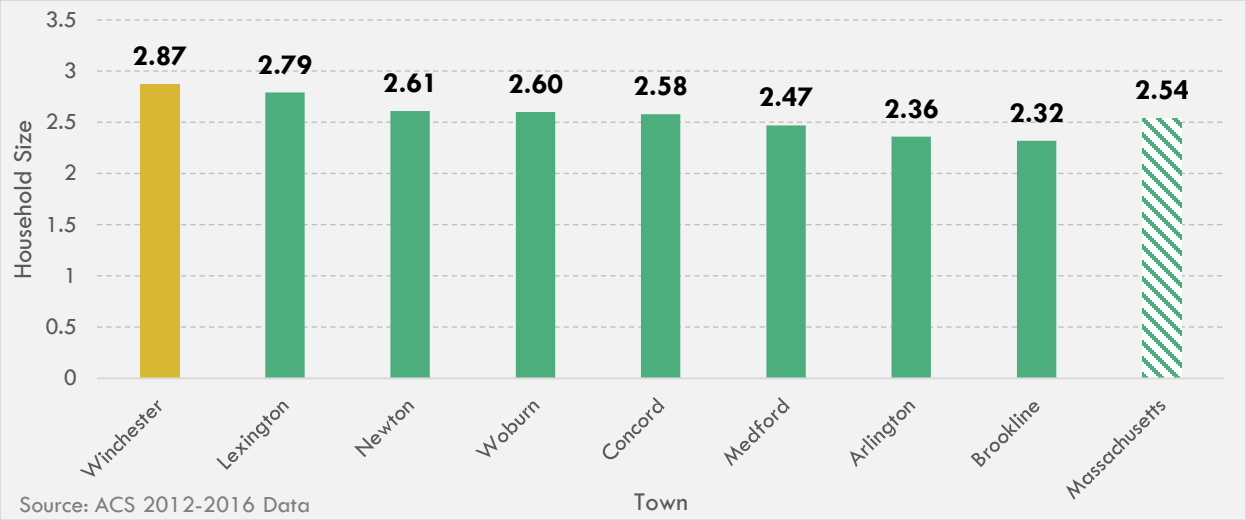
Winchester's households are primarily composed of well-educated families earning high incomes. Despite increases in population, the number of households in Winchester has not increased significantly since 2000: Winchester added approximately only 18 households in the last 16 years, increasing from 7,723 to about 7,741 (US Census Data, ACS 2012-16).

Figure 5 Winchester Households, 2000-2016



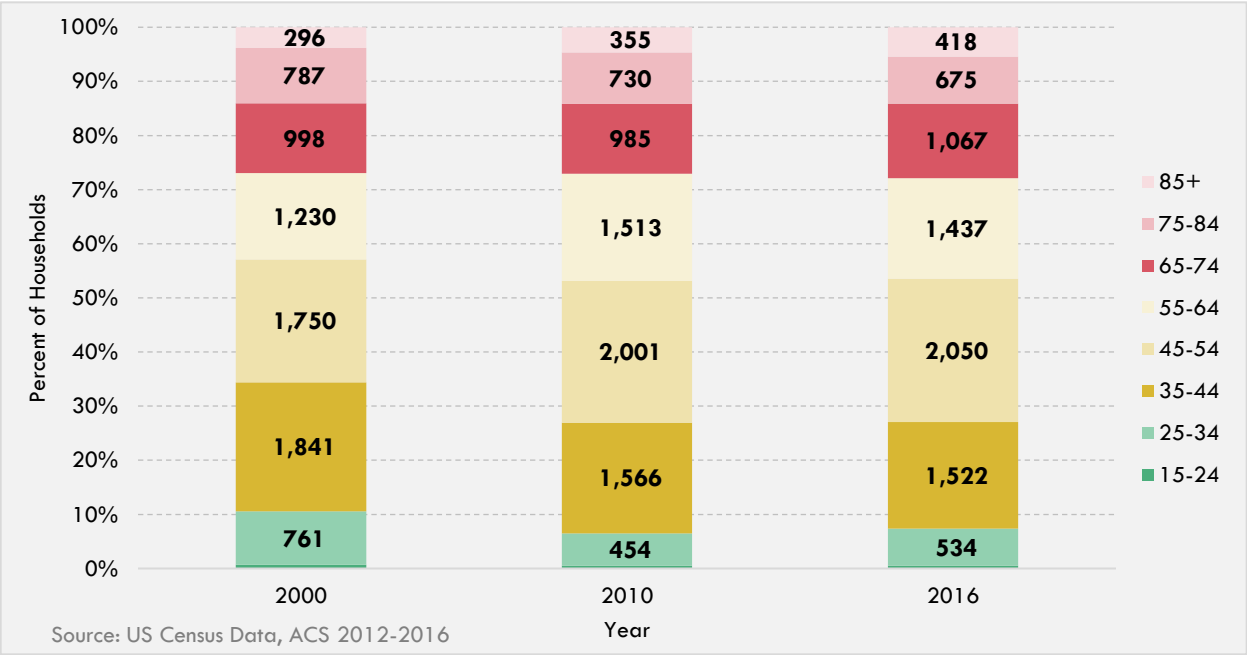
Winchester's current household size increased from 2.65 in 2000 to 2.87 by the release of 2012-16 ACS data. The current household size is higher than in neighboring and similar communities and the Commonwealth's average of 2.54 (ACS 2012-16). The high household size is explained by the number of families living in town: an estimated 79% of current households in Winchester are families, higher than any neighboring or similar communities we compared the town to (ACS 2012-16).

Figure 7 Household Size in Winchester and Surrounding Communities, 2012-16



Aging does not fully explain the changes in Winchester's householder composition. Data indicates that middle-aged householders with children moving into town are replacing younger and older senior householders, rather than a loss of those on either end of the age spectrum due to aging into another category. Census data show that the householders moving into town range from 45 to 54 years old: there's been a 17% increase in householders aged 45-54 and 55-64 from 2000 to the 2012-16 time period, while those aged 75-84 have decreased by 14% (US Census, ACS 2012-16). Meanwhile householders aged 25-34 and 35-44 have decreased by 30% and 17%, respectively, over the same time period (US Census, ACS 2012-16).

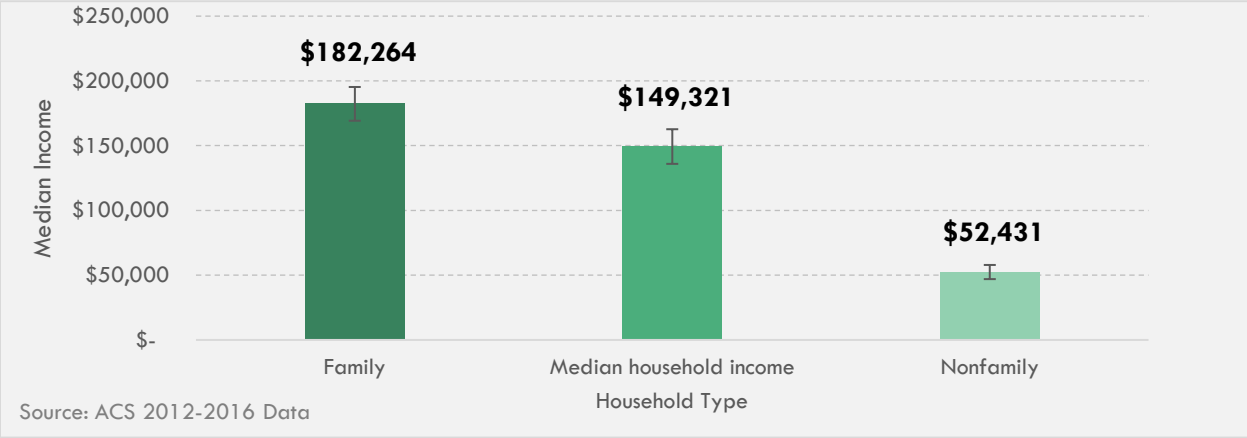
Figure 6 Winchester Householders by Age, 2000-2016



HOUSEHOLD INCOME

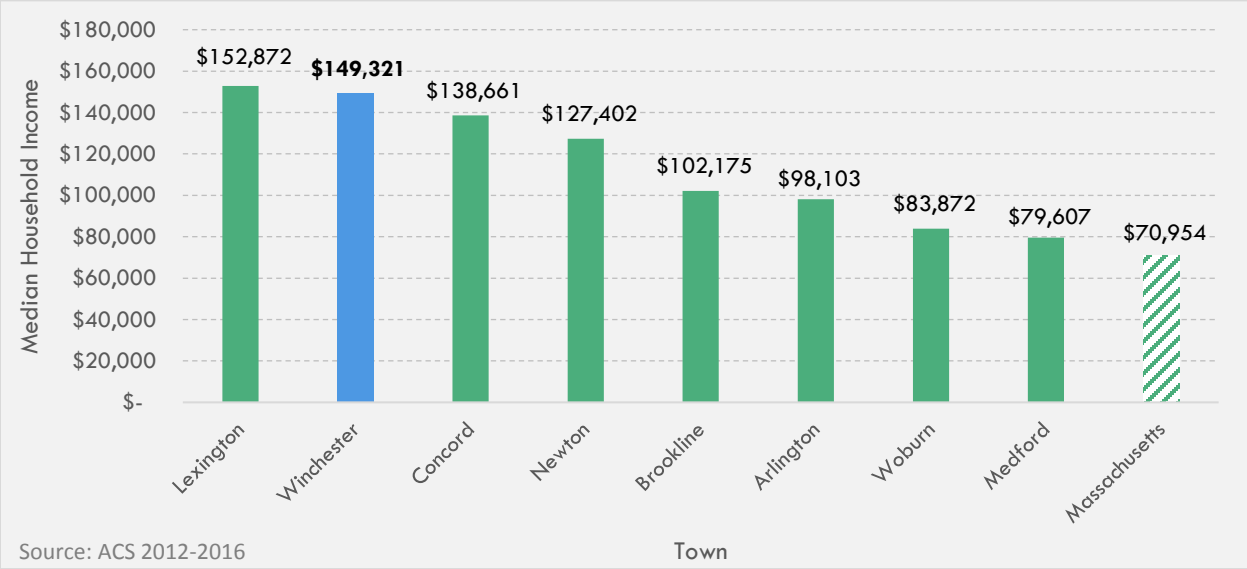
The presence of family households, especially those with head of householders aged 45 to 64 years old, contributes to a high median household income in Winchester. In 2016, the median family income in town was $182,264 (MOE ±$13,031), while the median for all households was $149,321 (MOE ±$13,377) and the median for non-family households was lower at $52,431 (MOE ±$5,463) (ACS 2012-16). The high overall median income is partly explained by the white-collar industries of most Winchester residents in the labor force: over 70% of all civilians in the labor force in the 2012-16 time period were employed in management, business, science, and arts occupations (ACS 2012-16).

Figure 9 Winchester Median Income by Household Type, 2016



Median household income in Winchester is higher than that in all neighboring and similar communities we considered, except for Lexington where it is only marginally higher, and is more than twice as high as the Massachusetts average.

Figure 8 Median Household Income, Winchester and Comparison Communities, 2016



HOUSING STOCK

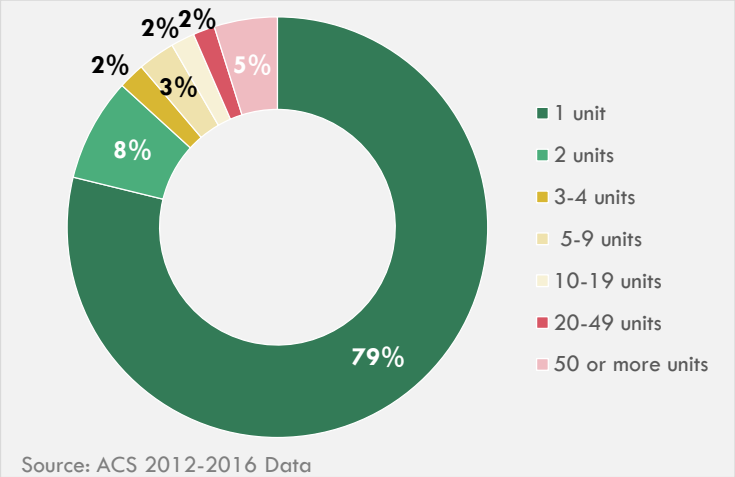
Winchester's housing stock is primarily composed of high-priced single-family houses, with many appealing historic homes, but new supply is added slowly. Because such a large portion of Winchester's housing is single-family homes, the range of choices and prices is limited. Housing prices in town have continued to rise since the Great Recession, especially for single-family houses. Furthermore, the town isn't seeing as much new supply as it used to, and most new housing is more high-priced, single-family houses.

TYPE + AGE

There are approximately 8,104 housing units in town, of which 6,362, or 79%, are single-family houses (ACS 2012-16).

The percentage of single-family houses in Winchester is higher than in neighboring and comparison communities, except for Lexington, which surpasses Winchester in this regard by 2 percentage points (ACS 2012-16).

Figure 10 Housing Units by Type, Winchester, 2016



The lack of housing diversity partly explains why only 15%, or 1,135, of all households lived in a rental unit in the 2012-16 time period, lower than in any neighboring or similar community we looked at, including Lexington (ACS 2012-16).

Figure 11 Housing Units in a Structure, Winchester and Surrounding Communities, 2016

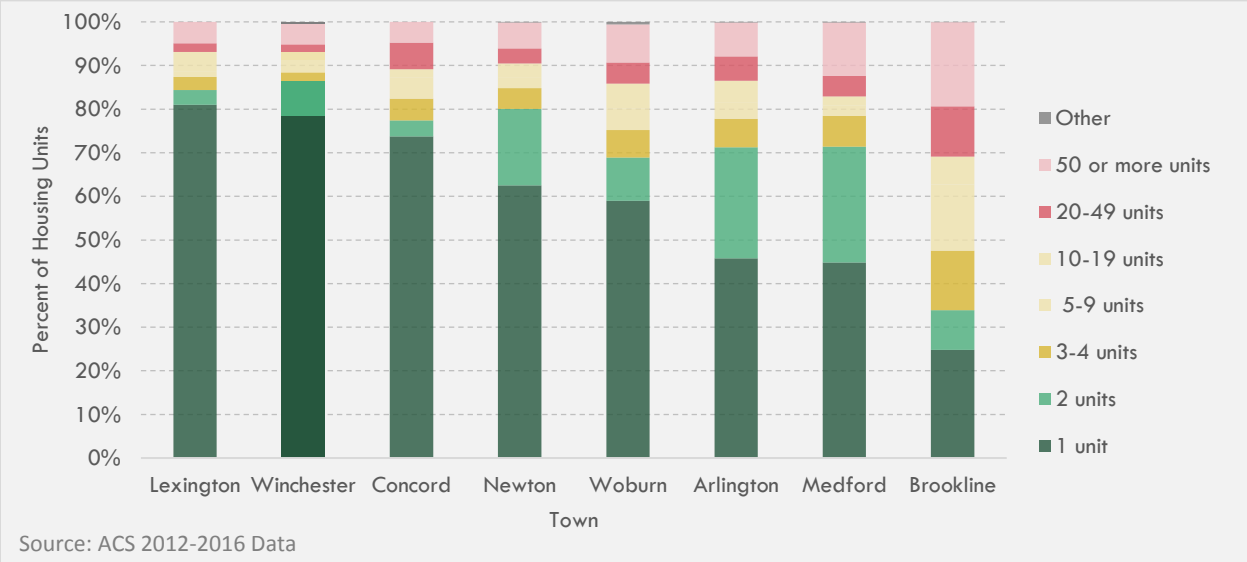
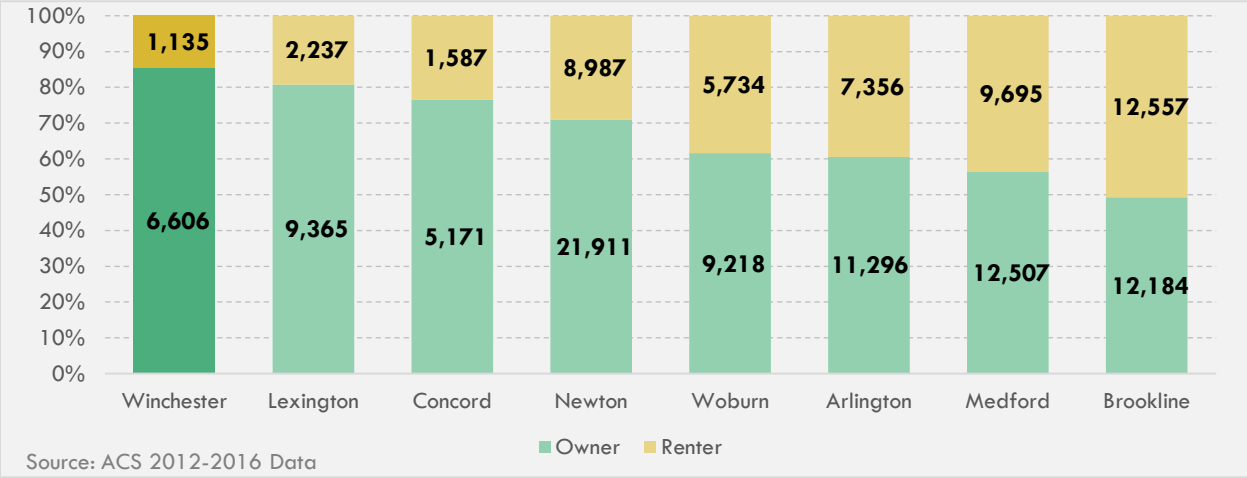
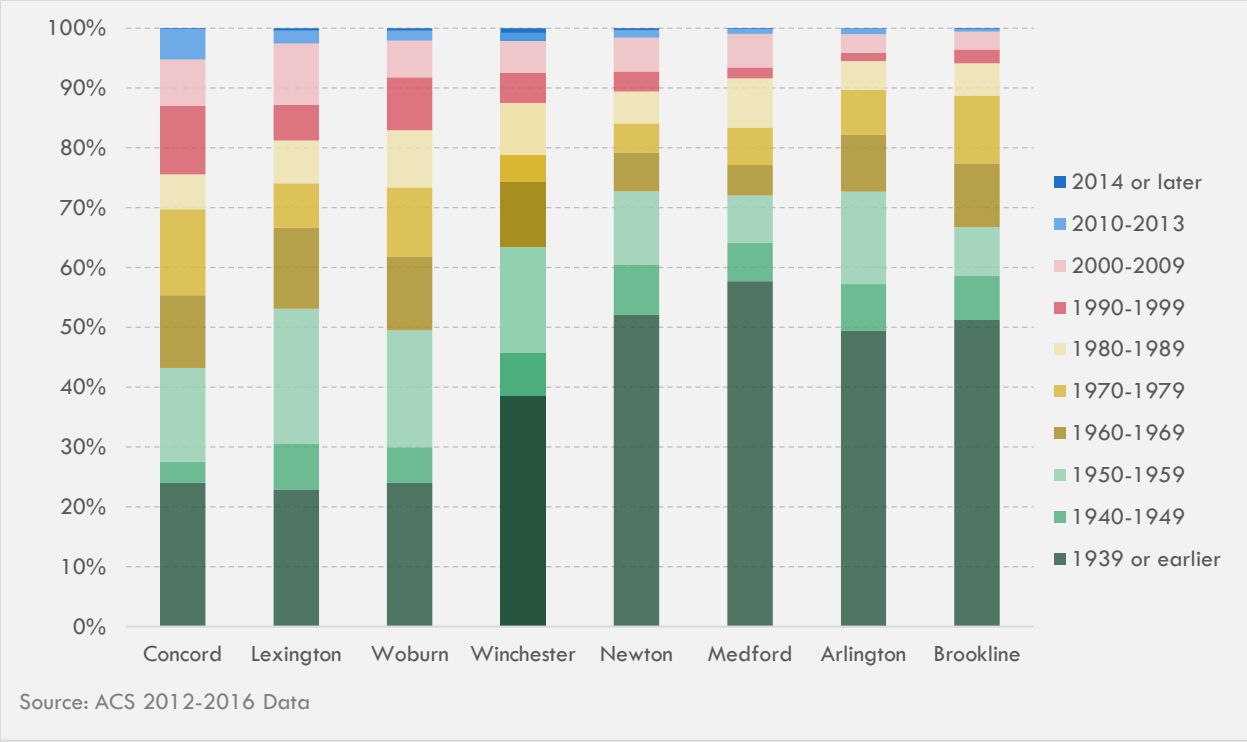


Figure 13 Tenure in Winchester and Surrounding Communities, 2012-16



The housing supply is homogenous in part because Winchester has added little new housing since 2000, especially compared to the amount of new supply added in prior decades. Less than 3.5% of the town's entire housing stock, or 610 housing units, was been built after 2000 (ACS 2012-16). Low supply can contribute to a tight housing market, increasing the cost of existing stock. While Winchester's older housing stock has many appealing attributes including historic architectural elements and character, some of these homes may lack modern features like heating and energy efficiency, not be code compliant, and may not be suitable for households with accessibility constraints.

Figure 12 Housing Units by Year Built in Winchester and Surrounding Communities, 2012-16

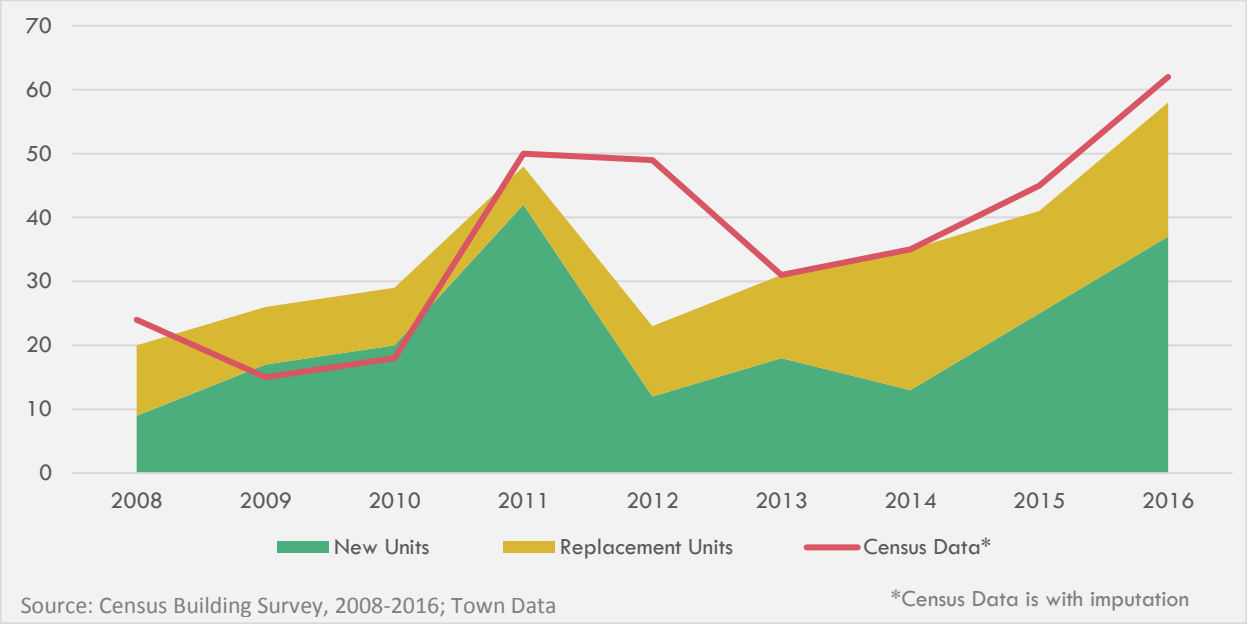


HOUSING MARKET

New housing in Winchester is primarily single-family houses, and demolished multi- and single-family houses are by and large replaced by bigger, more expensive single-family houses. Permit data from the Town of Winchester indicates that since 2008, new single-family housing has been built at a faster rate than multifamily units: 115 multi-family units were permitted, compared to 196 single-family units.

