



# *Housing and Neighborhoods*

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**W**ellesley's fundamentally residential character has been established for decades and is not anticipated to change. The town's housing comprises predominantly single-family houses that are owner-occupied, well-maintained, and expensive. Of the town's 10.49 square miles, 69 percent is zoned residential; of that area, over 92 percent is occupied by single-family houses. While the number of housing units grew substantially between 1940 and 1960, the rate of new housing creation declined in every decade up to 2000. The net number of units grew again in the decade 2000-2010, when Wellesley gained primarily condominium and multifamily units. Between 2010 and 2017, the net number of housing units declined, according to Town data. Much new residential construction in Wellesley since 2010 has involved a process of redevelopment, as smaller single-family and two- and three-family houses have been torn down and replaced with larger houses, but this activity does not result in net new growth in housing units.

The Town's neighborhoods are generally identified in relation to commuter rail stations, commercial villages, old subdivision names, or elementary school areas. Physically, two major east-west arteries divide the town: the commuter rail tracks and Worcester Street/Route 9. The physical form of neighborhoods is influenced by lot size and the age of construction. The neighborhoods with the smallest

lots (10,000 sf) tend to have a grid street structure, while those with lot sizes from 15,000 sf to approximately one acre are characterized by curved streets and, in some places, culs-de-sac. In the Unified Plan process, the neighborhood-related issues that participants focused on were 1) housing replacement, housing choice, and housing affordability, which is the focus of this chapter, and 2) connectivity within and among neighborhoods, which is discussed in more detail in Chapter 10—Mobility and Circulation.

The housing issues identified in Wellesley's 2007 Comprehensive Plan persist in 2017. A generally built-out character and