Meanwhile, 38% of all new housing units in Winchester since 2008 was replacement of existing supply (teardowns): of approximately 311 permitted housing units, only 193 were *additional* units. Teardown data from 2014 and 2016 show that new replacement units are higher priced. Homes with a 2014 median assessed value of $549,800 (ranging from $377,100 to $816,000) were replaced in 2016 by homes with a median of $1,191,050 (ranging from $765,700 to $2,589,700) (see Appendix for additional teardown data). Lastly, the town's vacancy rate of 4.48% is lower than the 7% recommended to maintain a range of housing prices, and shows that housing supply hasn't kept up with demand.[6]

Figure 15 Winchester Housing Units Permitted by Year, 2008-2016

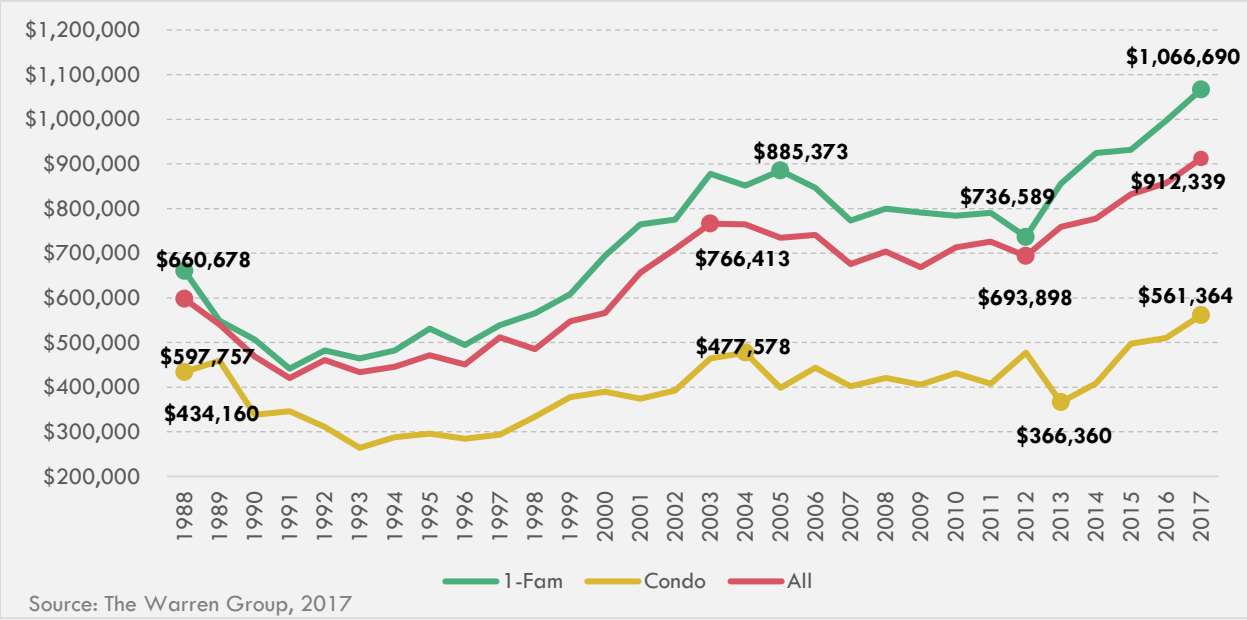


The lack of diverse housing options, the low supply of new housing, and the low vacancy rate are a few of many reasons why housing prices in Winchester have become the highest they've been in 30 years, accounting for inflation. The median price for a single-family house in 2017 was $1,066,690, while the median price for a condominium was $561,364 (other contributing factors are discussed later in this report). The limited rental stock in town is also

[6] A vacancy rate of 7% is recommended by the Dukakis Center for Urban and Regional Policy, Joint Center for Housing Studies, and HUD's Office of Policy Development and Research, among other housing expert organizations.

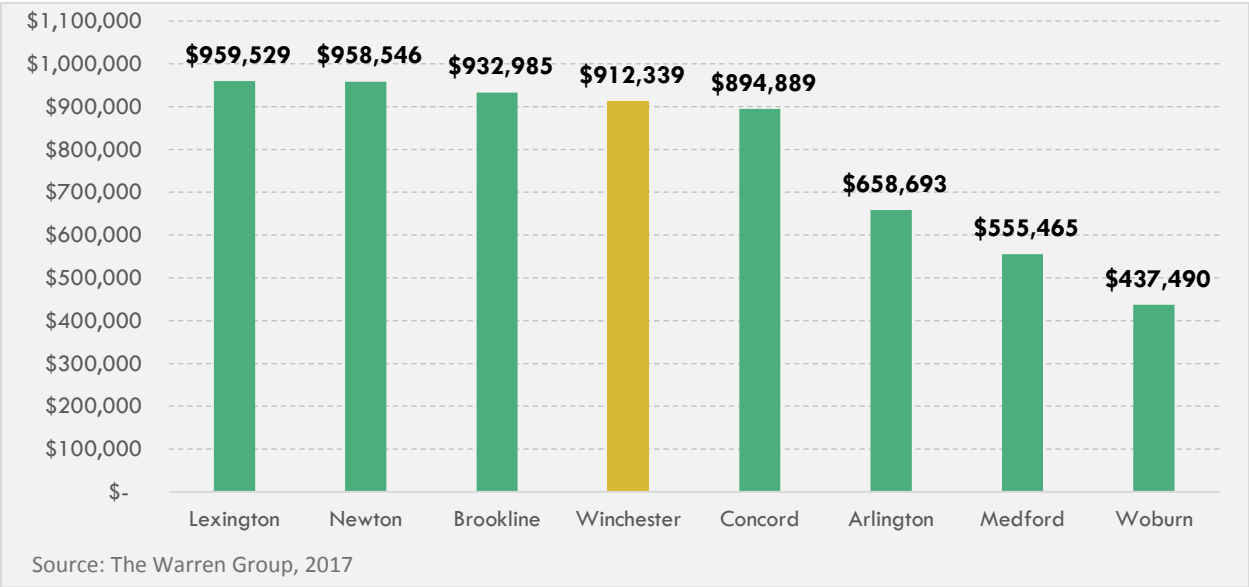
high priced: the ACS median gross rent for a 2-bedroom unit is $1,571, while MAPC's Rental Listings Database shows a median of $2,000.[7]

Figure 16 Housing Prices by Type, Winchester, 1988-2017 (adjusted to 2016 dollars)



Median housing prices in Lexington, Newton, Brookline, and Concord are also high, showing that the housing affordability crisis is felt across many communities in the Greater Boston Metropolitan Area.

Figure 17 Median Housing Sale Price, Winchester and Surrounding Communities, 2017 (adjusted to 2016 dollars)



[7] Because ACS data is self-reported, MAPC's database of Zillow and craigslist listings helps confirm accurate rental rates.

DEVELOPMENT PIPELINE

As of mid-2018, Winchester had 7 multifamily developments with an Affordable Housing component in various stages of planning and development. Several of these projects have moved forward through the comprehensive permit process, and include at least 25% Affordable units.

Table 1 Development Pipeline, Winchester, Summer 2018

NAME	ADDRESS	TOTAL UNITS	AFFORDABLE UNITS	DEVELOPMENT STAGE
15 Dix Street Condominium	15 Dix Street	12	1	Recently completed
Winning Farm	Thornberry Road	24	2	Permitted, construction begins 2019
416 Cambridge Street	416 Cambridge Street	96	24	Permitted through ZBA, in court because neighbors filed suit
Highland Ave	Highland Avenue	7	2	The Town is working with the applicant for a potential land swap
Waterfield Lot	Waterfield Road	50-60	12-15	Planning
Elmwood Ave	Elmwood Avenue	14	1	Permitted

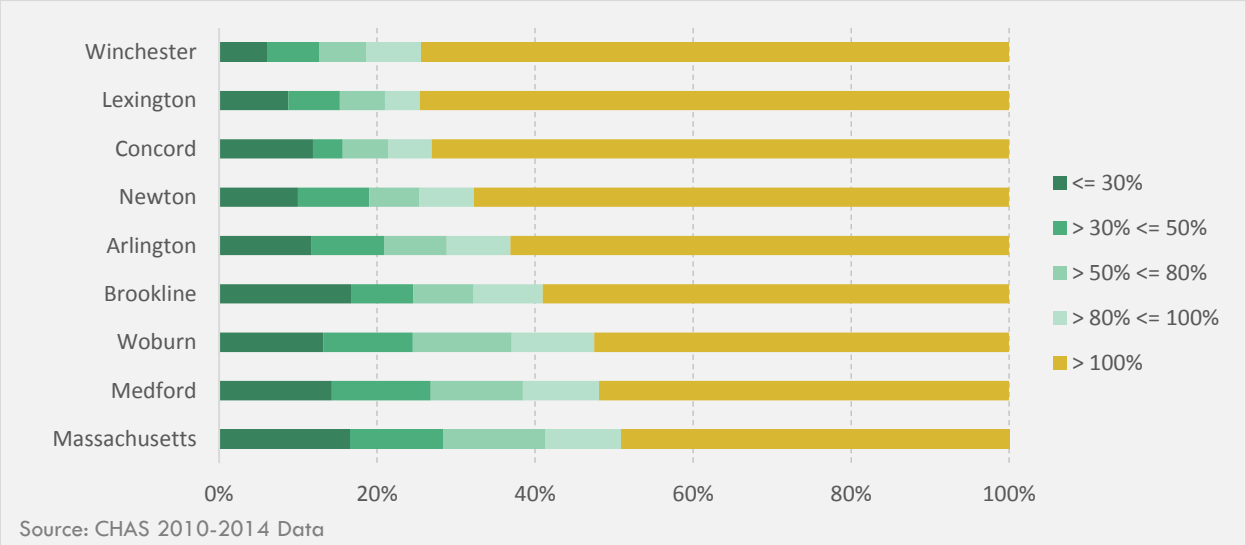
HOUSING AFFORDABILITY

Winchester's high-cost housing market has restricted households with a diversity of incomes from staying or moving into town. Census and survey data shows that there is unmet housing need in Winchester, especially for households that are earning less than the AMI of $103,400.[8] Many households are also cost burdened, paying more than 30% of their monthly income on housing, especially those with senior householders (age 65 and over) and roommates. These households may be forced to make difficult decisions between paying for housing and paying for other basic needs, including food, transportation, healthcare, and education. Finally, Winchester's housing on the Commonwealth's Subsidized Housing Inventory (SHI) is very low, more so than any comparison community analyzed and not enough to meet the existing need in town.

HOUSEHOLDS ELIGIBLE FOR HOUSING ASSISTANCE

The U.S. Department of Housing and Urban Development (HUD) determines household eligibility for housing programs using AMI. The AMI for Winchester is $103,400, but the income for eligibility shifts depending on the size of the household. Data from the Comprehensive Housing Affordability Strategy (CHAS)[9] shows that less than 19%, or 1,405, of households in Winchester have a yearly income of less than 80% of AMI and qualify as low income, fewer than any comparison community we looked at (CHAS 2010-2014). This low rate of low-income households partially reflects the lack of housing opportunities available and affordable to them in Winchester.

Figure 18 Low-Income Households, Winchester and Surrounding Communities, 2014

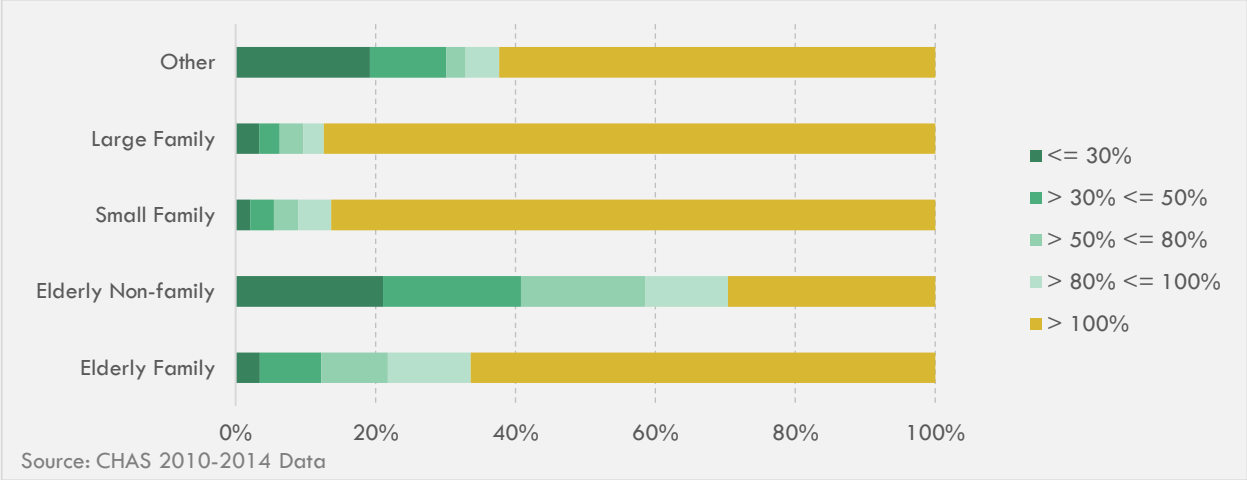


[8] Winchester is part of the Boston-Cambridge-Quincy, MA-NH Housing and Urban Development (HUD) Metro Fair Market Rents (FMR) Area, so the AMI calculation also takes into account all of the towns and cities in Suffolk, Plymouth, Norfolk, Middlesex, and Essex Counties.

[9] CHAS data is comprised of tabulations from the American Community Survey (ACS), and indicate housing problems and housing need, especially for low income households.

In Winchester, elderly (age 65 and over) non-family households (seniors living alone or with unrelated persons) and non-family, non-elderly households (roommates, individuals, etc.) are most commonly low income, with 58.5%, or 445, and 32.8%, or 240, respectively (CHAS 2010-2014).

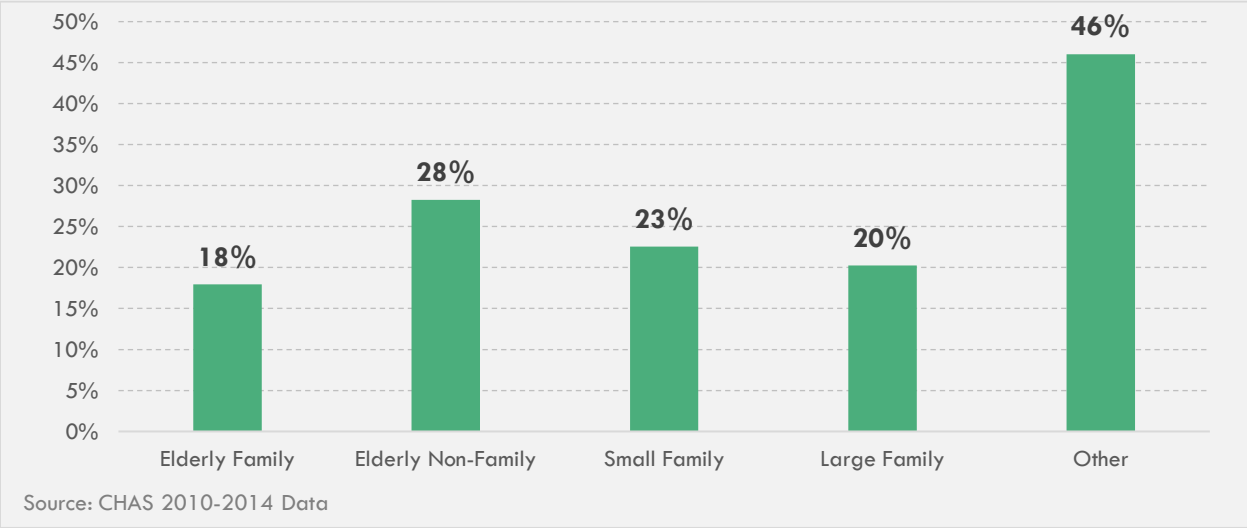
Figure 19 Winchester Low-Income Households by Household Type, 2014



HOUSING COST BURDEN

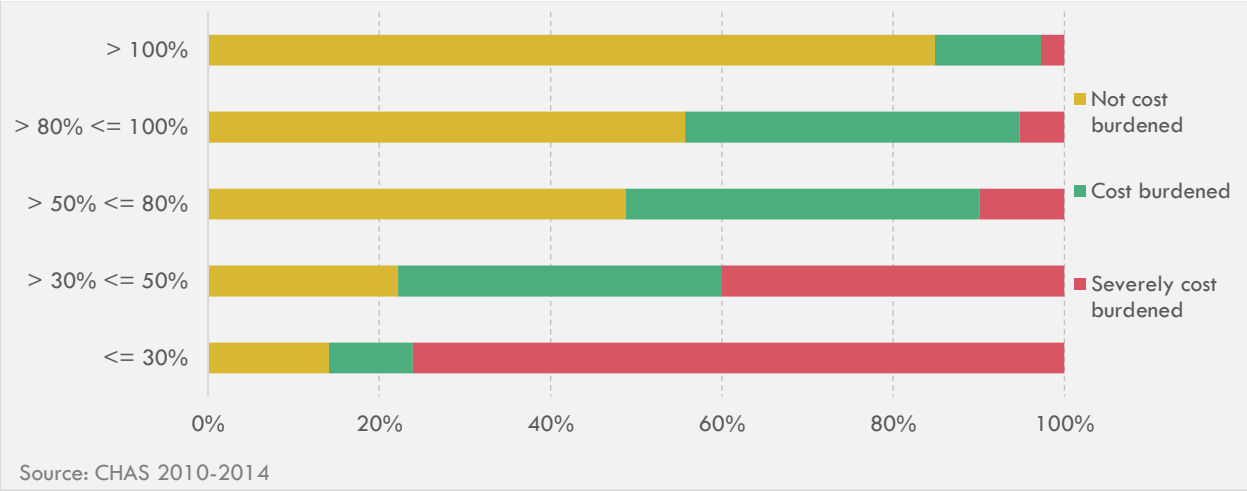
Numerous Winchester households across the income spectrum are cost burdened, especially non-family households with seniors (age 65 and over) and roommates. Housing cost burden occurs when a household pays more than 30% of its income on housing, severe cost burden is when a household pays more than 50% of its income on housing. In Winchester, 28%, or 305, of elderly non-family households and 46%, or 354, of non-family, non-elderly households are cost burdened (CHAS 2010-2014).

Figure 20 Cost Burden by Household Type, 2014



In general, the highest rate of cost burden is among low-income households who represent 18.6%, or 1,405, of all households in Winchester. This is because low-income households tend to have fewer housing choices, especially in a high-priced market like Winchester. Renter households experience a higher rate of cost burden than owners: 46.6%, or 529, of renter households are cost burdened, compared to 25.9%, or 1,711, of homeowners. While homeowners may be experiencing cost burden due to mortgage payments on high-priced houses, renter households (especially those who are low-income) are more likely to be cost burdened due to lack of other housing options.

Figure 21 Cost Burdened Households by AMI, Winchester, 2014



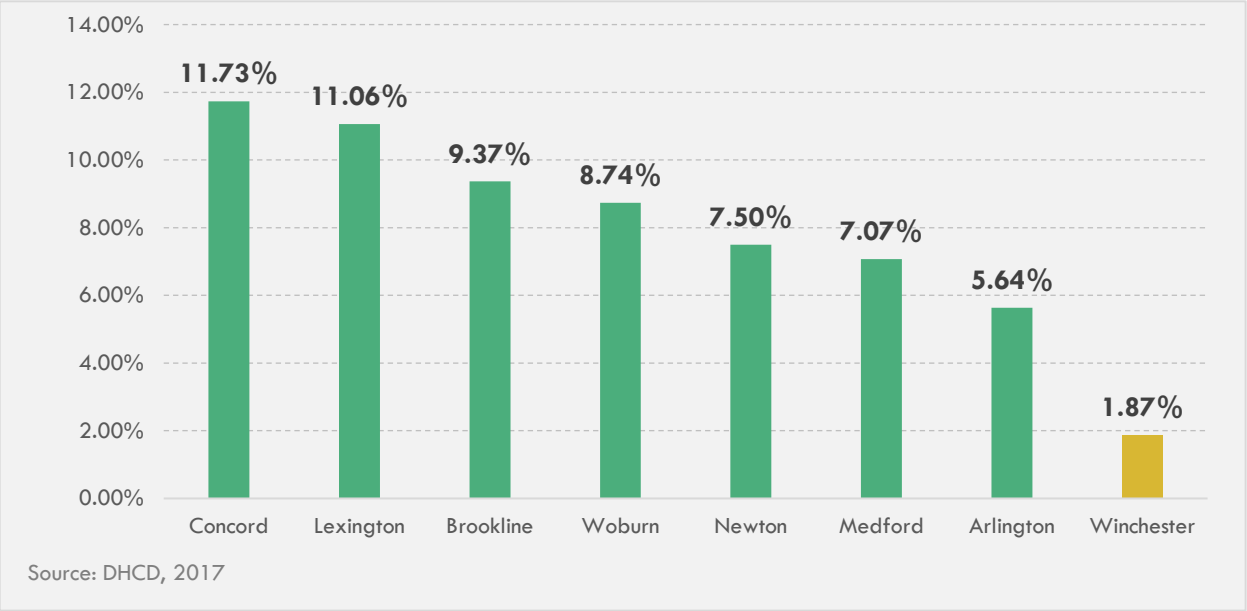
SUBSIDIZED HOUSING INVENTORY

Housing opportunity is limited in Winchester because of the low housing supply, the lack of housing diversity, and high housing costs, as well as the small supply of deed-restricted Affordable Housing. Currently, only 1.9%, or 148 units, of the town's housing stock is on the SHI. This is much lower than the 10% target set by M.G.L. Chapter 40B,[10] which means 40B developments that don't comply with local zoning can occur anywhere in town. As importantly, the town's low SHI does not meet the needs of residents: there is one subsidized housing unit for every 9.5 low-income households in Winchester. And many of these SHI units, including both Winchester Housing Authority complexes, are restricted for seniors (age 65 and over) or people with disabilities, so younger low-income householders without disabilities have even

[10] M.G.L. Chapter 40B defines Affordable Housing units as housing that is developed or operated by a public or private entity and reserved for income-eligible households earning at or below 80% of AMI. Units are secured by deed restriction to ensure affordability terms and rules. All marketing and selection follow Affirmative Fair Housing Marketing guidelines per the MA DHCD. Housing that meets these requirements is added to the SHI. If less than 10% of a community's housing is included on the SHI, Chapter 40B allows developers of low- and moderate-income housing to obtain a comprehensive permit to override local zoning and other restrictions.

fewer options. The Town needs an additional 1,257 Affordable units to house the existing number of low-income households, without accounting for future demand.

Figure 22 Subsidized Housing Inventory, Winchester, 2017



As noted earlier in this plan, there are currently four projects in the development pipeline that include deed-restricted Affordable Housing and may increase the SHI supply by 107 units.[11] However, 416 Cambridge St (24 affordable units) has experienced delays and it is unclear when or if it will move forward.

[11] Although only 107 units have deed restrictions to be Affordable, all units count towards the SHI in rental projects.

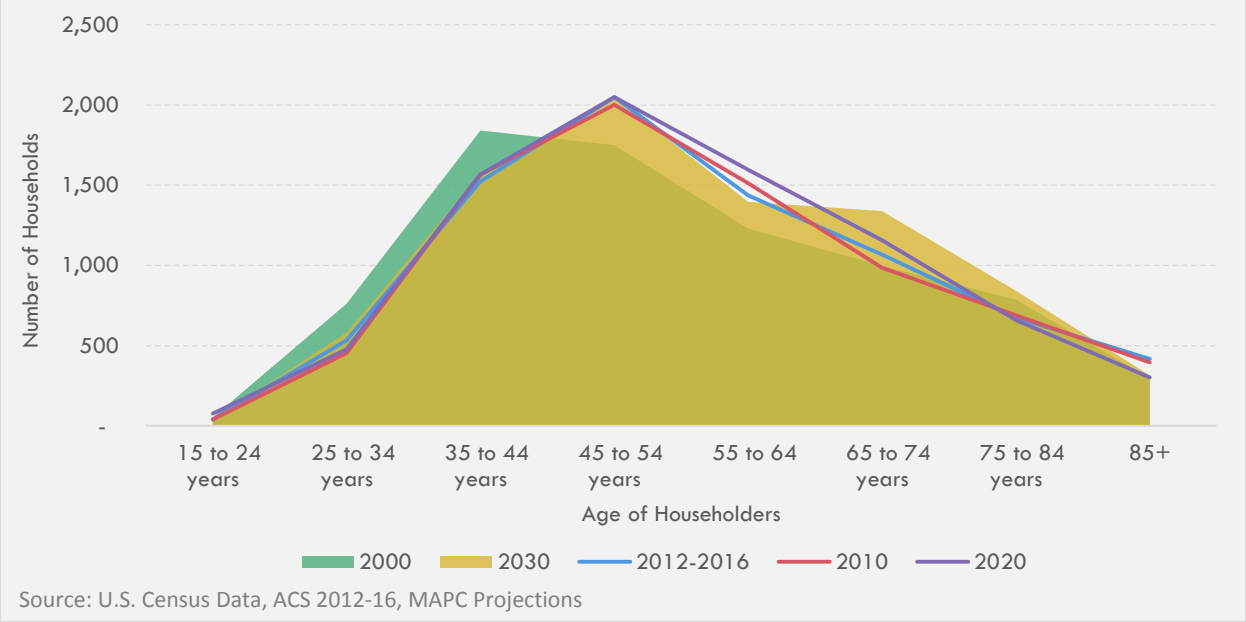
PROJECTIONS FOR THE FUTURE

While many other suburban towns in the region have experienced population loss, Winchester experienced a growth despite its limited housing supply and diversity. If current trends hold, the town will continue to be attractive to families who want to easily commute to economic centers like Boston and send their kids to excellent public schools. High-income families will most likely continue to purchase the high-priced single-family houses in town, but the lack of new, varied housing supply will almost certainly result in older seniors and younger households leaving to find housing elsewhere.

PURSUING THE STATUS QUO

Winchester can continue addressing housing demand as it has been in recent years, but may lose community members that can't afford to stay or need a housing type other than a single-family home by 2020. If families continue moving into Winchester and the town's housing supply doesn't increase at a faster rate than its current pace of 24 units per year, the population will most likely continue shifting towards high-income householders aged 35-54 with school-age children. By 2020, these trends would have Winchester's households increasing by 1.86%, or 144, from 2012-16, to a total of 7,885 households. By 2030, Winchester's household population would be 8,125, or a 4.96% increase from 2012-16.

Figure 23 Winchester Future Scenario A, 2000-2030



In this case, a total of 208 new units would be needed to accommodate new households by 2030, accounting for a healthy vacancy rate. If existing building trends continue, most of these units would be single-family houses. This small increase would not help retain residents who are priced out, especially seniors who want to downsize but cannot find a place in town,

younger households, and low- and moderate-income families that are unable to afford the high-priced market.

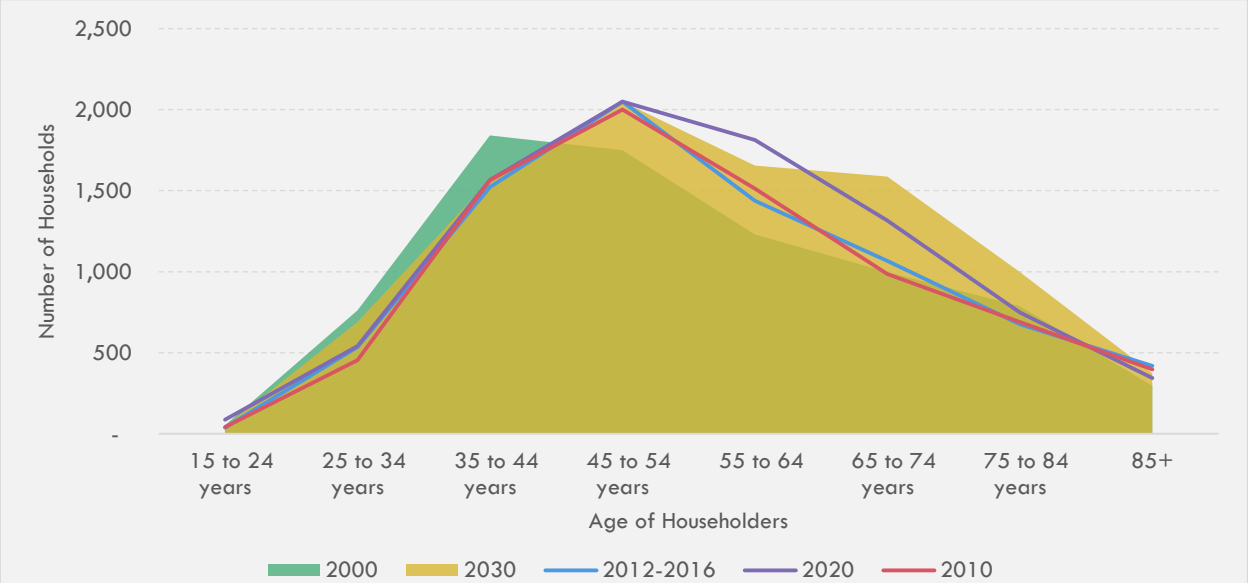
BUILDING FOR THE FUTURE

Instead of maintaining the status quo, Winchester can plan for a future that accommodates a diversity of households, including different household compositions, those with a broader range of incomes, householders of different ages, and residents of varied ethnic and racial backgrounds. The Town can take steps to increase its housing supply by a greater rate than what's been seen these last 10 years, diversify the new stock so that there is a mix of housing types, and preserve existing smaller single-family homes through zoning (a housing type unlikely to be built in the current market, but that is attractive to younger households and seniors looking to downsize).

If the housing supply and variety increases, the town would be able to retain seniors who could then age in place (either in their current homes or in an alternative housing unit that meets their needs). This would also allow younger householders, including children that grew up in town and want to stay close to their parents to find a home they can afford in Winchester. At the same time, families with children with a range of incomes would still be able to move in as they are now, taking advantage of the single-family housing stock.

This future would entail a population increase to approximately 8,463 by 2020, rising to 8,961 by 2030. As can be seen in Figure 23, householders would no longer be concentrated in the 45-54 age group, but would also include more of those aged 25-34 and 65-74 thanks to a more varied housing supply.

Figure 24 Winchester Future Scenario B, 2000-2030



Source: U.S. Census Data, ACS 2012-16, MAPC Projections

DEVELOPMENT CONSTRAINTS, CAPACITY, + OPPORTUNITIES

Key Findings

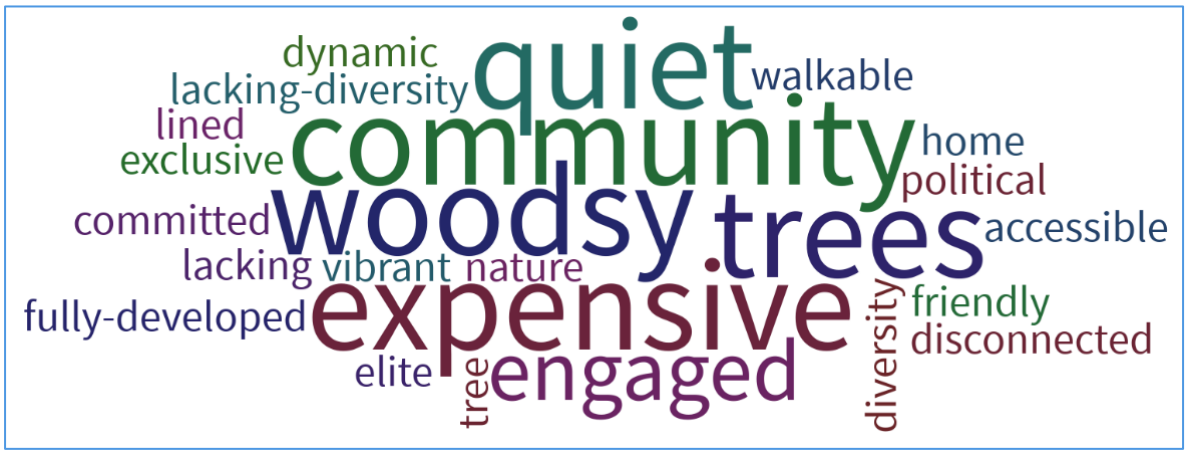
1. Protected open space, the fact that the rest of town has largely been developed, and school capacity limitations, are primary constraints on new housing development that are unlikely to change. Instead, the Town can consider influencing other development constraints like zoning where appropriate and insufficient capacity to support new housing development.

2. Existing zoning limits residential development other than single-family housing in most parts of town. The restrictions placed on multifamily housing may discourage developers interested in increasing the housing stock in town, and could also hinder the production of Affordable Housing.

3. Winchester has some municipal tools to support new housing development, such as the inclusionary housing requirement for developments in the Center Business District, which can be strengthened.

4. During this planning process, community input and a data-driven suitability analysis concluded that new housing development should be guided to areas around Main Street and Cambridge Street due to their proximity to transit, economic centers, and existing infrastructure. Additional areas of town can also accommodate new growth.

Figure 25 Texting Exercise at Forum #1
Attendees texted words they think describe Winchester. Words texted more frequently appear larger in the below graphic.



NATURAL & PHYSICAL CONSTRAINTS

LAND AVAILABILITY

The Town of Winchester comprises 4,062.17 acres. The majority of the land area is residential, which makes up 55%, or 2,237.77 acres. Approximately 893.10 acres, or 22% of the total land area, is covered by water bodies, protected open space, or otherwise undevelopable land. About 514.43 acres, or 13% of the total land area, is permanently protected open space under federal, state, or local jurisdiction. This includes the Mystic Valley Parkway, Middlesex Fells Reservation, the Town Forest, the Senior High School Athletic Fields, and other smaller green areas. Approximately 378.67 acres, or 9% of Winchester's land, contains a water body. These include the Upper Mystic Lake, North and Middle Reservoir, Wedge Pond, and with other smaller water bodies.

Table 2 Land Use, Winchester

Use	Activity	Area (acres)	Percent
Residential	Housing	2237.77	55%
Permanent open space	Water bodies and permanently protected open space	893.10	22%
Agriculture, forestry, fishing, and hunting	No human activity	525.48	13%
Limited restrictions	Industrial, manufacturing, and waste-related activities	276.45	7%
Public developed sites	Social, institutional, or infrastructure-related activities	25.48	1%
Total		4,062.17	100%

In addition to these natural assets that function as constraints on development, there are some contaminated sites. In Winchester, three areas of Town contain oil and/or hazardous material disposal sites, and are considered Tier II (less complex) under the Massachusetts Department of Environmental Protection M.G.L. Chapter 21E. In addition, three areas of Town have activity and use limitations (AULs).

Figure 26 Natural Development Constraints, Winchester

MUNICIPAL INFRASTRUCTURE

Water & Sewer

There are approximately 110 miles of water mains and 86 miles of sewer in Winchester. The Town's water mains have been completely lined or replaced in the last 30 years. Additionally, there's been ongoing replacement of lead services over the last five years at a cost of $1 million, with another $2 million expected to be spent before completion. A drawdown gate was added to the south reservoir in 2017 for $1.5 million. Finally, approximately $5 million has been spent for inflow and filtration.

Winchester's annual water bill revenue is approximately $5 million, and the Town has adopted Chapter 110, which accounts for another $5 million annually. Sewer and water costs are combined for residential and commercial uses.

Table 3 Sewer and Water Rates, Winchester

RESIDENTIAL			
Units	**Water**	**Sewer**	**Total**
0 - 15	$1.35/ccf	$1.38/ccf	$2.73/ccf
16 - 45	$3.36/ccf	$4.38/ccf	$7.74/ccf
Over 45	$5.37/ccf	$6.79/ccf	$12.16/ccf
COMMERCIAL			
Units	**Water**	**Sewer**	**Total**
0 - 75	$5.43/ccf	$7.08/ccf	$12.51/ccf
Over 75	$6.65/ccf	$9.61/ccf	$16.26/ccf

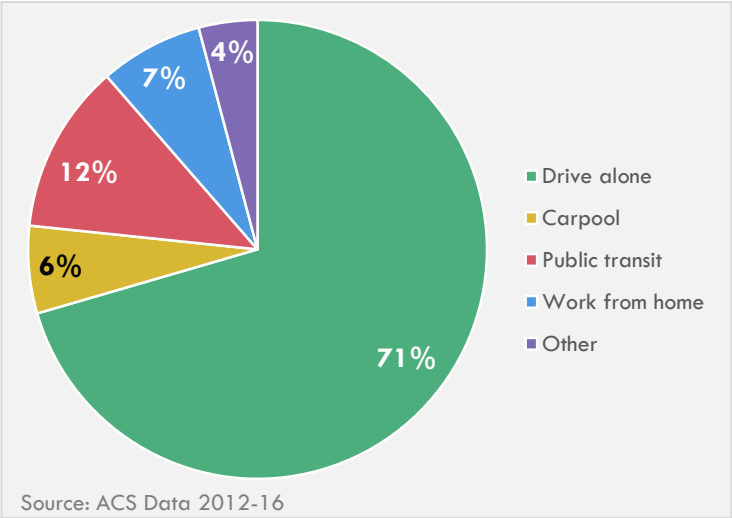
Roads & Transportation

Winchester is well connected to the City of Boston and its surroundings through public transit. According to the Center for Neighborhood Technology (CNT), Winchester has access to 221,102 jobs within a 30-minute transit commute, including employment options in healthcare, science and technology, management, and public administration. Approximately 72.6% of all households in town are within a half-mile of transit, and 59.1% of jobs in Winchester are located within a half-mile of transit. Despite Winchester's transit access, ACS data shows that approximately 71% of workers 16 years and older drive to work.

According to multiple studies, one possible explanation for this disconnect between transit access and vehicle use is that higher-income households, who are the majority in Winchester, tend to own more vehicles and use them as their primary means of transportation than those

that are low- and moderate-income.[12] If future housing development in proximity to Winchester's transit is affordable to households more likely to depend on public transit, it is probable the rate of residents that auto commute will decrease and public transit use will increase.

Figure 27 Transportation Mode to Work, Winchester, 2016



Winchester residents have access to a variety of transit options. The North Woburn-Wellington Station Bus Route 134 runs through Winchester's Main Street on its way to the Orange Line station in Wellington. The bus runs every hour from 5:50AM to 12:24AM inbound, and 5:20AM to 1:10AM outbound, Monday to Friday, and on a reduced schedule on Saturday and Sunday. The ride takes an average of 35 minutes each way. The Burlington-Alewife Bus Route 350 runs through Winchester's Cambridge Street on its way to the Red Line station in Alewife. The bus runs every hour from 6:04AM to 10:56PM inbound, and 6:20AM to 11:00PM outbound on the weekdays, and on a reduced schedule on the weekends. The ride to Alewife takes about 20 minutes from Cambridge Street at Church Street.

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[12] Dukakis Center for Urban Regional Policy. *Maintaining Diversity in America's Transit-Rich Neighborhoods: Tools for Equitable Neighborhood Change*. 2010. <https://www.northeastern.edu/csshresearch/dukakiscenter/wp-content/uploads/sites/7/2018/03/TRN_Equity_final.pdf>

American Public Transportation Association. *Who Rides Public Transportation.* 2017. <https://www.apta.com/resources/reportsandpublications/Documents/APTA-Who-Rides-Public-Transportation-2017.pdf>

MAPC. *Managing Neighborhood Change: Selected Anti-Displacement Strategies in Practice.* 2011. <http://www.mapc.org/wp-content/uploads/2017/11/Managing-Neighborhood-Change-Report.pdf>

The Lowell-Wellington commuter rail also runs through Winchester, with a stop at Winchester Center and Wedgemere on its way to North Station in Boston. The train runs every hour from 5:35AM to 11:50PM inbound, and from 5:35AM to 12:59AM outbound on the weekdays, and on a reduced schedule on the weekends. The ride to North Station takes about 17 minutes from Winchester Center.

In addition to transit access, Winchester is also connected to the city of Boston and its surroundings via Interstate 93 to the East and U.S. Route 3 to the West. Winchester itself has 96 miles of roadways, and approximately 80.5 miles of sidewalks. There are nine public parking lots in town. On average, Winchester receives $320,000 for capital planning projects through the Chapter 90 Program for road and sidewalk improvements. In the past 5 years, over $1,000,000 of Chapter 90 funding was applied to unforeseen infrastructure emergencies, such as the Center Falls Dam construction and engineering, Washington Street Bridge over Aberjona, Cambridge Street traffic signals, and the Horn Pond Brook Road Bridge, reducing the budget for road and sidewalk maintenance and improvements.

Two years ago, the Massachusetts law for Chapter 90 road improvements changed to require Americans with Disabilities Act (ADA) ramps installed on any newly paved roads, at an approximate cost of $2,000 per ramp. The Town currently has itemized over $600,000 in sidewalk repairs to be done, not including ramps.

Schools

Winchester's excellent schools have led the district to buck the state-wide trend of decreasing enrollment. According to the 2017 Winchester Public Schools Facilities Master Plan, Winchester's school district is now almost twice (96%) as large as the state average, and is projected to continue rising in the future. According to the Master Plan, there is a shortage of four classrooms for the elementary school system. The Lynch and the Muraco Elementary Schools require additional infrastructure upgrades in order to function at capacity. The McCall Middle School is also experiencing a classroom shortage of (with an addition underway), and enrollment projections predict an increase of 150 additional students within the next five years.

Table 4 School Enrollment, Winchester and the Commonwealth, 2007-2017

	2007	2017	% Change
PK-12 Commonwealth	968,661	953,748	1.5% decrease
PK-12 Winchester	3,944	4,623	17.2% increase
Avg. MA District	2,490	2,361	5.2% decrease
Winchester Ranking	70th	52nd	

The Winchester High School underwent a comprehensive redesign and rebuild from 2014 to 2017 to accommodate a total of 1,370 students. The project included new administration and guidance offices, music classrooms, a media center, and central dining and meeting commons. The total project budget was $129.9 million, with approximately $101.1 million

going to construction costs. The Vinson-Owen Elementary School, constructed from 2012 to 2013, originally held 21 classrooms; in 2016, the lower level shell space was completed to add 3 more rooms. The Ambrose Elementary School, also a relatively recent build, opened its doors in 2005.

The 2017 Master Plan recommends finding permanent building solutions for the overcrowding at McCall Middle School and for overcrowding and aging physical plants at the Lynch Elementary and Muraco Elementary Schools. In fall of 2017, Town Meeting approved $1.45 million for Phase I and part of Phase II of the expansion of the McCall Middle School. This will result in three new classrooms and the schematic design of Phase II. When additional funding for Phase II is approved, an additional six classrooms will be added.

REGULATORY CONSIDERATIONS

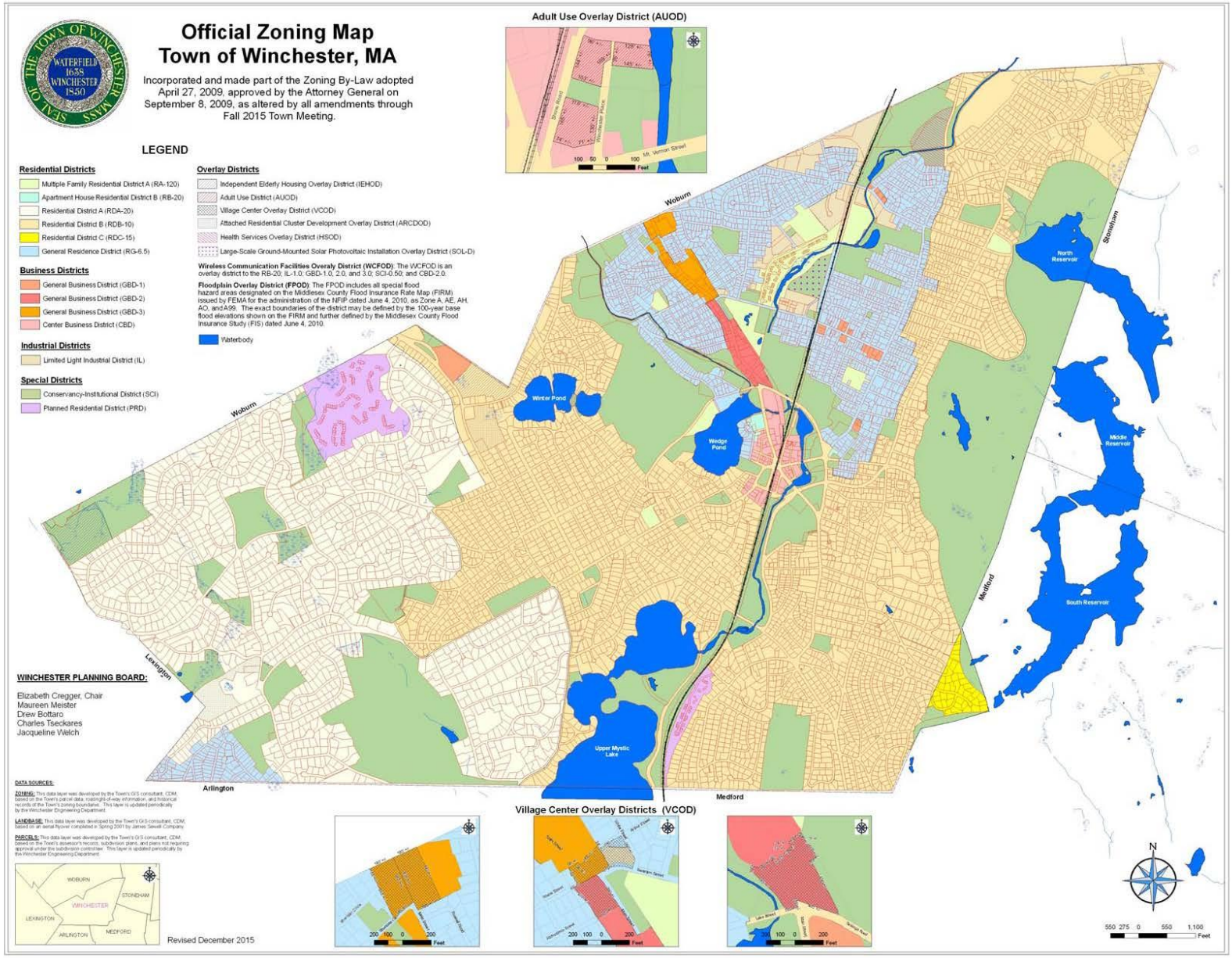
RESIDENTIAL ZONING

Zoning bylaws designate the uses and types of buildings allowed in municipalities under M.G.L. Chapter 40A. Zoning ensures that incompatible uses are not placed together, but residential bylaws can sometimes be overly restrictive and enable economic and racial/ethnic segregation by favoring housing types that may not be accessible to diverse households.

Last updated in 2018, Winchester's zoning bylaws divide land among 21 districts within five categories: residential, business, industrial, special, and overlay districts. Residential uses are allowed, with some limitations, in the six residential districts, the four business districts, as well as the following overlay districts: Independent Elderly Housing (IEHOD), Village Center (VCOD), Planned Residential Development District, and the Attached Residential Cluster Development (ARCDOD).

Nonetheless, existing zoning limits residential development, especially for residential types other than single-family housing. The restrictions placed on multifamily housing may be discouraging for developers interested in increasing the housing stock in town, and could in some instances also hinder the production of Affordable Housing. The following section provides an overview and analysis of zoning for residential uses in town. See Table 5 for a detailed zoning summary.

Figure 28 Zoning Map, Winchester



Residential Districts

The Multiple Family Residential District A (RA-120), primarily in the northeast part of town, covers a very small portion of Winchester's buildable area. The RA-120 zoning allows single-family homes by right, although this housing type is less prevalent in the district, while garden apartments and townhouses/multifamily dwellings are allowed by special permit.[13] According to ZBL definitions, a garden apartment house cannot be more than three stories in height and can contain a maximum of four dwelling units. Townhouses consist of less than 10 and more than 3 attached dwelling units contained in 1 building, separated by common walls.

The Apartment House Residential District B (RB-20) is the smallest residential district by land coverage, consisting of one lot to the east of Wedge Pond where Wedgewood Place is located. The RB-20 zoning allows garden apartments, townhouses, and apartment houses by special permit.

Residential District A (RDA-20) and Residential District B (RDB-10) allow single-family homes by right and cluster residential developments by special permit. District RDB-10 is the largest residential district by land coverage, while RDA-20 is the second largest. Residential District C (RDC-15), consisting of a small land area in the southeast of town, allows only single-family dwellings by right.

The General Residence District (RG-6.5), located in the northeast and southwest of town, is the third largest district by land area. The RG-6.5 district allows single-family and two-family homes by right and conversion of a single-family to two-family home through a special permit.

All residential districts allow an accessory dwelling unit (ADU) by right, but the use is limited to domestic employees, they may not be rented or used as a separate dwelling, and cannot have kitchen facilities.

Business Districts

The East Core, Town Common, and North Core sub-districts of the Center Business District (CBD) allow garden apartments, townhouses, and apartment houses with a special permit on the ground floor of a building and by right on the upper floors. The Museum sub-district has the same provisions as the other subzones of the CBD, but also allows single- and two-family homes by right on the ground floor. General Business Districts GBD-2 and GDB-3 allow business/residential developments with less than four dwelling units and single- and two-family homes by right, and garden apartments, townhouses, and business/residential developments with more than four dwelling units with a special permit. These districts are primarily concentrated in the northeast part of town along Main Street. The CBD has an inclusionary housing requirement for all projects with a housing component of six or more units.

[13] All special permits, unless otherwise noted, are granted by the Zoning Board of Appeals.

The CBD also contains three Planned Unit Development (PUD) areas that encourage mixed-use development with housing. The designated areas are the Waterfield Lot, Main Street, and the Mill Pond Site. The PUD bylaw states that residential components provide a diversity of housing types (rental, condo), price points, and sizes to accommodate a range of household types. The PUD is an optional overlay district and requires a special permit.

Overlay Districts

The Independent Elderly Housing Overlay District (IEHOD) applies to only 1 site and is superseded by ARCDOD. IEHOD was created to provide assisted living to elderly residents in a manner that encourages the preservation of open space and is consistent with the scale of residential development in Winchester. In order to build in the IEHOD, developers must submit a special permit to the Zoning Board of Appeals. As a condition of the special permit, developers are required to provide Affordable Housing through one or a combination of the following methods:

1. Set aside a number of units (up to 10%) for rental by the Select Board (SB) and transfer a monetary amount to the Winchester Housing Fund. The SB can use the funds to rent units in the IEHOD project at market rate. The SB can alternatively negotiate a rent reduction in lieu of an amount transferred to the Winchester Housing Fund.[14]
2. Transfer ownership of dwelling unit(s) to the SB for Affordable Housing purposes. The dwelling units can be new or existing housing stock in town.
3. Make a payment to the Winchester Housing Fund.

The purpose of the Village Center Overlay District (VCOD) is to provide a focal point for intensive pedestrian-oriented retail activity at key locations within the General Business Districts. All uses permitted in GBD 2 and GBD 3 (described above) are allowed, with varied dimensional and parking requirements.

The Planned Residential Development District (PRD) encourages flexibility for multifamily housing development by allowing tracts of 20 acres or more in RDA and 10 acres or more in RDB to be rezoned via Winchester Town Meeting vote for a PRD. The developer must submit a special permit application to the Zoning Board of Appeals, which is then reviewed by the Planning Board and approved or disapproved. PRD projects are also subject to specific design, landscape design, circulation, parking, common open space, and buffer zone standards. Recent developers have chosen to pursue permits under the ARCDOD designation over PRD.

[14] Payment is determined as 5% of estimated construction costs using the current edition of the Building Construction Cost Data published by the R.S. Means Company of Kingston, MA. The BOS can allow applicants to construct or transfer no less than 75% of the cost if the remaining balance is invested in interior or exterior improvements of the dwelling units. If the payment is used to purchase housing, the BOS will hire a professional real estate appraiser to determine the value of the dwelling units.

The Attached Residential Cluster Development Overlay District (ARCDOD) was adopted to protect and encourage open land and the natural environment, while providing Affordable Housing opportunities for low- and moderate-income households and lowering the cost of providing basic infrastructure. In order to develop in the ARCDOD, applicants must obtain approval from the Planning Board and a special permit from the Zoning Board of Appeals, and meet specific dimensional, open space, and buffer zone requirements. ARCDOD developments must also provide Affordable Housing consistent with federal and state regulations.

Table 5 Winchester Zoning Bylaw, Table of Residential Uses

	DISTRICTS																					
	RESIDENTIAL						CENTER BUSINESS								BUSINESS			OVERLAY				
							EAST CORE		TOWN COMMON		NORTH CORE		MUSEUM									
RESIDENTIAL USES	RA-120	RB-20	RDA-20	RDB-10	RDC-15	RG-6.5	GF	Upper FL's.	GF	Upper FL's.	GF	Upper FL's.	GF	Upper FL's.	GBD-1	GBD -2	GBD-3	IEHOD	VCOD	PRD	PUD	ARCDOD
Single-Family	Y	N	Y	Y	Y	Y	N	N	N	N	N	N	Y		N	Y	Y		Y	SP	N	SP
Two-Family	N	N	N	N	N	Y	N	N	N	N	N	N	Y		N	Y	Y		Y		N	SP
Conversion of Single-Family to Two-Family	N	N	N	N	N	SP									N	N	N		N			
Accessory Dwelling*	Y	Y	Y	Y	Y	Y																
Garden Apartment House	SP	SP	N	N	N	N	SP	Y	SP	Y	SP	Y	SP	Y	N	SP	SP		SP	SP	SP	SP
Townhouse or Dwelling, Multifamily	SP	SP	N	N	N	N	SP	Y	SP	Y	SP	Y	SP	Y	N	SP	SP		SP	SP	SP	SP
Apartment House	N	SP	N	N	N	N	SP	Y	SP	Y	SP	Y	SP	Y	N	N	N	SP	N		SP	SP**
Business/ Residential	N	N	N	N	N	N									N	SP	SP		SP			
Business/ Residential <4 DUs	N	N	N	N	N	N									N	Y	Y		Y			
Cluster Residential Housing	N	N	SP	SP	N	N									N	N	N		N			SP
Multi-Use Development	N	N	N	N	N	N									N	N	N		N			

*Only for domestic employees, no kitchen facilities, provided that such quarters are not rented or used as a separate dwelling

** Up to 4 DUs in a building, or 12 DUs if the building is subject to age restriction

Lot + Building Dimensions

In addition to land use, a ZBL's lot and building dimensions can also result in challenges to varied housing development. In Winchester, these requirements may restrict new multifamily housing production. The minimum lot sizes in residential districts range from 6,500 square feet in the RG-6.5 District to 120,000 square feet in the RA-120 District. Minimum lot sizes in overlay districts that allow housing development range from 5 acres in IEHOD to 20 acres in PRD and ARCDOD. Frontage requirements in residential districts range from 65 feet in RG-6.5 to 200 feet in RA-120, from 20 feet to 50 feet in business district GDB-1, and from 200 feet for the PRD and IEHOD overlay district to 20 feet in ARCDOD.

The maximum building height in residential districts is 40 feet with the exception of RB, which is 45 feet. In addition to the limitations on where multifamily development is allowed, the existing height restrictions may be limiting cost-effective development of this kind of housing. Allowing taller buildings by right in appropriate districts would better facilitate multifamily development in Winchester. See Table 6 for a detailed summary of dimension requirements.

Parking Requirements

Single- and two-family houses require a minimum of two parking spaces per residential unit. Garden apartments, townhouses, and mid-rise apartments also require two spaces per unit in all zoning districts except for CBD, where 0.75 parking spaces per unit are required.

Special Permit Process

The Zoning Board of Appeals is the Special Permit Granting Authority (SPGA) for all zoning matters except in the CBD, where the Planning Board is the SPGA. Special permits can be granted if the anticipated benefits of development to the town and the neighborhood outweigh anticipated adverse effects. To request a special permit, the applicant must file 18 copies of their submission at the Building Department, which then forwards copies to the Planning Board, Board of Health, Town Engineer, Conservation Commission, Building Commissioner, Director of Public Works, Police Chief, the Design Review Committee, and the Historical Commission. Developers have indicated that this special permit process significantly extends the development timeline, delaying construction and resulting in additional costs.

Table 6 Dimensional Requirements, Winchester

	DISTRICTS																	
	RESIDENTIAL						CENTER BUSINESS				BUSINESS							OVERLAY
RES. USES	**RA-120** (r)	**RB-20** (r)	**RDA-20**	**RDB-20**	**RDC-15**	**RG-6.5**	**EAST CORE**	**TOWN COMMON**	**NORTH CORE**	**MUSEUM**	**GBD-1**	**GBD-2**	**GBD-3**	**IEHOD**	**VCOD**	**PRD**	**PUD**	**ARCDOD**
Min. Lot Area (sf)	120,000	20,000	20,000	10,000	15,000	6,500 (h)					NR	NR (t)	NR (t)	217,800	NR (t)	871,200 in RDA or 435,600 in RDB	25,000	871,200
Min. Lot Frontage (ft)	200	75 (a)	100 (a)	80 (a)	100 (a)	65 (a)(h)					20	50	50	200	50	200	50	20
Min. Lot Width (ft)	200	75	120	80	100	65 (h)					20	50	50		50	200		
Min. Front Yard (ft)	40	25 (d)	35	25	35	20	0, up to 10 w/ SP	0, up to 10 w/ SP	0, up to 10 w/ SP		NR	10 ft. min. (u)(v) 15 ft. max (aa)	15 ft. min.	100	None, 5 max.	75		20
Min. Side Yard (ft) (j)	40	15 (d)	20	15	20	10 (h)	Party wall or 5	Party wall or 5	Party wall or 5		NR	NR (x)	NR (x)	100	NR (x)	75		20
Min. Rear Yard (ft) (j)	40	15 (d)	20	15	20	10	20, 15 w/ SP	20, 15 w/ SP	20, 15 w/ SP		20	15	15	100	15	75		20
Min. Yard adj. to SCI + Res. Dist. (ft)	40	15 (d)	15	15	15	10					20	15	15		15			
Min. Yard adj. to other Dist.	40	15 (d)	15	15	15	10					10	NR	NR		NR			

Min. Open Space (%)	75	60	75	70	70	70	10, if 20 can increase height by 10ft through SP	10, if 20 can increase height by 10ft through SP	20, if more can increase height by 10ft through SP		NR	NR (z)	NR (z)	65	NR (z)	25		40
Min. Green Space (%)	35	35	35	35	35	35					NR	NR	NR		NR			
Max. Hardscape (%)	35	NR	35	35	35	35					NR	NR	NR		NR	60		40
Max. Building Height (stories)	3	5	2.5	2.5	2.5	2.5					3	3	3	3	3	3	As required by CBD, SPGA may allow greater height	3
Max. Building Height (ft)	40	45	40	40	40	40	By Parcel	By Parcel	By Parcel, can be increased w/ SP if parking on facility	By Parcel	45	45	45	40	45	40		36
Max. Lot Coverage (%)														15				
Min. Distance between Buildings (ft)	30	(d)	15	15	15	15					NR	NR	NR		NR			
Max. FAR		2					1.5, up to 2.5 w/ SP*	1.5, up to 2.5 w/ SP*	1.5, up to 2.5 w/ SP*	1.0, up to 1.75 w/ SP*	1	1*	1*				As required by CBD, SPGA may allow 0.5 more	

Max. Density	3 DUs per acre*	20 DUs per acre*											12 DUs per acre, <150		2 DUs per acre*		1 DU per 7,500 sf
Parking							Rear, within bldg. footprint, or parking fund	Rear, within bldg. footprint, or parking fund	Rear, within bldg. footprint, or parking fund	Rear, within bldg. footprint, or parking fund							

*Increased density allowed if Affordable Housing is provided

a. Lots having one-half or more frontage on a circular turnaround or curve of less than 100 feet radius may be reduced to a minimum frontage of 50 feet

d. In the Apartment House RB-20 District, no building or structure (other than fences) shall be located closer than 50 feet to any RDA, RDB, RDC, or RG zone boundary; the distance between any two buildings on a single lot shall not be less than 30 feet or half the sum of the height of the two buildings, whichever is greater

h. Two-family dwelling: Minimum lot area is 11,000 square feet; minimum lot frontage is 85 feet; minimum lot width is 85 feet; minimum side yard is 15 feet

j. For uses permitted by special permit, the required rear and side yard requirements are increased by five feet

r. Maximum density in the Apartment House RB-20 District shall be 20 units per acre; in the Multiple Family RA-120 District it shall be 3 units per acre; additional density may be allowed consistent with the Affordable incentives described in Section 7.1

t. A 6,500-square-foot lot area is required for new one-family and two-family dwellings

x. A minimum 10-foot side yard setback is required for one-family and two-family dwellings

z. Sixty percent open area is required for garden apartments and townhouses; seventy percent open area is required for one-family and two-family dwellings

aa. For the purposes of this requirement, 85% of the first floor length of the proposed structure's front walls must comply with the minimum setback of 15 feet; the remaining 15% may exceed this requirement if, in the opinion of the Zoning Board of Appeals, the nature of the street, lot, or proposed structure necessitates a deviation from the requirement

EXISTING MUNICIPAL TOOLS

PROGRAMS & POLICIES

First Time Home Buyer Program

Winchester has a First Time Home Buyer Program that utilizes DHCD's Local Initiatives Program (LIP).

Inclusionary Housing

All projects in the Center Business District that include housing are required to have Affordable units on-site or apply for a Payment in Lieu of Units (PILU) fee. On-site units are required as follows:

1. 10% affordable units at 80% of AMI for projects with 6-plus units
2. 10% affordable units at 80% of AMI for projects with 25-plus units, and 5% affordable units at 80-120% AMI

Applicants that build on-site may reduce the number of required parking spaces by up to 0.25 spaces per unit and/or increase FAR by 0.5 with a special permit from the SPGA.

A PILU fee may be allowed following a review from the Winchester Housing Partnership Board and the SPGA if the developer can show provision of Affordable units would be economically infeasible and if it's in the best interest of the town to accept this alternative. Fees go to the Winchester Affordable Housing Fund, which is administered by the Select Board.

The Independent Elderly Housing Overlay District (IEHOD) bylaw requires developers to provide Affordable Housing through one or a combination of the following:

1. Set aside a number of units (up to 10%) for rental by the Select Board (SB) and transfer a monetary amount to the Winchester Housing Fund. The SB can use the funds to rent units in the IEHOD project at market rate. The SB can alternatively negotiate a rent reduction in lieu of an amount transferred to the Winchester Housing Fund.[15]
2. Transfer ownership of dwelling unit(s) to the SB for Affordable Housing purposes. The dwelling units can be new or existing housing in town.
3. Make a payment to the Winchester Housing Fund.

[15] Payment is determined as 5% of estimated construction costs using the current edition of the Building Construction Cost Data published by the R.S. Means Company of Kingston, MA. The SB can allow applicants to construct or transfer no less than 75% of the cost if the remaining balance is invested in interior or exterior improvements of the dwelling units. If the payment is used to purchase housing, the SB will hire a professional real estate appraiser to determine the value of the dwelling units.

RESOURCES

Housing Partnership Board

The Winchester Housing Partnership Board recommends overall strategies and specific proposals for Affordable Housing development, including applications for federal and state housing subsidies and grants. The Board also reviews and makes recommendations on the inclusion of Affordable Housing in private housing developments across town. The Board is made up of 13 members, including 6 residents and 1 member from the Select Board, Conservation Commission, Council on Aging, Housing Authority, Planning Board, School Committee, and the Disabilities Access Commission.

Winchester Housing Authority

The Winchester Housing Authority (WHA) is authorized to manage the construction, financing, and maintenance of deed-restricted Affordable Housing units in town. Currently, the WHA manages 112 housing units for seniors (age 65 and over) and disabled residents, 9 units for families, 3 WHA-owned units, and 143 housing vouchers.

Winchester Housing Corporation

The Winchester Housing Corporation (WHC) is a private non-profit entity established in the 1980s. WHC's main housing project was the purchase of four market-rate two-family houses in Winchester, which were then converted to eight First Time Home Buyer units for households at 100% of the AMI. The WHC has been largely inactive for the past several years.

Winchester Housing Fund

The Winchester Housing Fund is managed by the Select Board. Its main purpose is to expand the town's Affordable Housing inventory. Currently, the trust fund does not function as a Municipal Housing Trust Fund under Section 55C of Massachusetts General Law Chapter 44. Currently, the fund has $900,000 in it.

Fletcher Fund

The Fletcher Fund, created in 1890, is used to help low-income applicants with expenses such as utilities, rent arrearages, and other housing bills. The fund, managed by the Select Board, provides both grants and loans.

Other Organizations

Stoneham's Community Service Network provides housing counseling and assistance to Winchester households. The Council of Social Concern in Woburn provides assistance to low-income households with housing and other needs.

PREVIOUS PLANNING EFFORTS

While Winchester's last master plan was created in 1953, the Town has engaged in numerous planning efforts in recent years in order to guide and encourage development and conservation. These efforts include a development plan for the Town Center, a housing study, and an initial report for an update of the Master Plan, which is currently underway. Below is a summary of the most recent planning efforts in Winchester that note the importance of meeting housing need and demand and make recommendations to do so.

Downtown Winchester Market and Opportunity Assessment, 2009

This document states that new housing development in the downtown could have many potential benefits, including increased market support for businesses, development consistent with Smart Growth planning principles, and use of underutilized buildings and lots. It finds significant demand for alternatives to single-family housing.

Winchester Master Plan: Phase 1 Report, 2010

This plan recognizes that high prices and lack of diverse housing types have closed the Winchester housing market to young families and people working in town who are not wealthy or don't hold high-paying jobs. It finds that current housing demand is for a different mix of housing types than single-family houses, including townhouses, condominiums, and apartments, and notes that these will serve the increased number of smaller households in town. The plan recommends that Winchester address the need for single- and multifamily housing that is affordable to households with modest incomes and universally accessible. It recommends the Town:

- Plan for and promote multi-unit and mixed-use housing to satisfy existing need
- Adopt a community housing bylaw for households with moderate incomes
- Encourage investment in housing and other properties by revising and reorganizing the ZBL and subdivision regulations to make them less costly and easier to comply with
- Maintain vibrancy in the Town Center by adding more housing at a higher density
- Plan for mixed-use redevelopment with ground-floor retail and upper-story residential development

Winchester Town Center Initiative: Development Concepts, 2011

This document aims to revitalize the Town Center by adding housing among other uses through by-right zoning for mixed-use developments. It anticipates that additional housing will increase property values, tax revenue, and local spending. It also finds that the Town Center can support several hundred more housing units.

Winchester Town Center Housing Study, 2011

This study recognizes a need for more diverse housing types that are affordable to residents with a range of incomes. It projects demand for approximately 180-200 new housing units by 2020, divided between homeowner and rental units. In Town Center specifically, the study states units should be both market-rate and affordable condominiums and apartments to meet the needs of empty nesters and retirees aged 55 and over, as well as young singles and couples with children.

DEVELOPMENT OPPORTUNITIES

As a developed suburban town with generous protected open space, new housing opportunities in Winchester are constrained to under-utilized and vacant sites. To identify areas suitable for housing, the HPP takes a two-pronged approach:

- **Qualitative:** Residents who participated in the four HPP forums were invited to vote on suggested conceptual strategies to identify locations for housing and to suggest their own approaches. Participants were also asked to propose specific sites they believe are suitable for development. In addition, the HPP Working Group provided insight into suitable locations where multifamily housing may be appropriate.

- **Quantitative:** MAPC engaged in a rigorous spatial analysis of development constraints and opportunities to identify key sites, with criteria that includes travel choices, healthy community components, preservation potential, watersheds, and growth potential.

Figure 29 Mapping Exercise at HPP Forum #1

QUALITATIVE LOCATION SELECTION

The HPP Working Group sponsored two community forums to gather feedback on the HPP recommendations pertaining to housing goals, strategies, and development opportunities. Approximately 74 residents, board members, town meeting members, and reporters attended the events. Public input ranged from very supportive to oppositional to any planning process pertaining to new housing, but may not have captured the diversity of local opinions on housing.

At the first forum in the spring of 2018, there were two activities for participants to give their feedback on development opportunities: a housing location strategy exercise and a mapping exercise.

Housing Location Strategies

Participants were asked to vote on four strategies to identify locations for housing, or add additional strategies. The suggested housing strategies were to locate housing in order to:

- Increase accessibility to jobs, regional economic centers, and amenities
- Increase vibrancy of local retail, office, and mixed-use centers
- Re-use land and buildings
- Add to the existing single-family housing supply

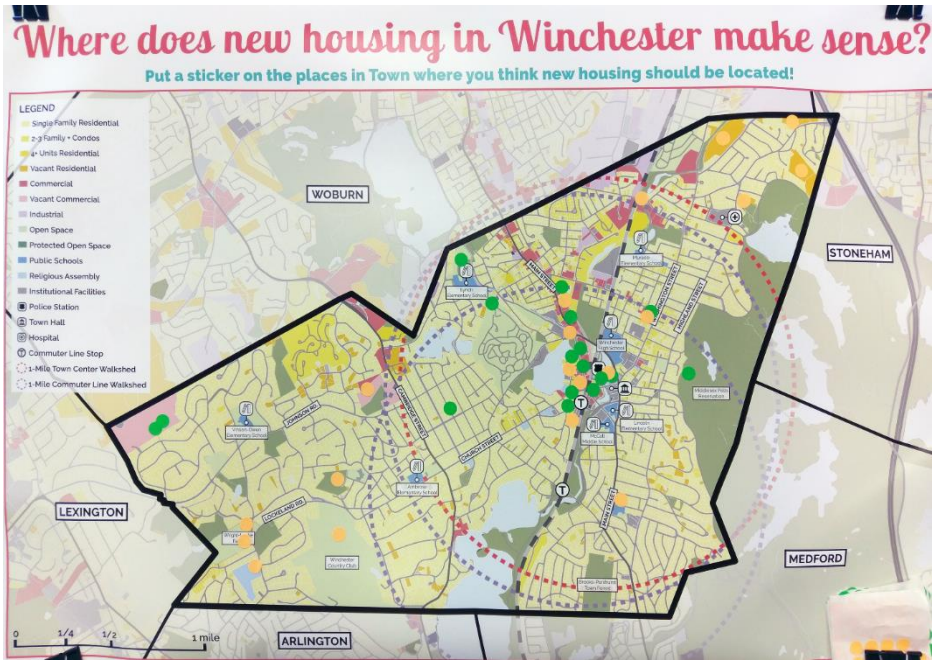
Figure 30 Housing Location Strategies, Suggested and Added, HPP Forum #1

The most-voted strategies were to increase accessibility to jobs, regional economic centers and amenities; increase the vibrancy of local retail, office, and mixed-use centers; and add to the existing single-family housing supply; as well as address the needs of younger householders wanting to rent small units and condos near the center of town.

Mapping Exercise

Participants were invited to identify housing locations on a map of Winchester, guided by their preference for a given housing location strategy. The majority identified the area around Town Center on Main Street.

Figure 31 Mapping Exercise, HPP Forum #1



Other areas include the land around Wright-Locke Farm, scattered vacant residential parcels on the northeast town boundary, and other scattered sites around town. Specific locations include:

- 416 Cambridge Street
- Tighe Logistics, Mill Creek - Redevelopment of industrial areas located on and off Holton Street
- River Street (off Cross Street) - Redevelopment of two commercial storage buildings into multi-family housing
- CVS/Washington Street
- 22 Highland Avenue
- North Main Street
- Waterfield Parcel PUD
- Each of the other PUDs identified in the CBD zoning

- Any excess Town-owned land, including school properties (e.g. Parkhurst School)
- A vacant commercial parcel on the northwest town boundary
- A vacant commercial parcel on Cambridge Street next to Mahoney's Garden Center

QUANTITATIVE SUITABILITY ANALYSIS

To complement the Working Group and community's input, MAPC engaged in a rigorous spatial analysis to identify housing development opportunities around Winchester. The exercise used 6 weighted main criteria and 20 individual indicators to find a range of parcels around town that are suitable for new housing. See Figure 33 and the appendix for more information on this approach.

This suitability analysis highlighted the areas around town center as the most appropriate for development due to their access to the commuter line (at Winchester Center and Wedgemere Stations), proximity to multiple bus stops and downtown businesses, and high walkability. Areas surrounding Cambridge Street were also found to be highly suitable for development, in part due to the access to the 350 bus line.

The areas on the northeast and west edge of town have the lowest suitability score due to their distance from transit options and economic centers. The northeast area of town's proximity to I-93 also negatively affected its suitability, as development near highways can have negative health consequences for residents. Most other areas of town are suitable for development according to this analysis.

Generally, the findings of this suitability analysis echo those areas of town and sites identified by forum participants. Main Street and Cambridge Street corridors were identified as suitable development areas through both processes, as was Town Center, the Dana Street site, and the site at the intersection of Washington Street and Swanton Street.

Going forward, this work should be built on with greater analysis of select parcels included in the below list, with a focus on land ownership and building–to-land value. Build-out scenarios of each site should then be conducted to determine appropriate scale of development and unit yields in order to better understand which sites allow for the most efficient use of developable land in town.

IDENTIFIED SUITABLE DEVELOPMENT PARCELS

Based on the qualitative location selections and the quantitative suitability analysis, the HPP Advisory Committee identified 7 sites that are particularly suitable for future multifamily housing development. Some of these sites are vacant, while others are under-developed. Figure 32 shows the housing development suitability analysis with these specific sites.

The identified parcels are:

1. 416 Cambridge Street
    a. Parcel ID: 26 140 0
    b. Size: 2.69 acres
    c. Current Use: One-Fam

2. 43 Holton Street
    a. Parcel ID: 12 25 0
    b. Size: 6.6 acres
    c. Current Use: Industrial Warehouse
    d. Notes: Existing lease may be extended to continue as industrial land use

3. Lowell Avenue Industrial Park
    a. Parcel ID: 13-563:13-708
    b. Size: NA
    c. Current Use: Condo Warehouse

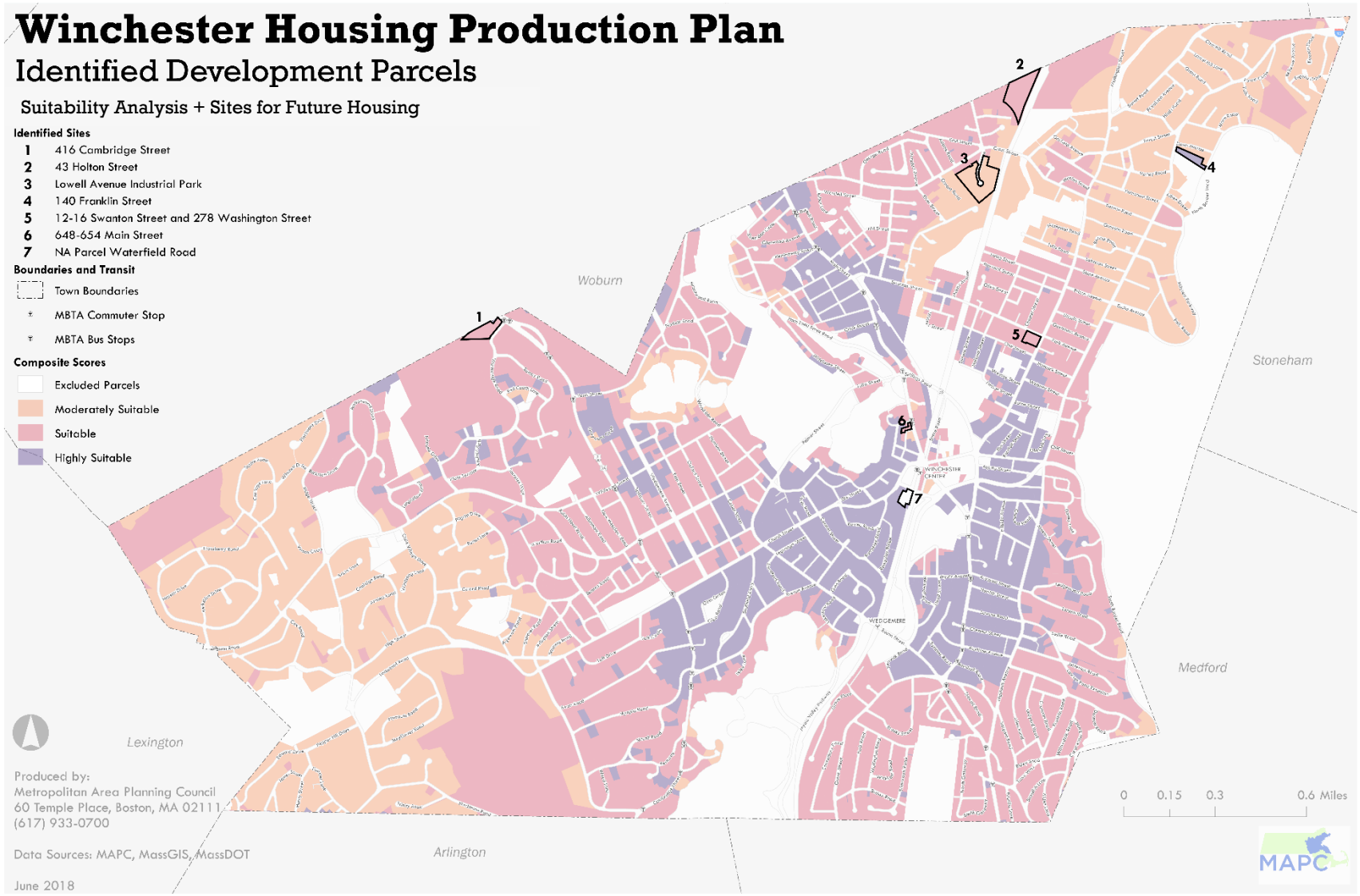
4. 140 Franklin Street
    a. Parcel ID: 2 178 0
    b. Size: 1.44 acres
    c. Current Use: NA

5. 12, 16 Swanton Street and 278 Washington Street
    a. Parcel ID: 10-138:10-140
    b. Size: 1.18 acres
    c. Current Use: Store

6. 648 and 654 Main Street
    a. Parcel ID: 9-124:9-125
    b. Size: 0.34 acres
    c. Current Use: Store + Parking Lot

7. NA Waterfield Parcel
    a. Parcel ID: 9-147, 9-150, 9-175
    b. Size: 0.95 acres
    c. Current Use: Municipal Parking
    d. Notes: The Town has expressed interest in developing the three sites jointly under 40R, see strategy 18

Figure 32 Suitability Analysis + Sites for Future Housing in Winchester



HOUSING OBJECTIVES + STRATEGIES

Key Findings

1. Community members who participated in the HPP engagement process agree that Winchester needs housing that works for senior and younger residents and is complementary to the character of the community's built environment. Maintaining open space and high architectural quality while increasing Affordable Housing in town and reaching the 10% SHI target are particularly important goals to forum participants.

2. The HPP identifies two housing objectives and four goals for Winchester to work towards over the next five years. The HPP objectives aim to increase Affordable Housing and naturally occurring affordable housing (NOAH) in town. Goals are based on input from the HPP Working Group, feedback from community members, and findings from analysis of housing needs and development constraints, capacity, and opportunities. These goals focus on expanding housing options for households at a range of income levels, increasing housing supply in Smart Growth locations, fostering an engaged and aware community, and ensuring the Town has the necessary capacity to implement the HPP.

3. A total of 24 strategies were identified that can help the Town achieve its objectives and goals. They include programming, community engagement, resources, and regulatory strategies. While many can be implemented during the 5-year lifespan of the HPP, some will take longer. These strategies are meant to serve as options that Winchester can pursue to increase the number of deed-restricted Affordable Housing units and NOAH (naturally occurring affordable housing) units in town.

OBJECTIVES AND STRATEGIES OVERVIEW

Attractive large homes, strong public schools, and commuter rail and vehicular access to regional economic centers have contributed to a hot housing market and helped make Winchester an exclusive community. Many low- and moderate-income residents struggle to pay for housing while meeting other basic needs. Older, younger, and moderate-income households, particularly those who rent, are having an especially difficult time finding suitable housing in town. Building on input from public forum participants and the HPP Working Group, and with consideration of findings from the comprehensive housing needs assessment and analysis of development constraints and opportunities, the Town and MAPC identified the following objectives and goals, as well as strategies to advance them.

HPP OBJECTIVES

1. Increase the supply of Affordable Housing for low-income households to meet and maintain Safe Harbor status under MGL Chapter 40B by reaching one or some of the below targets.

Winchester households earning below 80% of AMI have decreased by almost 300 in the past decade, most likely due to rising house prices forcing them to relocate and no corresponding increase in the supply of deed-restricted Affordable units. Even with this decline, 19%, or 1,405, of households currently in town are low income, with annual incomes of less than $82,000, and qualify for deed-restricted Affordable Housing. However, Winchester only has 148 of these units, or 1.9% of the overall housing stock, leaving a gap of 1,257 units just to meet existing need.

At 1.9%, the current supply is also much lower than the 10% recommended by the Commonwealth. Most neighboring communities and others with similar housing markets have significantly higher SHIs, which both allows them to better meet local housing need and works towards greater empowerment in responding to 40B development proposals. Increasing the SHI will help Winchester's most vulnerable households to continue to live in town, increase access to state grant and funding opportunities, and ultimately allow the Town to be more responsive to 40B development.

TARGET 1: Obtain certification of the HPP

Certification of Municipal Compliance with the HPP will be achieved if, during a single calendar year following DHCD's approval of the plan, Winchester increases its number

of Affordable Housing units (as counted on the SHI) in an amount equal to or greater than the following numbers.

HPP Certification Option 1
2-Year Safe Harbor
Increase SHI units by at least 1%, or 79 units, in one calendar year

HPP Certification Option 2
1-Year Safe Harbor
Increase SHI units by at least 0.5%, or 40 units, in one calendar year

TARGET 2: Achieve Safe Harbor indefinitely by maintaining 10% of Winchester's housing stock as deed-restricted Affordable Housing.

10% SHI Option 1
5-Year Plan
Add 792 Affordable Housing units to the SHI by permitting 129 or more units per year over 5 years.

Table 7 Safe Harbor Through 10% in 5 Years

	2018	2019	2020*	2021*	2022*	2023*
Total Year-Round Units (U.S. Census)	7,920	7,920	7,920	7,920	7,920	7,920
Cumulative SHI Units	148	277	406	534	663	792
10% Requirement	792	792	792	792	792	792
Additional Units for 10% SHI	644	515	386	258	129	-
Units to Reach 10% in 5 Years	129	129	129	129	129	-

*2020 Census numbers will likely change this calculation, increasing the number of units that constitute 1.6%

10% SHI Option 2
10-Year Plan
Add 792 Affordable Housing units to the SHI by permitting 64 or more units per year over 10 years.

Table 8 Safe Harbor Through 10% in 10 Years

	2018	2019	2020 *	2021 *	2022 *	2023 *	2024 *	2025 *	2026 *	2027 *	2028 *
Total Year-Round Units (U.S. Census)	7,920	7,920	7,920	7,920	7,920	7,920	7,920	7,920	7,920	7,920	7,920
Cumulative SHI Units	148	212	277	341	406	470	534	599	663	728	792
10% Requirement	792	792	792	792	792	792	792	792	792	792	792
Additional Units for 10% SHI	644	580	515	451	386	322	258	193	129	64	-
Units to Reach 10% in 10 Years	64	64	64	64	64	64	64	64	64	64	-

*2020 Census numbers will likely change this calculation, increasing the number of units that constitute 0.8%

2. Increase the supply of naturally occurring affordable housing (NOAH) for moderate-income households, such as young families, seniors, and smaller households.

Winchester has lost a significant portion of its younger and older senior household population to middle-aged householders, likely due in part to the high-priced housing market, the pervasiveness of large single-family homes, teardowns of smaller housing units, and a general lack of new housing supply. Between 2000 and 2016, householders aged 25 to 34 decreased by 30%, or 227; those aged 35 to 44 decreased by 17%, or 319; and seniors aged 75 to 84 decreased by 14%, or 112. This decrease was accompanied by a 17% increase in households aged 45 to 54 and 55 to 64, or 300 and 207, respectively. Increasing the supply of NOAH (naturally occurring affordable housing) will provide moderate-income households with a greater range of housing options suitable for their varying needs.

HPP GOALS

Achieving the following goals will position the Town to increase its supply of deed-restricted Affordable Housing and NOAH (naturally occurring affordable housing) through greater resources and community support, as well as help the Town influence what type of housing is built and where. Goals reflect findings from the comprehensive housing needs assessment and analysis of development constraints and opportunities, as well as feedback from the HPP Working Group and forum participants. In this HPP, a goal is a result the Town aims for, whereas strategies (which are described in the next section of the plan) are methods to achieve those results.

1. Greater diversity of housing types for seniors, younger households, and other smaller households including families.

Younger householders and low-to moderate-income families may not be able to afford a mortgage and a single-family home may not suit their spatial needs, while seniors hoping to downsize also need smaller and more moderately priced, as well as accessible, housing options. Furthermore, moderate- and middle-income households of all ages earning $82,000 to $124,000 comprise only 14% of households in town. These households may work as teachers, nurses, police, firefighters, and other crucial professions needed to keep the town running. Because single-family houses make up 79% of the total supply, and smaller, more moderately-priced housing units are increasingly replaced with larger, more expensive houses, these households face a difficult time making a home in Winchester

Adding to the high-cost housing market in Winchester is the teardown of smaller homes. Town data shows that 38% of all new housing units in Winchester since 2008 have been replacements, or teardowns, of existing homes: of approximately 311 permitted housing units, 193 have been additional supply. The rate of teardowns has been increasing: In 2015, Winchester saw almost 30 compared to 18 in 2014. Many of these teardowns have meant the loss of smaller, more naturally affordable housing stock in favor of much larger, more expensive units throughout town. Homes with a 2014 median assessed value of $549,800 (ranging from $377,100 to $816,000) were replaced in 2016 by homes with a median of $1,191,050 (ranging from $765,700 to $2,589,700). Teardowns decrease the supply of older, more moderately-priced housing, that's also often smaller in scale than what's built today.

Expanding Winchester's housing supply to include "missing middle" housing types and preserving existing smaller, older homes, can help moderate- and middle-income households of all ages find housing in town. Duplexes, townhouses, courtyard apartments, clustered housing, and co-housing are among the housing types that can serve as

alternatives to Winchester's existing single-family homes and larger-multifamily developments.

2. Increased supply of housing in Smart Growth locations.

Locating housing near existing mixed-use centers and transit nodes can reduce car traffic and pollution, while increasing walkability, community vitality, and economic opportunities. Multifamily housing is more likely to be developed in mixed-use areas, but Winchester's ZBL limits this type of development. Since 2008, 311 units have been permitted in Winchester, most of which were single-family houses: approximately 196 single-family units have been permitted compared to 115 multifamily units. This slow rate of growth is associated with a decreasing vacancy rate: in 2016, only 4.4% of housing units were vacant, less than the 7% recommended to maintain housing opportunity. The lack of new supply has also contributed to high housing prices: the median housing price for a single-family house in 2017 was $1,066,690, while the median price for a condo was $561,364.

Recent planning processes have all recommended addressing these housing challenges through the addition of new supply in accordance with Smart Growth development principles.[16] The 2009 Downtown Winchester Market and Opportunity Assessment recommended new housing development in downtown, the 2010 Phase 1 Report of the Winchester Master Plan recommended mixed-use redevelopment in appropriate locations, and respondents to the Master Plan survey from 2018 also prioritized housing in smart growth locations. Participants at the first HPP forum also supported locating housing in areas with existing amenities. This HPP calls for the Town to increase multifamily and mixed-use development in appropriate locations with accessibility to jobs, regional economic centers, and amenities.

3. An engaged and aware community.

Implementing housing production goals and strategies requires the support of elected officials, community members, and others. Public education and community discussions about housing development, including concerns and benefits to Winchester, is essential before, during, and after enacting changes to zoning, increasing Affordable Housing program funding, and approving housing developments. Furthermore, opening and strengthening the channels of communication between the Town and its residents will help eligible households learn more about available programs and housing opportunities.

4. Greater local capacity for implementation of the Winchester HPP.

HPP strategies to increase and preserve Winchester's housing supply are substantial and require a multitude of resources in the short, medium, and long term. The Town's existing

[16] To read more about Smart Growth, see <https://www.mass.gov/service-details/smart-growth-resources>.

planning staff and its housing partners may need support and additional funds to implement plan strategies and keep the community informed. The Town should access available public funds at the local, state, and federal level, as well as increase staff capacity to work towards housing goals.

HPP STRATEGIES

HPP strategies are meant to serve as a suite of options for the Town to implement during and after the plan's 5-year lifespan to reach its dual objectives of increased deed-restricted Affordable Housing and NOAH (naturally occurring affordable housing). Proposed strategies address the existing shortage of both deed-restricted Affordable Housing and NOAH, and are grouped into four categories: programming, community engagement, resources, and regulatory strategies. The table below indicates notes which strategies are likely to help the Town works towards one or both of its objectives, as well as which are likely to advance one or more of the four goals. As previously mentioned, Affordable Housing and NOAH are defined as the following:

Affordable Housing (AH): Affordable Housing is housing that eligible low- and moderate-income residents can afford by paying no more than 30% of their annual household income.

Naturally occurring affordable housing (NOAH): NOAH refers to housing that is not deed-restricted Affordable Housing, but which tends to be more moderately priced due to its smaller size, older age, and/or more cost-effective construction techniques (such as prefabricated or modular)

Table 9 Strategies for Consideration with associated HPP Objectives and Goals

STRATEGIES FOR CONSIDERATION		**HPP OBJECTIVE**		**HPP GOAL**			
PROGRAMMING STRATEGIES		**AH**	**NOAH**	**1.** Greater diversity of housing types	**2.** Housing in Smart Growth locations	**3.** Engaged and aware community	**4.** Local capacity for HPP implementation
1	Commit suitable public land to housing	X	X	X	X		
2	Develop and increase home maintenance + repair resources		X	X		X	
3	Establish a Municipal Housing Trust Fund	X		X	X		X
4	Engage + partner with housing developers	X		X	X		X
5	Support first-time homeowners		X	X		X	
6	Use tax exemptions to support elderly households		X	X		X	
COMMUNITY ENGAGEMENT STRATEGIES							
7	Develop and increase awareness of housing need and objectives	X	X			X	

8	Build support for possible regulatory changes prior to town meeting	X	X	X	X	X	
9	Protect vulnerable residents from predatory housing practices		X	X		X	

RESOURCES STRATEGIES

10	Consider adoption of the Community Preservation Act	X		X	X		X
11	Apply for Planning for Housing Production grants	X	X	X	X		X
12	Consider pursuing Housing Choice designation	X	X	X	X		X
13	Hire an assistant planner	X	X			X	X
14	Establish an HPP Implementation Committee	X	X	X	X	X	X
15	Identify funding sources to house residents with disabilities	X		X			X

REGULATORY STRATEGIES

16	Extend Inclusionary Zoning	X		X	X		
17	Consider adoption of a 40R District	X	X	X	X		X
18	Review the permitting process for Affordable Housing	X		X	X		
19	Consider expanding where duplexes are allowed		X	X	X		
20	Consider expanding where garden + town houses are allowed		X	X	X		
21	Consider expanding where apartment houses are allowed	X	X	X	X		
22	Consider amending "large house" design review protocols		X	X			
23	Assess the overall fee structure		X	X			
24	Consider amending zoning to better facilitate ADU creation		X	X	X		

What follows is a series of narrative descriptions of all strategies. Following each strategy name is a parenthetical including "AH," "NOAH," or "AH/NOAH" to indicate which objectives are associated with a given strategy.

PROGRAMMING STRATEGIES

1. COMMIT SUITABLE PUBLIC LAND TO HOUSING (AH/NOAH)

Develop mixed-income housing on under-utilized municipal land in order to lower development costs.

Develop and initiate housing Requests for Proposals (RFPs) for vacant or under-utilized municipal land that is suitable for housing development, such as the Waterfield parcel. The Town can provide the land at a lower cost or no fee to developers in exchange for deed-restricted Affordable Housing units for extremely low-, very low-, low-, and moderate-income households.

Winchester's housing market is primarily accessible to very high-income households. Housing prices in town are the highest they've been in 30 years (accounting for inflation). The median housing price for a single-family house in 2017 was $1,066,690, while the median price for a condominium was $561,364.

Other communities in the Commonwealth are experiencing similar market conditions, and many have proactively increased their housing supply, particularly mixed-income housing, in response. To do this, one popular strategy is to offer vacant or underused municipal land at a lower or no cost to developers in exchange for deed-restricted Affordable units.

Winchester should assess suitable Town-owned parcels for mixed-income housing and mixed-use development. The Town should then undertake a competitive RFP process to incentivize developers to include a high number of deed-restricted Affordable units and high quality, sensitive design.

Action Plan

- Conduct an analysis of vacant or underused municipally-owned parcels that are within the areas this plan identifies as suitable for housing or mixed-use development
- Facilitate community conversations about potential parcels and possible uses with town partners, such as the Winchester Housing Authority and the Housing Partnership Board
- Consider, develop, and issue an RFP that addresses community concerns and ensures maximum Affordability

Resources

- MHP – Developing Affordable Housing on Public Land: https://www.housingtoolbox.org/writable/files/resources/mhp_public_land_guide2.pdf
- HUD – Using Public Land to Defray the Cost of Affordable Housing: https://www.huduser.gov/portal/pdredge/pdr_edge_trending_091415.html
- ULI – Public Land + Affordable Housing: http://washington.uli.org/wp-content/uploads/sites/56/2015/02/ULI_PublicLandReport_Final020215.pdf
- CSG – Public Land for Public Good: https://www.smartergrowth.net/wp-content/uploads/2012/11/pl4pg-final.pdf
- HIP Tool – Public Land for Affordable Housing: https://www.psrc.org/public-land-affordable-housing

2. DEVELOP AND INCREASE HOME MAINTENANCE + REPAIR RESOURCES (NOAH)

Expand existing local home maintenance and repair programs to support seniors looking to age in town, residents with disabilities, and other households in need.

Winchester has housing maintenance and repair programs administered through the Council on Aging, Fletcher Fund, and the Community Service Network, Inc. With increased funding and revised administration, these programs can be expanded to support a greater number of households in need.

Over 70% of Winchester's housing stock is more than 50 years old. Older housing stock tends to be more moderately priced than newer units, but it is also harder to maintain, often lacks heating and energy efficiencies, and may not be in compliance with State Building, Health, and Safety Codes. This adds to monthly utility and maintenance costs that impact the affordability of older, outdated units. In addition, this housing may contain lead-based paint and other environmental hazards.

The Fletcher Fund provides both grants and loans to low-income households, and the Community Service Network provides housing counseling and assistance. The Town should assess how funds are administered and increase funding for repair and maintenance programs to support eligible homeowners. Winchester should also publicize these programs, as well as state and federal maintenance and repair programs, so residents are aware of the resources available to them.

Action Plan

- Assess the number of older homes in need of maintenance and repair that are important to preserve due to their size or historic quality, and estimate associated costs
- Assess Town funds for maintenance and repair, as well as their administration
- Pursue program and grant opportunities at the state and federal levels to access increased funding
- Allocate additional funding through the housing trust fund or general funds
- Promote programs to residents in need

Resources

- Community Service Network, Inc.: http://www.csninc.org/
- Winchester Jenks Center: http://www.jenkscenter.org/
- Home Modification Loan Program: https://www.mass.gov/home-modification-loan-program-hmlp
- VA Home Loans: https://www.benefits.va.gov/homeloans/contact_rlc_info.asp
- Weatherization Assistance Program: https://www.mass.gov/service-details/weatherization-assistance-program-wap
- Habitat for Humanity: https://www.habitat.org/
- Home Improvement Loan Program: https://www.masshousing.com/portal/server.pt/community/home_owner_loans/228/home_improvement_loans
- Get the Lead Out Program: https://www.masshousing.com/portal/server.pt/community/home_owner_loans/228/get_the_lead_out
- Septic System Repair Loans: https://www.masshousing.com/portal/server.pt/community/home_owner_loans/228/septic_repair_loans

3. ESTABLISH A MUNICIPAL HOUSING TRUST FUND (AH)

Convert Winchester's existing housing trust fund to a Municipal Housing Trust Fund in order to more efficiently access resources.

Winchester has a housing trust fund that is controlled by the Select Board. By converting the fund to a Municipal Housing Trust Fund (HTF), a Board of Trustees will oversee it and specific guidelines and local goals will determine how funds can be used. The Fund's board will have the authority to receive or disburse funds efficiently to avoid delays and missed opportunities.

There is currently approximately $1,000,000 in Winchester's housing trust fund, primarily from payments in lieu of affordable units (PILU) made by developers to the Town. Unlike general funds, the money in the housing trust fund is earmarked for housing-related expenditure. Currently, the trust fund is administered by the Select Board, and is not a Municipal HTF under M.G.L. Chapter 44, Section 55C. Relying on the Select Board's approval prior to using funds can be time consuming, hinder potential property purchases, and be less transparent than a Municipal HTF.

Under the Commonwealth's law, a community's HTF must be overseen by a board of trustees with a minimum of five members, including members with expertise in Affordable Housing development, real estate development, banking, finance, and real estate law. In addition, one of the board members needs to be the Chief Executive Officer of the municipality or one of the Select Board members. The HTF board is granted several powers in order to advance Affordable Housing preservation and provision in a community, including accepting and receiving property or funds, purchasing or selling property, and managing or improving existing properties.

Action Plan

- Draft a Municipal Housing Trust Fund bylaw
- Conduct community engagement campaigns and form coalitions to build support prior to Town Meeting
- Submit a housing trust bylaw to the Attorney General
- Identify and invite board of trustee members to sit on the Municipal Housing Trust Fund

Resources

- Municipal Affordable Housing Trust – Operations Manual: https://www.mhp.net/writable/resources/documents/MAHT-Ops-Manual_final.pdf
- Affordable Housing Trust Fund: https://www.mass.gov/service-details/affordable-housing-trust-fund-ahtf
- M.G.L. Ch. 44. Section 55C – Municipal Affordable Housing Trust Fund: https://malegislature.gov/Laws/GeneralLaws/PartI/TitleVII/Chapter44/Section55C

4. ENGAGE + PARTNER WITH HOUSING DEVELOPERS (AH)

Proactively facilitate mixed-income housing and mixed-use development by promoting development opportunities and partnering with developers through the State's Local Initiative Program (LIP).

Housing developers interested in working in Winchester may need guidance to create proposals that align with the community's vision. The Town can connect developers and landowners to advance and improve proposed projects that meet housing need and the community's expectations.

The Town may not be fully aware of how existing policies deter housing development, while developers may not fully understand Town goals and guidelines. Bringing the Town, developers, and key landowners together to discuss a site's opportunities and constraints will help the Town build positive relationships and promote well-designed projects.

In addition, under LIP, oftentimes called "Friendly 40B," developers work with Town officials to build single- or multi-family housing, condominiums, or apartments where a certain percentage of the units are Affordable to households with incomes at or below 80% AMI. This differs from typical 40B development, where developers oftentimes override Town approvals if a community has less than 10% of their housing stock on the SHI. LIP allows financing, design, and construction decisions to be made by the Town, rather that state or federal agencies. Also through LIP, the DHCD provides technical support to both the Town and the developer. Using "Friendly 40B" would allow Winchester to advance development that increases much needed Affordable Housing while meeting Town goals in regards to development location and design.

Action Plan

- Identify and meet with local and regional non- and for-profit developers with experience or interest in Winchester to advance potential LIP and other projects
- Invite local housing stakeholders, such as the Winchester Housing Authority and the Housing Partnership Board, to attend these meetings
- Synthesize conversations into lessons-learned to guide future development in town
- Consider submission of DHCD LIP applications jointly with developers
- Conduct community engagement through all phases of LIP project development

Resources

- Local Initiative Program: https://www.mass.gov/service-details/local-initiative-program
- MACDC: https://macdc.org/
- MA Housing Toolbox – The Housing Development Process: https://www.housingtoolbox.org/development-process

5. SUPPORT FIRST-TIME HOMEOWNERS (NOAH)

Connect eligible households with first-time homeowners' assistance programs.

There are existing programs residents may not be aware of that open housing opportunity in Winchester to households with a broader range of incomes. The Town should promote these programs to help eligible households overcome the exceedingly high cost of housing in town.

Winchester's housing supply is largely inaccessible to moderate- and middle-income households. Consequently, only 14% of households in town are moderate or middle income, earning $82,000 to $124,000 a year. These householders may be teachers, nurses, firefighters, and other professionals that keep the town running. Winchester's high-cost housing means that they may not be able to find a home they can afford near their work, leading to high commute times and increased spending on transportation. Middle-income households in town may also be spending too much of their income on housing, resulting in less discretionary income to spend at local businesses. Connecting eligible householders with homeownership opportunities will help more residents live where they work.

Support for first-time homebuyers in Winchester has become more of a priority in recent years due in large part to the efforts of the Winchester Housing Partnership Board. While the Town's resources are limited, there are numerous state and federal programs that benefit eligible households interested in buying a home for the first time. Programs such as ONE Mortgage, administered by the Massachusetts Housing Partnership, provides fixed-rate mortgages with a lower down payment and interest rate than commercial mortgages for low- and moderate-income households. Currently, Winchester's Co-Operative Bank is a participant in the ONE Mortgage program.

Financial assistance should be accompanied by homebuyer education so that households are aware of the responsibilities of homeownership. The Town should partner with local community organizations, such as the Community Service Network, Inc., to publicize existing opportunities to eligible households.

Action Plan

- Review existing state and federal programs for first-time homebuyers
- Connect with local community organizations to facilitate program promotion, such as the Winchester Housing Partnership Board and the Winchester Housing Authority
- Maintain and promote an online database of housing programs that's user-friendly

Resources

- Community Service Network, Inc.: http://www.csninc.org/
- MHP – ONE Mortgage: https://www.mhp.net/one-mortgage
- Mass Housing Info – HCEC: http://www.masshousinginfo.org/
- Mass Housing – Home Ownership: https://www.masshousing.com/portal/server.pt?open=514&objID=268&parentname=MyPage&parentid=3&mode=2&in_hi_userid=2&cached=true

6. USE TAX EXEMPTIONS TO SUPPORT ELDERLY HOUSEHOLDS (NOAH)

Connect eligible senior households with existing property tax exemption programs.

Fixed-income senior homeowners in town may find it difficult to pay their property taxes, which have risen as property values increased over recent years. The Town and supporting organizations in Winchester should promote existing elderly tax exemption programs, as well as investigate additional tools to help eligible seniors wanting to stay in their homes.

About 28% of all homeowners in Winchester have a head of household age 65 years or older, and most of them (86%, or 1,859) are homeowners. Furthermore, approximately 18% (or 234) of elderly family households and 28% (305) of elderly non-family households in Winchester are cost burdened, paying more than 30% of their income on housing.

The Town has several programs to assist seniors with their real estate taxes, including the Elderly Work Program, Elderly Statutory Property Tax Exemption, and the Property Tax Deferral Program:

- **Elderly Work Program:** Provides a credit of $1,250 towards real estate taxes for seniors who meet income, asset, and employment eligibility criteria.
- **Elderly Statutory Property Tax Exemption:** Provides a reduction of $1,000 in property taxes for seniors who meet income and asset eligibility criteria.
- **Property Tax Deferral Program:** Permits deferral of property taxes and water/sewer bills for households who are income eligible.

The Town should investigate whether programs work for Winchester's senior residents. For example, asset eligibility criteria can be a challenge given the value of Winchester homes, excluding fixed-income seniors who struggle to pay taxes despite other perks of homeownership. The Town and its allies should also ensure that eligible senior households are aware of these existing programs.

Action Plan

- Assess existing town programs to understand who takes advantage of them and barriers to eligibility; consider revising programs to address any identified barriers
- Investigate state and federal programs for elderly households that could support Winchester residents
- Connect with local community organizations, such as the Winchester Council on Aging, Winchester's Assessors Department, and the Winchester Housing Authority, to promote these and local programs through office hours, materials at key town institutions and events, and other strategies
- Maintain and promote a user-friendly online database of housing programs, and offer assistance to households that may be unsure how to navigate web platforms via a chat tool or support line

Resources

- Jenks Center: http://www.jenkscenter.org/index.html
- DLS Taxpayer's Guide to Local Property Tax Exemptions: https://www.mass.gov/files/documents/2018/01/02/dor-proptax-guide-seniors.pdf
- Government Tax Counseling for the Elderly: https://www.benefits.gov/benefits/benefit-details/722

COMMUNITY ENGAGEMENT STRATEGIES

7. DEVELOP AND INCREASE AWARENESS OF HOUSING NEED + OBJECTIVES (AH/NOAH)

Work with the community to increase understanding of housing need in town, its benefits, and potential development impacts.

Many community members may not be aware of the unmet housing need in town, while others that are burdened by housing costs may not know what resources are available to them. Meanwhile, some persistent misconceptions and community concerns around development impacts can pose barriers to meeting housing need. Through community discussions and promotional campaigns in partnership with community organizations and regional entities, Winchester residents can flag concerns and gain greater understanding of housing.

Numerous households in Winchester are cost burdened, spending over 30% of their income on housing, especially non-family households with seniors (age 65 and over) or roommates. About 28%, or 305, of elderly non-family households and 46%, or 354, of non-family non-elderly households are cost burdened (CHAS 2010-2014). In general, the most cost burdened households are those that are low income: 18.6%, or 1,405, households fall into this category. It's important that residents understand the housing challenges their neighbors face, and that low-income cost-burdened households know what local, state, and federal housing programs are available to them.

The Town should increase existing and create new opportunities for community dialogue on these issues, such as pop-up events, open houses, and discussion panels. In addition to raising awareness of housing need and programs, this will also help the Town ensure accurate information about housing impacts is being circulated and address community concerns. Events should also be designed to publicize successes with HPP implementation. Winchester should partner with regional organizations for support in this undertaking, such as MAPC or the Citizens' Housing and Planning Association (CHAPA), which offers a new Municipal Engagement Initiative.

Action Plan

- Design a work plan to determine what kinds of events will be useful and when, and to identify relevant allies and speakers to attend
- Identify and meet with local and regional partners that support Affordable Housing and NOAH engagement efforts
- Conduct ongoing housing events in a variety of formats to reach a variety of households, especially those that are under-represented

Resources

- CHAPA – Municipal Engagement Initiative: https://www.chapa.org/about-us/chapa-programs/municipal-engagement-initiative
- MAPC – Community Engagement: https://www.mapc.org/our-work/services-for-cities-towns/community-engagement/
- MA Housing Toolbox - Building Local Support: https://www.housingtoolbox.org/local-support
- MA Housing Toolbox – Addressing Community Concerns about Affordable Housing: https://www.housingtoolbox.org/writable/files/resources/MA-Housing-Toolbox-Addressing-Community-Concerns.pdf
- Enterprise - "You Don't Have to Live Here": http://www.frameworksinstitute.org/assets/files/PDF/You_Don%27t_Have_to_Live_Here.pdf
- FrameWorks Institute – Housing: http://frameworksinstitute.org/housing.html
- Center for Housing Policy – Building Support for Affordable Homeownership and Rental Choices: https://www.housingtoolbox.org/writable/files/resources/Building-support-for-AH.pdf

8. BUILD SUPPORT FOR POSSIBLE REGULATORY CHANGES PRIOR TO TOWN MEETING (AH/NOAH)

Build community support for possible regulatory amendments recommended in this plan prior to Town Meeting to increase the chance of a successful outcome.

It's critical to have community support for proposed zoning and other possible regulatory amendments prior to Town Meeting. Towards that end, the Town should provide materials explaining proposed changes and their benefits to Winchester, and addressing any related concerns.

Oftentimes, well-crafted strategies fail to garner the support needed to pass at Town Meeting due to a lack of engagement with residents, miscommunication, and unaddressed community concerns. To ensure that new and amended Zoning Bylaws related to housing have a fair chance of adoption, Winchester should work with the community to ensure proposals are clear, address misperceptions, and respond to concerns. The Town can host pop-up booths at local events, use door-to-door canvassing, distribute promotional materials, and promote office hours to answer questions and increase understanding and awareness. The Town should identify groups within the

community that support proposed strategies and work with them to reach residents and Town Meeting members.

Action Plan

- Identify and meet with local and regional partners that support housing regulatory amendments, such as Sustainable Winchester, the Winchester Multicultural Network, CHAPA, MSGA, MHP, and/or MAPC
- Design promotional materials as needed, possibly in partnership with a graphic designer or other visual artist to increase understanding and awareness
- As zoning amendments are considered, reviewed, discussed, and drafted, continue to launch campaigns in a variety of formats to reach all residents and Town Meeting members

Resources

- CHAPA – Municipal Engagement Initiative: https://www.chapa.org/about-us/chapa-programs/municipal-engagement-initiative
- MAPC – Community Engagement: https://www.mapc.org/our-work/services-for-cities-towns/community-engagement/
- MHP – Technical Support: https://www.mhp.net/community/technical-support
- MA Housing Toolbox - Building Local Support: https://www.housingtoolbox.org/local-support
- MA Housing Toolbox – Running Effective Public Meetings: https://www.housingtoolbox.org/writable/files/resources/MA-Housing-Toolbox-Effective-Public-Meetings.pdf
- MSGA - Great Neighborhoods Campaign: https://ma-smartgrowth.org/issues/placemaking-zoning/policy-agenda/

9. PROTECT VULNERABLE RESIDENTS FROM PREDATORY HOUSING PRACTICES (NOAH)

Educate seniors, low-income households, racial and ethnic minorities, and other vulnerable residents about predatory lending and selling practices.

Winchester's high-priced market leaves vulnerable residents at risk of predatory practices. The Town should ensure that at-risk residents are aware of such practices and know their rights and available resources when facing difficult economic situations.

Some low- and moderate-income homeowners in Winchester may be house-rich but cash-poor. While their homes may have a high value, their incomes may not be enough to pay for costs such as home repairs, medical bills, or property taxes. Consequently, they may

be tempted to sell their homes or take out predatory mortgages in an effort to have greater liquidity to pay for other costs. Unethical homebuyers, brokers, or lenders can take advantage of vulnerable households by pressuring them to sell their home below its value, or advising them to obtain loans for home repairs or property taxes that have excessive fees, high interest rates, or other destructive attributes.

The Town of Winchester should partner with local and regional housing supporters to increase awareness of predatory housing practices and prevent vulnerable residents from falling prey to these schemes through education and information on alternative options.

Action Plan

- Identify what households in town are at greatest risk of predatory housing practices
- Partner with local and regional housing supporters, such as the Housing Partnership Board, Commission on Disability, Council on Aging, MAPC, and CHAPA, to raise awareness of predatory practices and identify alternatives for vulnerable households in need through office hours, pop up booths at local events, and informational materials such as door knockers and flyers

Resources

- CHAPA – Municipal Engagement Initiative: https://www.chapa.org/about-us/chapa-programs/municipal-engagement-initiative
- MAPC – Community Engagement: https://www.mapc.org/our-work/services-for-cities-towns/community-engagement/
- MBHP – Predatory Lending Fair Housing Fact Sheet: http://www.metrohousingboston.org/wp-content/uploads/2013/06/Predatory-Lending-Fair-Housing-Fact-Sheet.pdf
- John Marshall Law School – Protecting Seniors from Financial Exploitation: https://www.jmls.edu/clinics/fairhousing/pdf/seniors-financial-exploitation.pdf
- HUD MA – Predatory Lending: https://www.hud.gov/states/massachusetts/homeownership/predatorylending

RESOURCES STRATEGIES

10. CONSIDER ADOPTION OF THE COMMUNITY PRESERVATION ACT (AH)

Build support for and consider adoption of the Community Preservation Act (CPA) to access greater funding for Affordable Housing preservation and development.

The Community Preservation Act (CPA) allows communities to create a local Community Preservation Fund through a small surcharge on property taxes (less than 3%) and a contribution from the State. CPA provides communities with financial resources to acquire, create, preserve, support, and rehabilitate Affordable Housing, among other planning efforts.

In the past, Winchester has not been successful at building support to pass CPA at Town Meeting, but the benefits deserve further efforts. Despite high property taxes—a homeowner of a single-family house priced at the median $1,066,690 pays approximately $13,000 in property taxes (without personal exemptions)—the CPA surcharge is minimal, ranging from 1-3% of property taxes, so $130-390. Furthermore, communities can adopt up to four possible exemptions to the CPA surcharge, such as:

- Exempt the first $100,000 of taxable value of residential real estate from the CPA calculation, reducing the total fee taxed.
- Exempt properties owned and occupied by low-income households, as well as low- or moderate-income seniors.

When added up across the community, CPA results in significant funding for not only Affordable Housing, but also historic preservation, open space, and public recreation. Furthermore, local CPA funds are matched by the State at a rate of 11%, increasing Town funds even further.

A regulatory campaign to build support for CPA in the community could increase the odds of a positive vote at a future Town Meeting. The Town should develop and distribute informational materials like door knockers and flyers, host office hours at the Planning Department to address community concerns and answer questions, and set up booths at local events like the farmer's market. The Town should also host a question-and-answer series for Town Meeting members. In addition, the Town should engage local and regional allies to help build coalitions to promote CPA.

Action Plan

- Engage allies like MAPC, MSGA, and CHAPA to develop and distribute educational materials on CPA
- Conduct community conversations about CPA to increase awareness and address concerns
- Launch community engagement campaigns to gather support and form coalitions prior to Town Meeting

Resources

- About the Community Preservation Act: http://www.communitypreservation.org/
- Accepting the Community Preservation Act: http://www.sec.state.ma.us/ele/elecpa/cpaidx.htm
- Sample Ballot Language: http://communitypreservation.org/content/sample-ballot-language
- Adoption Resources: http://www.communitypreservation.org/content/adoption-resources

11. APPLY FOR PLANNING FOR HOUSING PRODUCTION GRANTS (AH/NOAH)

Apply for a grant through MassHousing's Planning for Housing Production program to support HPP implementation

MassHousing's Planning for Housing Production program provides communities with free technical assistance to implement their own housing production goals and deliver new mixed-income housing.

MassHousing's Planning for Housing Production program provides technical assistance through grants of up to $100,000 to municipalities working to increase their supply of mixed-income housing. Eligible activities include implementation of many of the strategies Winchester has expressed interest in through this planning process. Grants require a local match equal to 10% of the value of the consultant services awarded.

Applications for the Housing Production program should identify housing production opportunities that could be delivered as a result of the technical assistance requested. Preference for grants is given to municipalities that can document market demand for new mixed-income housing development and a vision for meeting that need, as well as those aiming to achieve safe harbor under Chapter 40B. This HPP can serve as documentation. Applicants must demonstrate consistency with DHCD's Fair Housing principles.

Specific eligible grant activities include:

- Assistance drafting new zoning to spur housing growth, whether through Chapter 40A, Chapter 40R, or a friendly Chapter 40B proposal
- Assistance planning public infrastructure improvements needed to support housing growth
- Capacity-building in planning and community development
- Public education and data transparency initiatives around financial feasibility, development cost-benefit analysis, local infrastructure needs, and school cost/school enrollment projections

Action Plan

- Identify an HPP strategy requiring technical assistance to implement and that meets the requirements of the Planning for Housing Production program
- Work with MassHousing to apply for the Planning for Housing Production program
- If awarded the grant, select a technical assistance provider from the approved MassHousing list and draft a scope of work to begin implementation of the identified strategy

Resources

- About the Planning for Housing Production grant program: https://www.masshousing.com/portal/server.pt/community/planning___programs/207/planning_for_housing_production

12. CONSIDER PURSUING HOUSING CHOICE DESIGNATION (AH/NOAH)

Work towards Housing Choice designation through the Commonwealth's Housing Choice Initiative by increasing housing production and adopting best housing practices.

The Housing Choice Initiative rewards communities working to expand their housing supply with grants and technical assistance for community development. To qualify, Winchester needs to achieve a 3% increase in housing supply over a 5-year period and adopt 2 additional best housing practices.

DHCD's Housing Choice Initiative, new as of 2018, rewards communities that are proactively supporting housing production. Housing Choice Communities get exclusive access to up to $250,000 through a grant program for capital projects, and receive bonus points on applications to certain Commonwealth grant programs. To be eligible,

municipalities must have a Community Compact and cannot have an active moratorium on housing development. There are two paths to eligibility:

- High Production: An increase in housing stock of at least 5%, or 500 units, over the last 5 years
- Production + Planning: An increase in housing stock of at least 3%, or 300 units, over the last 5 years, and implementation of 4 of 9 identified designated best practices

Winchester does not meet the requirements of the High Production path, but can apply to the Production and Planning path. The Town has already met 2 of the 9 designated best practices by selecting a housing best practice as part of its Community Compact and having an inclusionary housing zoning bylaw for the Center Business District. Winchester will need to adopt 2 more best practices to be eligible. Strategies included in this HPP that qualify are:

- Certified HPP: Submit the HPP to DHCD for certification once the Town can document an increase of 0.5- 1.0% in year-round Affordable Housing units.
- ADUs: Consider adopting zoning that allows ADUs by right.
- Designated local resources for housing: Establish a Municipal Affordable Housing Trust.

In addition to adopting two housing best practices, Winchester must meet the program's 3% housing production target over a 5-year period. From 2013 to 2017, Winchester produced 198 units, or a 2.50% increase from 2010. For Housing Choice designation, Winchester needs a total of 238 units by the end of 2018. Therefore, Winchester will need to produce an additional 71 units in 2018 to be eligible for application in 2019. Winchester will meet and surpass this target if it accomplishes HPP certification through a 1% increase in Affordable Housing production (79 new Affordable units).

Table 10 Winchester Housing Choice Designation Unit Targets

2014	2015	2016	2017	2018	2014 to 2018 Total	2010 Census Count	% Increase
35	45	62	25	71	238	7,920	3.01%

Data: Census Building Permit Survey

Action Plan

- Gain a 0.5% (40 units) to 1.0% (79 units) increase in year-round Affordable Housing units in a 1-2-year period
- Increase total unit production by at least 71 units by the end of 2018

- Consider modifying zoning regarding ADUs to allow them by right in appropriate districts per HPP Strategy 13
- Convert existing housing trust to a Municipal Affordable Housing Trust per HPP Strategy 3

Resources

- Housing Choice Designation Application Guide: https://www.mass.gov/service-details/housing-choice-designation-application-guide
- Housing Choice Grant Program: https://www.mass.gov/how-to/apply-for-housing-choice-grant-program
- Certified HPP Thresholds: https://www.mass.gov/files/documents/2016/07/qs/hppproductiongoals.pdf

13. HIRE AN ASSISTANT PLANNER (AH/NOAH)

Winchester's municipal staff would benefit from an additional planner responsible for overseeing HPP implementation and other initiatives.

Winchester's Planning Department could use additional support to oversee HPP implementation, identify funding opportunities, document housing need, maintain a subsidized housing waiting list, monitor the supply of Affordable Housing, lead community engagement, work with developers, and pursue other initiatives to increase housing diversity and opportunity in town.

Achieving Winchester's HPP goals will require additional human and technical resources. Adding an additional planner to the Planning Department will increase capacity to implement the HPP, and establish a liaison between the Town and a variety of housing partners and stakeholders. An additional planner can also be tasked with tracking existing and at-risk Affordable Housing, analyzing Winchester's real estate market, tracking teardowns and replacements, and working with developers interested in providing mixed-income housing in town.

Action Plan

- Review HPP goals and strategies to develop a job description for an assistant planner
- Identify and allocate funds to support hiring of an assistant planner
- Post job opportunity and interview qualified candidates

14. ESTABLISH AN HPP IMPLEMENTATION COMMITTEE (AH/NOAH)

Form an HPP Implementation Committee to ensure plan goals are effectively advanced.

An HPP Implementation Committee will work to advance plan goals by pursuing strategies, overseeing progress, and addressing barriers to implementation.

An HPP Implementation Committee, in association with the Town Planner, will be responsible for initiating and tracking progress on plan strategies. Potential members of the committee can include those that served on the HPP Working Group, as well as other stakeholders identified during the HPP process. The HPP Implementation Committee should develop an annual work plan and meet on a regular basis to identify next steps in implementation, share status updates, determine how to address barriers, and identify opportunities to share successes with the community.

Action Plan

- Identify and invite members to staff an HPP Implementation Committee
- Assign a municipal staff person, such as the Town Planner, to serve as liaison to the Implementation Committee and attend regular meetings
- Develop an annual HPP implementation work plan
- Meet regularly to check in on work plan tasks and responsibilities

15. IDENTIFY FUNDING SOURCES TO HOUSE RESIDENTS WITH DISABILITIES (AH)

Support the Winchester Housing Authority's efforts to provide housing for residents with disabilities.

Residents with disabilities can have different housing needs from the greater community. Winchester should pursue state, federal, and other resources to ensure that these residents have homes that work for them.

People with disabilities tend to have much lower incomes than other populations, and oftentimes rely on federal subsidies to cover expenses, which unfortunately are often not sufficient to cover housing costs. Furthermore, the existing supply of Affordable, accessible housing is extremely limited. The Winchester Housing Authority (WHA) intends to increase supportive housing for residents with disabilities, but currently lacks the funding for land acquisition and development costs. The Town, as well as state housing

allies and other entities, should assist the WHA in identifying funds and opportunities for development in town.

Action Plan

- Work with the WHA, Select Board, Housing Partnership Board, Commission on Disability, Council on Aging, and other entities to identify private and public funding sources for developing supportive housing for residents with disabilities, such as funding through the Massachusetts Housing Trust Fund or HUD
- Prioritize supportive housing development through inclusionary zoning and 40B and LIP projects

Action Plan

- HUD – Section 811 Supportive Housing: https://www.hud.gov/program_offices/housing/mfh/progdesc/disab811
- Mass Gov – HMLP: https://www.mass.gov/service-details/hmlp-resources-and-links
- HUD – Certain Development Vouchers: https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/pwd/certain
- Mass Gov – Affordable Housing Trust Fund: https://www.mass.gov/service-details/affordable-housing-trust-fund-ahtf
- HUD – NED Vouchers: https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/ned
- MACDC: https://macdc.org/

REGULATORY STRATEGIES

16. EXTEND INCLUSIONARY ZONING (AH)

Incrementally extend inclusionary zoning to additional districts.

Winchester's inclusionary zoning requires developments with 6-plus units in the Center Business District to include 10% Affordable units. Expanding this bylaw to additional districts where this type of development occurs will increase the town's supply of Affordable Housing.

Per Winchester's ZBL, all residential and mixed-use projects in the Center Business District are required to include on-site affordable units or apply for a special permit to make a payment in lieu of units or provide off-site units. For projects that exceed 25 units, an additional 5% of units are required to be affordable to households earning 80-120% AMI.

To better leverage private development to meet Affordable Housing need in Winchester, the Town should identify additional districts where inclusionary zoning should apply, if not expand it town-wide. Town-wide inclusionary zoning has been shown to be more effective than that which applies to only a select geography. Another benefit is that it's less complicated to administer. The Town should consider applying inclusionary zoning to PRDs, and having it triggered by unit cost (e.g., luxury units) as well as a project size threshold.

Action Plan

- Consider town-wide inclusionary zoning, or conduct an economic feasibility analysis to determine which districts should have inclusionary zoning, appropriate project size and Affordable unit thresholds, and alternatives to on-site unit provision
- Draft amendments to the inclusionary zoning bylaw that are grounded in Winchester's market reality
- Conduct community engagement to build support and form coalitions prior to Town Meeting

Resources

- Smart Growth Toolkit – Inclusionary Zoning: https://www.mass.gov/service-details/smart-growth-smart-energy-toolkit-modules-inclusionary-zoning
- Smart Growth Toolkit – Inclusionary Zoning Bylaw: http://www.mass.gov/envir/smart_growth_toolkit/bylaws/IZ-Bylaw.pdf
- Effects of Inclusionary Zoning on Local Housing Markets: Lessons from the San Francisco, Washington DC and Suburban Boston Areas: http://furmancenter.org/files/publications/IZPolicyBrief_LowRes.pdf

- Grounded Solutions Network - Inclusionary Housing: https://inclusionaryhousing.org/

17. CONSIDER ADOPTION OF A 40R DISTRICT (AH/NOAH)

Identify an area of town appropriate for a Smart Growth Zoning Overlay District (SGOD) under Chapter 40R.

Chapter 40R zoning allows communities to create denser residential or mixed-use Smart Growth districts that include a percentage of Affordable Housing units in exchange for considerable financial incentives from the State.

Chapter 40R allows municipalities to establish special zoning overlay districts that require densities of 8 units/acre for single-family homes, 12 units/acre for townhouses, and 20 units/acre for condominiums and apartments as of right. The zoning requires that 20% of the district be deed-restricted Affordable units, and gives preference to mixed-use development. The location of these districts in Smart Growth areas helps guide development to appropriate locations, such as those near transit stations, existing town centers, commercial districts, and other areas of concentrated development, while preserving open space in other parts of the community.

Municipalities that adopt 40R SGOD can receive $10,000 to $600,000 in State funding, as well as $3,000 for every new home created in the district. Communities can also receive state assistance with writing 40R zoning and adopting design standards. Additional funding is also available through Chapter 40S, which covers the cost of educating any school-age children that move into 40R districts.

MAPC's suitability analysis and community input identified multiple areas around town that are appropriate for higher density multifamily and mixed-use development. In Winchester, areas such as the Main Street corridor, Wedgemere Commuter Station, and Cambridge Street have the transit accessibility, economic opportunities, and walkability to qualify for 40R zoning.

Action Plan

- Decide whether to hire a consultant to provide technical assistance on development of a SGOD
- Identify the location and boundaries of the district based on a market analysis
- Conduct a public process, as required by the State for approval, to inform zoning attributes
- Determine appropriate density and other zoning features

- Draft a Chapter 40R SGOD bylaw
- Conduct community engagement to build support and form coalitions prior to Town Meeting

Resources

- M.G.L. Chapter 40R: https://www.mass.gov/service-details/chapter-40r
- Smart Growth Toolkit – Chapter 40R: http://www.mass.gov/envir/smart_growth_toolkit/bylaws/40R-Bylaw.pdf

18. REVIEW THE PERMITTING PROCESS FOR AFFORDABLE HOUSING (AH)

Increase the efficiency and clarity of the existing permitting process for housing developments with Affordable units.

The Town's current permitting process time is long and may lack clarity for some developers, which can increase costs and deter new housing production. To facilitate development of desirable projects with Affordable Housing, permitting should be reviewed, and where possible made more efficient and clearer.

The already high cost of development increases when developers face permitting hurdles that extend the development timeline. These costs can either deter development entirely or increase development costs and therefore housing costs for homebuyers or tenants.

The Town should support housing proposals that are compatible with the community's needs as described in this plan by giving consideration to offering developers building Affordable Housing an expedited or more efficient permitting process that does not compromise high design and construction standards. The clarity and greater degree of certainty provided would incentivize the kind of development the Town seeks, without compromising high design and construction standards.

Action Plan

- Conduct an analysis of permitting times and costs by project type to identify whether and to what extent existing obstacles exist
- Consider drafting zoning amendments to improve the permitting process for mixed-income housing development
- Conduct community engagement to build support prior to Town Meeting

Resources

- M.G.L. Chapter 43D – Expedited Local Permitting: https://www.mass.gov/service-details/chapter-43d-expedited-local-permitting

- MARPA Best Practices for Streamlined Permitting: http://www.massmarpa.org/resources/streamlining-local-permitting/best-practices-for-streamlined-permitting

19. CONSIDER EXPANDING WHERE DUPLEXES ARE ALLOWED (NOAH)

Identify additional residential districts where duplexes are allowed.

Duplexes, or two-family homes, are desirable moderate-sized market-rate units for smaller households, such as young professionals and seniors, as well as moderate- to middle-income families, because they tend to be more moderately priced for homeownership and rental than single-family homes. Their relatively compact design makes them more environmentally sustainable than single-family homes, both in terms of construction materials and preservation of open space.

Only 8% of Winchester's housing stock is duplexes, compared to 79% for single-family homes. According to the ZBL, duplexes are defined as a building containing two dwelling units that are fully integrated into a coherent, unified massing. Winchester's zoning allows duplexes by right in one residential district, RG, while single-family homes are allowed in five. The RG District is small and concentrated in the northeast area of town, further limiting development of this housing type.

Duplexes are not noticeably different in design or scale from single-family homes, and are in fact smaller scale than garden apartments and townhouses, and therefore would not impact neighborhoods any differently than what is already allowed in most of Winchester's residential districts. But duplexes are typically lower in price than single-family homes, depending on market conditions, so this housing type can be especially desirable to younger households, seniors, and low- to moderate-income families who may not need as much space or be able to afford larger homes.

Increasing the number of districts where duplexes and conversion of single-family homes to duplexes are allowed, either by right or by special permit, will increase Winchester's housing supply of moderately-priced units for smaller households. Design guidelines can be used to help ensure duplexes are consistent with neighborhood design character in Winchester.

Action Plan

- In partnership with a technical assistance consultant, conduct a suitability analysis to identify districts where duplexes should be allowed

- Facilitate community conversations about duplexes to increase awareness and address concerns
- Consider drafting zoning amendments to relevant districts, and possibly duplex design guidelines
- Conduct community engagement to build support and form coalitions prior to Town Meeting

20. CONSIDER EXPANDING WHERE GARDEN + TOWN HOUSES ARE ALLOWED (NOAH)

Identify additional residential districts where garden and town houses are allowed to increase housing diversity in town.

Garden and town houses increase the supply of moderately-priced homes, which are currently lacking in Winchester. These types of housing units are also well-suited for smaller households, such as young professionals, empty nesters, and seniors who are not well-served by the single-family housing stock in town.

According to Winchester's ZBL, garden houses are defined as a building of 3 stories or less with 4 or more dwelling units, while town houses are a row of 3-to-10 attached dwelling units separated by common walls. Currently, both of these types require a special permit in order to be built in Residential Districts RA and RB, two of the smaller residential districts in town, and cannot be built elsewhere.

Allowing these types by right or special permit in a greater number of districts will remove time barriers and therefore decrease prohibitive costs for developers, providing households with a greater range of housing choices throughout town. This is especially true if Winchester modifies its inclusionary zoning to be town-wide because it applies to all developments of six or more units. Design guidelines could be used to ensure new garden and town houses are compatible with neighborhood design character.

Action Plan

- Consider drafting a zoning amendment to allow garden and town houses by right in District RA and RB
- Conduct a suitability analysis to assess districts where garden and town houses should be allowed by special permit, such as District RDA, RDB, and RG
- Consider drafting zoning amendments reflecting the findings of the suitability analysis
- Facilitate community conversations about garden and town houses to increase awareness and address concerns

- Establish design guidelines for garden and town houses
- Conduct community engagement to build support and form coalitions prior to Town Meeting

21. CONSIDER EXPANDING WHERE APARTMENT HOUSES ARE ALLOWED (AH/NOAH)

Identify additional residential districts where apartment houses are allowed to increase housing diversity in town.

Apartment houses tend to be the most moderately-priced market-rate form of housing due to the smaller size of the units and lower development costs per unit. Allowing this housing type in a greater number of districts will increase housing choice for residents, especially for smaller households such as young professionals, empty nesters, and seniors.

According to the Winchester ZBL, apartment houses are defined as a multifamily dwelling over three stories in height. Currently, this housing type is only allowed by special permit in Residential District RB and the Center Business District, as well as in the Independent Elderly Housing Overlay District and the Attached Residential Cluster Development Overlay District. These are also some of the smallest districts in town, severely limiting where apartment houses can be built.

Apartments are the housing type that Winchester's inclusionary zoning is most applicable to because they tend to be at a scale of six or more units, and therefore can increase the town's deed-restricted Affordable Housing stock most efficiently. Allowing apartment houses by right in districts where they're currently only allowed by special permit, and extending the number of districts where they are allowed by special permit, will increase the supply of moderately-priced housing options in town.

Action Plan

- Consider drafting a zoning amendment to allow apartment houses by right in Residential District RB
- Identify districts where apartment houses should be allowed by special permit
- Facilitate community conversations about apartment houses to increase awareness and address concerns
- Consider drafting a modified apartment house bylaw and consider establishing design guidelines for this housing type
- Conduct community engagement to build support and form coalitions prior to Town Meeting

22. CONSIDER AMENDING "LARGE HOUSE" DESIGN REVIEW PROTOCOLS (NOAH)

Lower the size threshold to trigger review, and include additional density and maximum size parameters.

Curtail "mansionization" in residential districts by strengthening existing requirements for development of large houses.

Winchester currently has a site plan review for new projects or extensions that exceed a certain threshold, from 3,600 square feet in RG-6.5 to 6,000 square feet in RDA-20. Even so, over the past 10 years, the town has seen a recent increase in "mansionization," or the construction of very large houses, often at the expense of smaller, more moderately-priced units.

To ensure new development or additions are of an appropriate size and density, the Town's review should take into account parameters in addition to project size, such as floor area ratio (FAR) tied to both lot size and zoning district. The review should also assess the proposed project's scale and mass, design compatibility, and potential lot overbuilding prior to successful issuance of a building permit.

Action Plan

- Determine whether the current size threshold for site plan review should be lowered in order to capture additional projects and potentially deter development of large-scale single-family housing
- If so, identify an appropriate threshold by analyzing existing home sizes and learning from other community's Large House Design Review bylaws
- Assess FAR, design guidelines, and maximum home size by lot size and district
- Amend the existing site plan review to function as a stronger Large House Design Review bylaw
- Conduct community engagement to build support and form coalitions prior to Town Meeting

Resources

- Town of Wellesley – Large House Review: https://www.wellesleyma.gov/DocumentCenter/View/7289/Large-House-Review-Rules-and-Regulations-PDF
- Town of Needham – Large House Review Study Committee: https://www.needhamma.gov/index.aspx?NID=3680

- Town of Cohasset – Large House Plan Review: https://ecode360.com/attachment/CO3662/CO3662-Z.pdf
- City of Newton – Floor Area Ratio http://www.newtonma.gov/gov/planning/lrplan/zoning/far/default.asp
- Preserving Communities in the Face of Mansionization - https://www.alexandriava.gov/uploadedFiles/planning/info/infill/PNZInfillPresentationOnPreservation.pdf
- Town of Concord – Mansionization: http://www.concordnet.org/DocumentCenter/View/1317/Mansionization---Taintor-Report-PDF

23. ASSESS THE OVERALL FEE STRUCTURE (NOAH)

Analyze and revise the existing fee structure for residential development.

Building fees should reflect current costs associated with permitting, and function as disincentives for development that doesn't meet the community's need.

Winchester's fee schedule for building permits was last updated more than a decade ago in 2006. Current fees may be lower than the costs to the Town of permit provision. Furthermore, existing fees may serve as an incentive for certain types of development, such as teardowns and mansionization. In Winchester, 38% of all new housing units in town since 2008 were the result of teardowns. Data from 2014 to 2016 show that teardowns are replaced with much larger houses that may not be compatible with a neighborhood's design character.

In other parts of the country, an Affordable Housing fee has been added to housing demolition permits. This requires applicants for demolition permits to pay a fee to the community's Affordable Housing trust fund prior to demolition. Exemptions can be placed to ensure the action isn't punitive, such as waiving the fee if the applicant has lived in the proposed demolition dwelling for several years, if the applicant is of low or moderate income, and/or if they're experiencing financial hardship.

Anecdotal experiences also suggest that the high-priced housing market in town has led to speculative practices of homeownership, with owners purchasing homes but leaving them vacant. These practices could be contributing to Winchester's tight housing market. Elsewhere, municipalities have used vacant home fees or taxes to prevent speculative real estate practices.

Winchester should conduct a financial analysis of current building fees to assess potential changes and determine whether additional fees should be charged to deter certain forms of development, like over-sized single-family housing, and impede real estate speculation.

Action Plan

- Conduct a financial analysis to determine appropriate fee costs and waivers for permitting
- Work with Select Board, town counsel, and state representatives to determine whether additional building fees can be charged without legislative action, such as an Affordable Housing fee or vacancy fee
- Conduct community engagement to build support and form coalitions prior to Town Meeting

Sources

- City of Evanston – Affordable Housing Demolition Tax: https://library.municode.com/il/evanston/codes/code_of_ordinances?nodeId=TIT4BURE_CH18AFHODETAAFHOFU
- City of Highland Park – Affordable Housing Demolition Tax - http://cms6.revize.com/revize/highlandparkil/government/city_departments/community_development/planning/docs/Demo%20Tax.pdf
- City of Vancouver – Empty Home Tax: https://vancouver.ca/home-property-development/empty-homes-tax.aspx

24. CONSIDER AMENDING ZONING TO BETTER FACILITATE ADU CREATION (NOAH)

Consider modifying the accessory dwelling unit (ADU) bylaw to increase the housing supply for smaller households.

ADUs are currently allowed in Winchester, but under very strict conditions. A modified bylaw would allow ADUs to function as independent units, creating new housing opportunities and even supplemental income for primary dwelling unit owners.

Winchester's ZBL currently allows ADUs by right in the town's Residential Districts, but requires occupants to be domestic employees, prohibits kitchen facilities in the unit, and disallows rent or use as a separate dwelling.

Municipalities in the Commonwealth and across the country have realized the potential of ADUs as one solution for easing the housing shortage, especially given their suitability for younger householders and empty nesters who have limited options that are moderately priced and right sized. Easing restrictions on ADUs in Winchester could expand housing opportunity. Careful consideration should be given to ensure ADUs complement neighborhood character and do not unduly burden public infrastructure and institutions.

Per state building code regulations, an ADU must have a bathroom, kitchen, and bedroom that is independent from the primary dwelling unit in order to serve as a household's main living area. Building an ADU is a time and monetary investment: Homeowners have limited-to-no ADU financing options, permitting processes can be long, and professional developers do not usually build ADUs so the responsibility often falls on the homeowner. To determine whether to better facilitate the creation and use of ADUs in Winchester, rental and occupancy restrictions should be reviewed.

Action Plan

- Conduct community conversations about ADUs to increase awareness and address concerns, issues, and misconceptions
- Consider drafting amendments to the Town's ADU bylaw that could address concerns and potential development impacts
- Conduct community engagement, potentially in partnership with a regional ally like MAPC, CHAPA, or MSGA, to consider further review and build support and prior to Town Meeting, including informational materials and office hours to answer questions

Resources

- Accessory Dwellings: https://accessorydwellings.org/
- Smart Growth Toolkit - ADUs: https://www.mass.gov/service-details/smart-growth-smart-energy-toolkit-modules-accessory-dwelling-units-adu
- Smart Growth Toolkit – ADU Model Bylaw: http://www.mass.gov/envir/smart_growth_toolkit/bylaws/ADU-Bylaw.pdf

IMPLEMENTATION PLAN

The following table specifies which Town entity would be appropriate to take the lead in advancing a given strategy, which would provide support for implementation, and the time frame in which it could be moved forward.

STRATEGIES FOR CONSIDERATION		**RESPONSIBLE ENTITIES**		
PROGRAMMING STRATEGIES		**LEAD**	**SUPPORT**	**TIME FRAME**
1	**Commit suitable public land to housing** Develop mixed-income housing on under-utilized municipal land in order to lower development costs.	Select Board	Planning Board Planning Department Winchester Housing Authority Housing Partnership Board	Short Term
2	**Develop and increase home maintenance + repair resources** Expand existing local home maintenance and repair programs to support seniors looking to age in town and other households in need.	Council on Aging	Disability Access Commission Community Service Network Select Board Housing Partnership Board	Ongoing
3	**Establish a Municipal Housing Trust Fund** Convert Winchester's existing housing trust fund to a Municipal Housing Trust Fund in order to more efficiently access resources.	Select Board	Planning Board Housing Partnership Board Winchester Housing Authority	Short Term
4	**Engage + partner with housing developers** Proactively facilitate mixed-income housing and mixed-use development by promoting development opportunities and partnering with developers through the State's Local Initiative Program (LIP).	Planning Department	Planning Board Housing Partnership Board Winchester Housing Authority	Short Term/ Ongoing
5	**Support first-time homeowners** Connect eligible households with first-time homeowners' assistance programs.	Housing Partnership Board Planning Department	Select Board Planning Board Real estate community	Ongoing
6	**Use tax exemptions to support elderly households** Connect eligible senior households with existing property tax exemption programs.	Council on Aging	Planning Department Select Board	Ongoing

		RESPONSIBLE ENTITIES		
COMMUNITY AWARENESS STRATEGIES		**LEAD**	**SUPPORT**	**TIME FRAME**
7	**Develop and increase awareness of housing need and objectives**	Planning Department	Winchester Housing Authority	Ongoing

	Work with the community to increase understanding of housing need in town, its benefits, and potential development impacts.		Housing Partnership Board Select Board Planning Board	
8	**Build support for possible regulatory changes prior to Town Meeting** Build community support for possible regulatory amendments recommended in this plan prior to Town Meeting to increase the chance of a successful outcome.	Planning Department	Planning Board Select Board Housing Partnership Board	Ongoing
9	**Protect vulnerable residents from predatory housing practices** Educate seniors, low-income households, racial and ethnic minorities, and other vulnerable residents about predatory lending and selling practices.	Housing Partnership Board	Winchester Housing Authority Council on Aging Disability Access Commission	Ongoing

		RESPONSIBLE ENTITIES		
RESOURCES STRATEGIES		**LEAD**	**SUPPORT**	**TIME FRAME**
10	**Consider adoption of the Community Preservation Act** Build support for and consider adoption of the Community Preservation Act (CPA) to access greater funding for Affordable Housing preservation and development.	Select Board	Planning Board Select Board Conservation Commission Historic Commission School Committee Housing Partnership Board	Medium Term
11	**Apply for Planning For Housing Production grants** Apply for a grant through MassHousing's Planning for Housing Production program to support HPP implementation.	Planning Department	Planning Board Select Board Housing Partnership Board	Short Term
12	**Consider pursuing Housing Choice designation** Work towards Housing Choice designation through the Commonwealth's Housing Choice Initiative by increasing housing production and adopting best housing practices.	Planning Department	Planning Board Select Board Housing Partnership Board	Medium Term
13	**Hire an assistant planner** Winchester's municipal staff would benefit from an additional planner responsible for overseeing HPP implementation and other initiatives.	Planning Department Planning Board	Select Board Housing Partnership Board Winchester Housing Authority	Short Term
14	**Establish an HPP Implementation Committee** Form an HPP Implementation Committee to ensure plan goals are effectively advanced.	Select Board	Planning Board Planning Department Council on Aging School Committee Disability Access Commission Historical Commission Design Review Committee	Short Term/ Ongoing
15	**Identify funding sources to house residents with disabilities**	Winchester Housing Authority	Disability Access Commission School Committee Planning Board	Ongoing

	Support the Winchester Housing Authority's efforts to provide housing for residents with disabilities.		Housing Partnership Board Select Board	

		RESPONSIBLE ENTITIES		
REGULATORY STRATEGIES		**LEAD**	**SUPPORT**	**TIME FRAME**
16	**Extend Inclusionary Zoning** Incrementally extend inclusionary zoning to additional districts.	Housing Partnership Board Planning Department	Planning Board	Medium Term
17	**Consider adoption of a 40R District** Identify an area of town appropriate for a Smart Growth Zoning Overlay District (SGOD) under Chapter 40R.	Planning Department	Planning Board Historical Commission Housing Partnership Board Design Review Committee Select Board	Medium Term
18	**Review the permitting process for Affordable Housing** Increase the efficiency and clarity of the permitting process for housing developments with Affordable units.	Planning Department	Planning Board Board of Appeals	Medium Term/ Ongoing
19	**Consider expanding where duplexes are allowed** Identify additional residential districts where duplexes are allowed.	Planning Department	Planning Board Board of Appeals Historical Commission Housing Partnership Board Conservation Commission Select Board	Medium Term
20	**Consider expanding where garden + town houses are allowed** Identify additional residential districts where garden and town houses are allowed to increase housing diversity in town.	Planning Department	Planning Board Conservation Commission Historical Commission Housing Partnership Board Design Review Committee Select Board	Medium Term
21	**Consider expanding where apartment houses are allowed** Identify additional residential districts where apartment houses are allowed to increase housing diversity in town.	Planning Department	Planning Board Historical Commission Housing Partnership Board Select Board	Medium Term
22	**Consider amending "Large House" Design Review protocols** Lower the size threshold to trigger review, and include additional density and maximum size parameters.	Planning Department	Planning Board Board of Appeals Historical Commission Housing Partnership Board Design Review Committee Select Board	Medium Term
23	**Assess the overall fee structure** Analyze and revise the existing fee structure for residential development.	Planning Department	Planning Board Board of Appeals Historical Commission Housing Partnership Board Design Review Committee Select Board	Medium Term

24	**Consider amending zoning to better facilitate ADU creation** Consider modifying the accessory dwelling unit (ADU) bylaw to increase housing supply for smaller households.	Planning Department	Planning Board Board of Appeals Historical Commission Design Review Committee Select Board Council on Aging	Short Term

APPENDIX

ADDITIONAL DATA

Table 11 Assessed Value and Number of Bedrooms from Teardown and Replacement Housing Units

	2014 Building/ Yard items Assessed	2014 Total Assessed	Bedrooms	2016 Building/ Yard Items Assessed	2016 Total Assessed	Bedrooms	Comments
	$389,700	$ 507,200	3	$1,153,900	$ 765,700	3	
	$171,800	$ 594,900	3	$322,800	$ 852,600	4	
	no records	$ 408,200	2	no records	$ 878,700	4	
	$219,500	$ 377,100	2	$777,700	$ 900,600	4	
	$230,600	$ 541,400	2	$1,095,400	$ 963,600	4	
	$152,400	$ 523,400	4	$613,900	$ 1,081,000	4	
	$69,300	$ 750,600	?	$349,100	$ 1,119,200	4	
	$300,600	$ 431,600	?	$796,800	$ 1,137,700	4	
	$224,200	$ 678,200	3	$443,900	$ 1,244,400	4	
	$163,500	$ 583,800	3	$1,104,900	$ 1,258,800	4	
	$244,300	$ 454,900	2	$1,042,200	$ 1,457,100	4	
	$275,800	$ 466,500	?	$1,115,600	$ 786,300	5	
	$153,200	$ 816,000	3	$500,500	$ 2,589,700	5	
	$213,600	$ 628,100	4	$530,700	$ 1,501,800	6	
	$173,900	$ 579,900	3	$808,900	$ 1,519,100	6	1-family to 2-family conversion
	$395,400	$ 629,800	6	$1,465,994	$ 1,466,000	8	
	$282,800	$ 558,200	4	$814,000	$ 1,475,900	8	
	$225,500	$ 473,500	6	$1,874,200	$ 2,454,300	9	2-family to 4-family conversion
MEDIAN	$224,200	$ 549,800	3	$808,900	$1,191,050	4	
MIN	$69,300	$ 377,100	2	$322,800	$ 765,700	3	
MAX	$395,400	$ 816,000	6	$1,874,200	$ 2,589,700	9	

The population of Winchester is well-educated. In the 2012-16 time period, over 74% of residents 25 years and older had attained a bachelor's degree or higher, a 6% increase since 2000 (US Census Data, ACS 2012-16). An estimated 10% of the population over 25 years old had attained only a high school diploma, and 2% of the same population had not completed high school (ACS 2012-16). Unemployment rates are low: only 3.1% of the population with a bachelor's degree or higher is unemployed. The small population with less than a high school degree experiences a much higher rate of unemployment at 45.8%.

QUANTITATIVE METHODOLOGY TO IDENTIFY DEVELOPMENT OPPORTUNITIES

The six main criteria selected for parcel identification were chosen to guide development towards Smart Growth locations near transit with high walkability and access to employment opportunities, while protecting environmentally critical areas and watersheds and avoiding sites with hazardous material. A weight was given to each main criteria to determine parcel eligibility. Indicators under each main criteria were also assigned a weight.

Figure 33 Winchester Development Opportunities Analysis

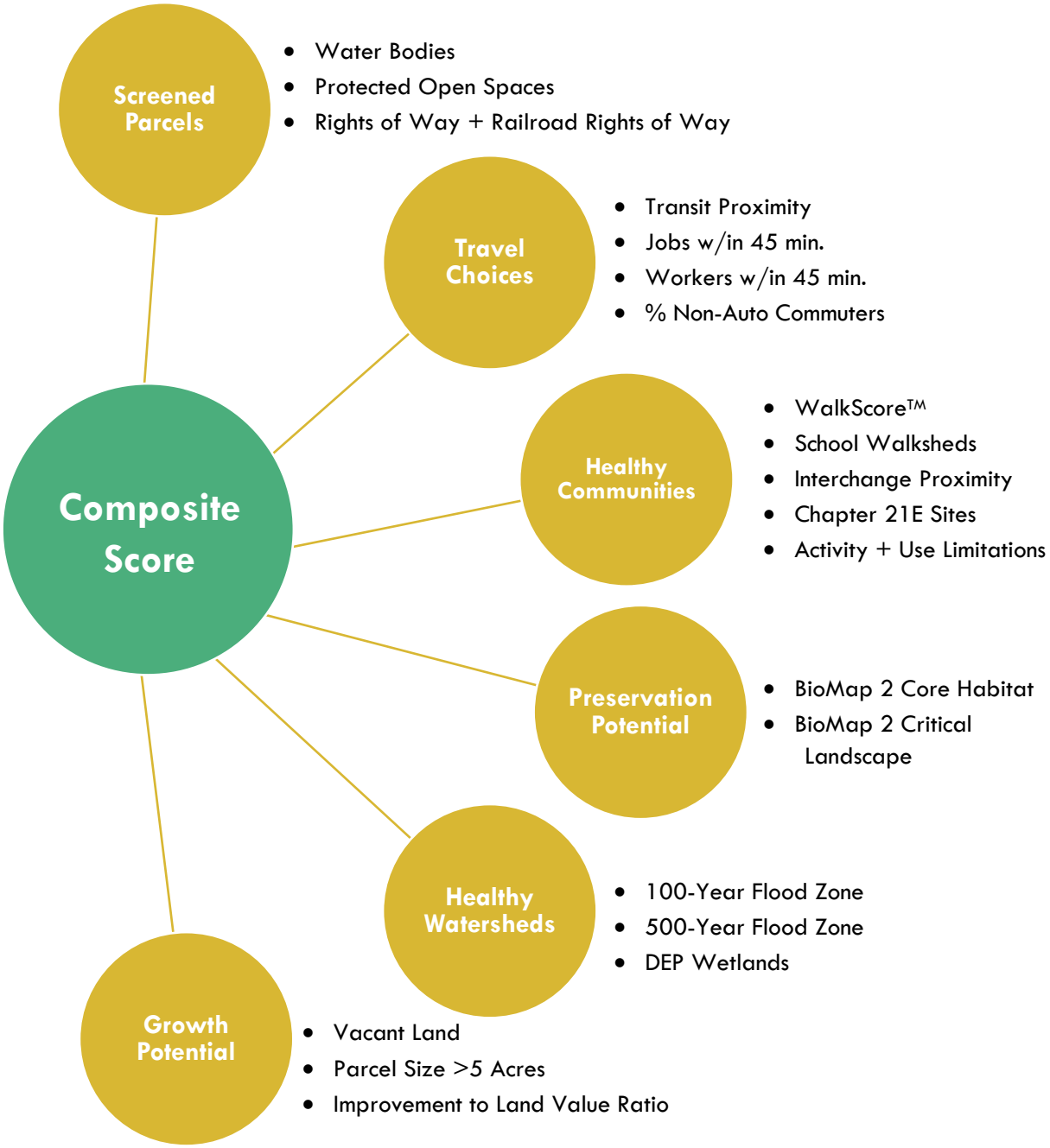
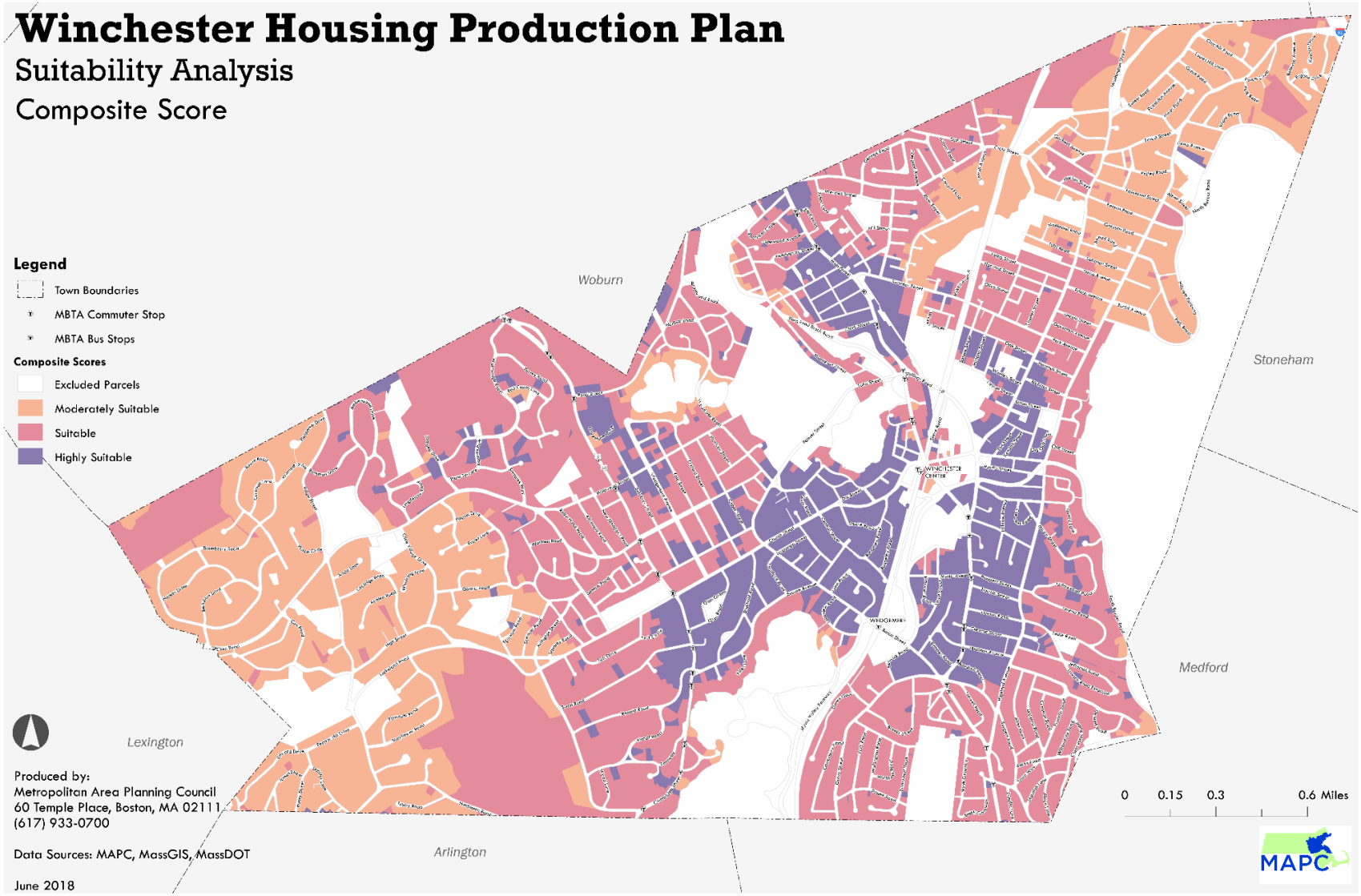


Figure 34 Main Criteria and Indicators Weight

MAIN CRITERIA + INDICATORS	DESCRIPTION	WEIGHT
Screened Parcels		**Parcels excluded**
Water Bodies	*Rivers and ponds*	Parcels excluded
Permanently Protected Open Space	*Federal, State, and local protected areas*	Parcels Excluded
Right of Way + Railroad Right of Way	*Vehicle and railroads*	Parcels Excluded
Travel Choices		**9**
Bus Stops	*Proximity to closest bus stop*	8
Commuter Train	*Proximity to closest commuter train*	9
Jobs w/in 45 min.		7
Workers w/in 45 min.		4
% Non-Auto Commuters		4
Healthy Communities		**8**
WalkScore™	*Measures walkability to amenities including school, transit, and food options*	9
School Walksheds	*Probability of students being within walking distance to school*	4
Interstate Proximity		7
Chapter 21E Sites	*150ft buffer*	8
Activity + Use Limitations	*150ft buffer*	8
Preservation Potential		**6**
BioMap 2 Core Habitat	*Habitats for rare or uncommon species*	8
BioMap 2 Critical Landscape	*Landscape blocks, adjacent land to habitats*	7
Healthy Watersheds		**7**
100-Year Flood Zone		8
500-Year Flood Zone		6
DEP Wetlands	*100ft buffer*	7
Growth Potential		**10**
Vacant Parcels	*Private and public*	5
Parcel Size	*Greater than 5 acres*	9
Improvement to Land Value Ratio	*Land value potential*	8

Figure 35 Suitability Analysis to Guide Residential Development, Winchester



DHCD AFFIRMATIVE FAIR HOUSING MARKETING GUIDELINES

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to Affordable Housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the SHI shall have an Affirmative Fair Housing Marketing Plan. To that end, DHCD has prepared and published comprehensive guidelines that all agencies follow in resident selection for Affordable Housing units.

In particular, the local preference allowable categories are specified:

- *Current Residents.* A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing, or voter registration listing.
- *Municipal Employees.* Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
- *Employees of Local Businesses.* Employees of businesses located in the municipality.
- *Households with Children.* Households with children attending the locality's schools.

These were revised on June 25, 2008, removing the formerly listed allowable preference category, "Family of Current Residents."

The full guidelines can be found here:
http://www.mass.gov/hed/docs/dhcd/hd/fair/afhmp.pdf.

STATE BEDROOM MIX POLICY

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

Background

A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 *et seq.)* and Massachusetts General Laws Chapter 151B. In order to respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.

B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.

C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

Definitions

1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").

2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.

Agreements

NOW, THEREFORE, DHCD, MHP, MassHousing, MassDevelopment and CEDAC agree as follows:

Bedroom Mix Policy

1) Consistent with the AI, it is the intention of the State Housing Agencies that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three bedroom or larger units shall be distributed proportionately among affordable and market rate units.

2) The Bedroom Mix Policy shall be applied by the State Housing Agency that imposes the affordability restriction that complies with the requirements of the SHI.

3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:

(i) are in a location where there is insufficient market demand for such units , as determined in the reasonable discretion of the applicable State Housing Agency; or

(ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.

4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency's judgment, specific factors applicable to a project and considered in view of the regional need for family housing, make a waiver reasonable.

5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed and/or overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.

WINCHESTER SUBSIDIZED HOUSING INVENTORY

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Winchester

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
3479	John Doherty Apartments	13 Westley	Rental	60	Perp	No	*DHCD*
3480	Mary Murphy Apartments	41 Palmer St.	Rental	52	Perp	No	*DHCD*
3481	n/a	scattered sites	Rental	7	Perp	Yes	*DHCD*
3482	Alben Street	Alben Street	Rental	1	2096	No	*HUD*
3484	Main Street	Main Street	Rental	1	2097	No	*HUD*
3485	Main Street	Main Street	Rental	1	2097	No	*HUD*
3486	Noonan Glen	75 Hemenway Street	Rental	18	2070	No	*MassHousing*
8811	Conant St	Conant St	Ownership	1	perp	NO	*LIP*
8812	Harvard & Washington Streets	Harvard & Washington Streets	Ownership	3	perp	NO	*LIP*
9603	Graystone at Winchester	223-225 Cambridge Street	Ownership	5	Perp	NO	*DHCD*
9929	FX Winchester	416 Cambridge Street	Rental	95	Perp	YES	*MassHousing*
	Winchester Totals			244	**Census 2010 Year Round Housing Units**		7,920
					Percent Subsidized		3.08%

10/16/2017

Winchester
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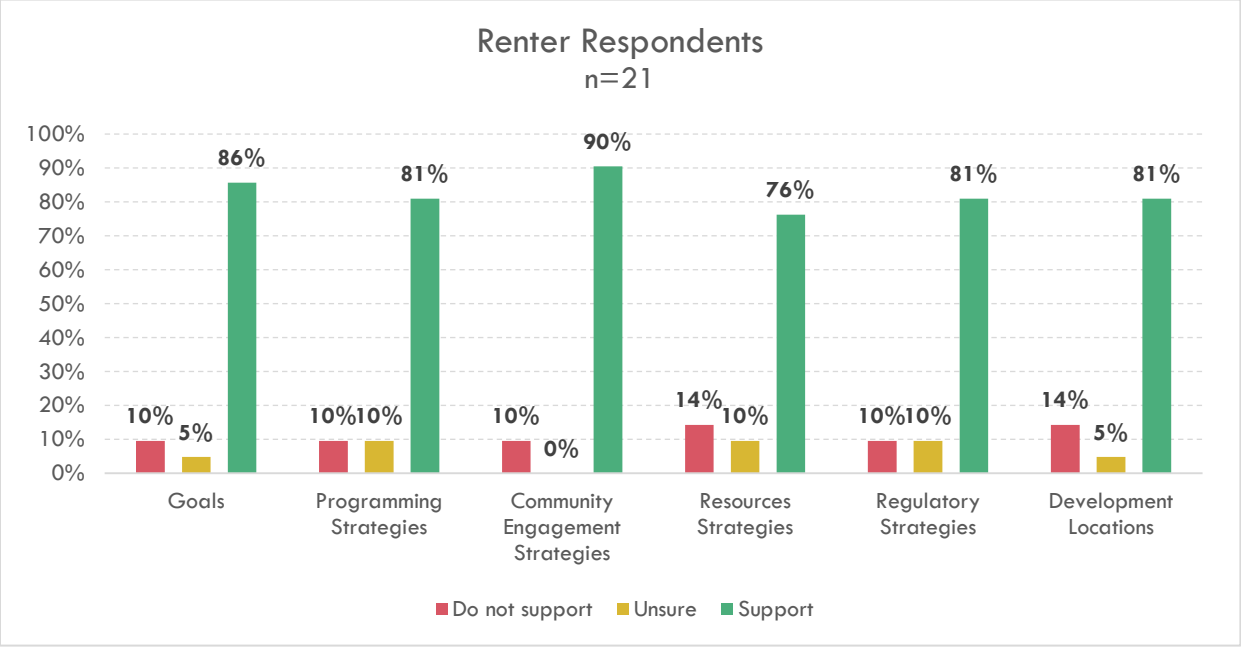
This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

The FX Winchester project at 416 Cambridge Street is currently in litigation. Without this project, Winchester has a total of 194 SHI units, or 1.88%.

HPP DRAFT PUBLIC COMMENT PERIOD SUMMARY

The HPP Working Group posted a completed draft plan on the Town of Winchester's website on August 14, 2018, for a month-long public comment period. Residents were invited to review the draft in full and submit their feedback through an online form. The feedback form focused on the plan's goals, strategies to address them, and potential development sites. Respondents could also add additional thoughts and comments. A total of 1,162 unique visitors viewed the online form and 213 complete responses were submitted.[17] The public comment period was advertised through the Town website and via flyers in public spaces around Winchester.

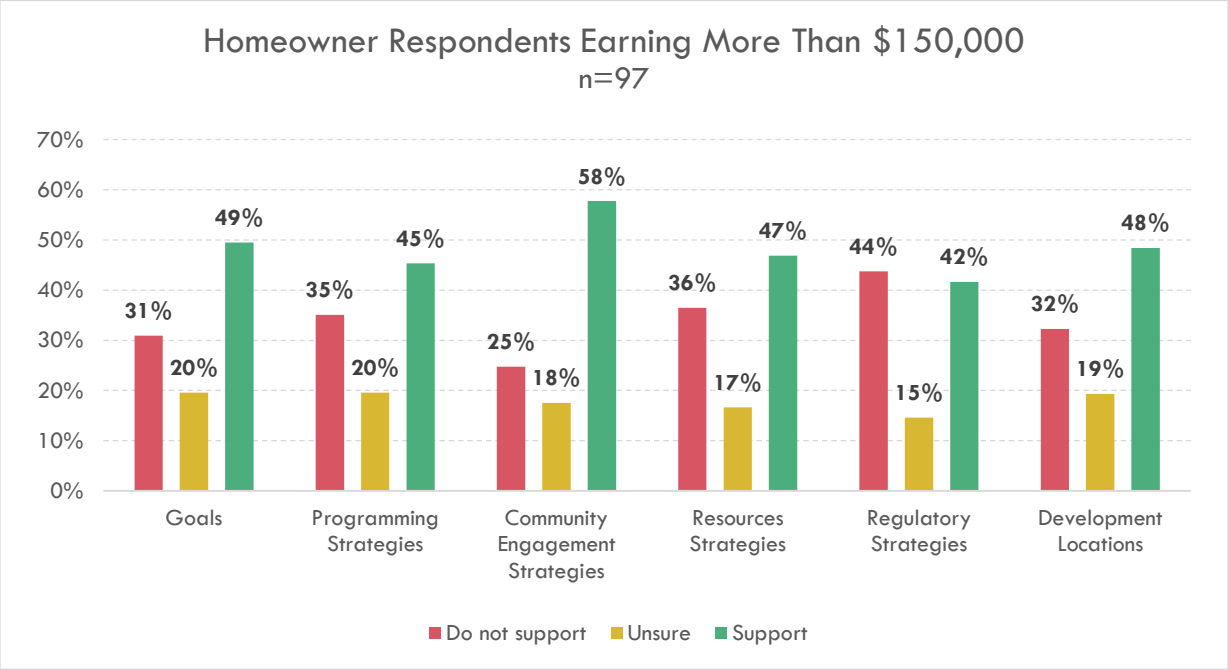
The overwhelming majority of residents that submitted feedback were homeowners (90%, or 192 respondents), although some renters also provided feedback (10%, or 21 respondents). Renter respondents supported or strongly supported the HPP goals, strategies to achieve them, and potential development sites. They commented that the high rental cost in town should be addressed, as should the long wait time for deed-restricted homes. Renter respondents had a varied range of incomes, from less than $25,000 to more than $150,000.



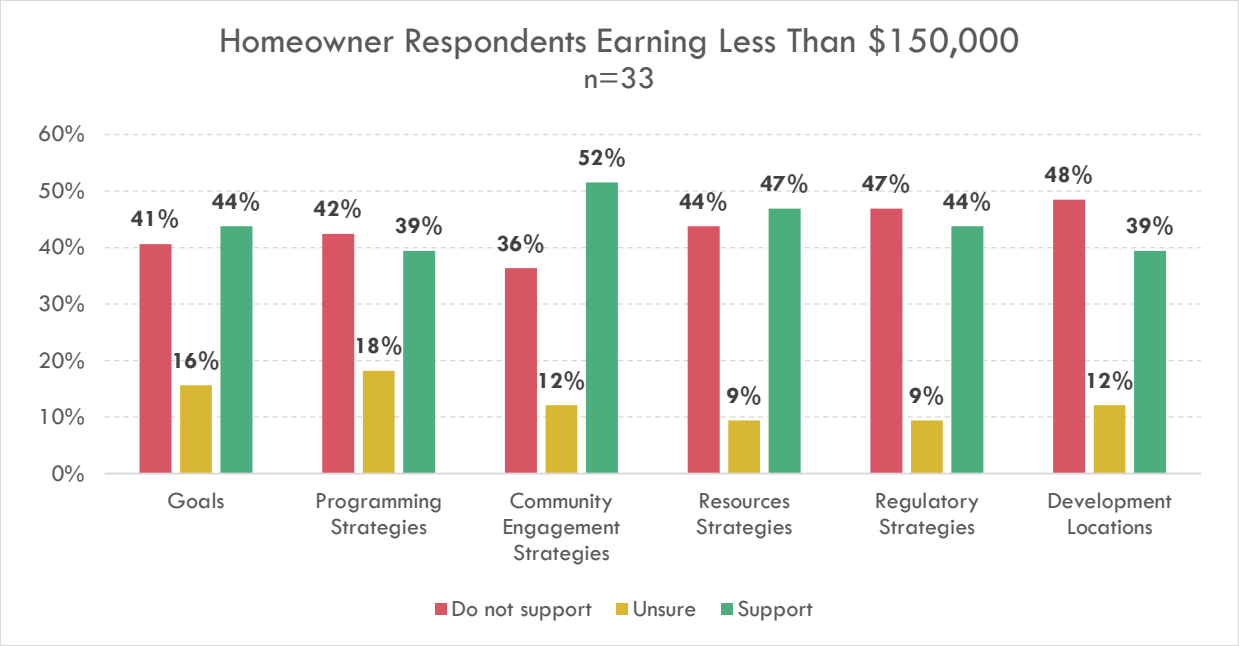
More than half of homeowner respondents earn an income higher than $150,000 (52%). The second largest group of homeowner respondents preferred not to share their income (31%).

[17] 19 feedback forms were excluded because participants failed to add their tenure information.

The majority (49%) of homeowners earning more than $150,000 supported or strongly supported the goals of the plan. Programming, community engagement, and resources strategies were also favored by the majority of these respondents, as were the proposed development sites. But this group of respondents was divided over the regulatory strategies. Nonetheless, respondents commented that they were in favor of increasing housing development in commuter-friendly areas and preventing "mansionization."



Many homeowner respondents earning less than $150,000 supported the plan goals (44%), but were unsure about strategies to achieve them and potential development locations. Many of these respondents were concerned with how an increase in housing development would impact neighborhood character, school capacity, and traffic. These respondents voiced support for measures preventing "mansionization" and adding housing in the town center.



Other concerns expressed by respondents including the use of public land for Affordable Housing development, impact of new housing on the school system and public infrastructure, increases in property taxes, and housing development that is unevenly spread across parts of town.

Those concerned about adding new housing should know that Winchester may be compelled to allow large-scale mixed-income housing developer under M.G.L. Chapter 40B because of how small the town's subsidized housing inventory is, allowing developers to override local zoning. Moreover, there is one subsidized housing unit for every 9.5 low-income households in Winchester. Current residents are burdened by the insufficient supply of Affordable Housing. The goals and strategies developed in this plan can guide Winchester's future housing to add to the SHI, helping the town's most vulnerable residents to remain in their community, and to be more compatible with town preferences for scale, design, and location.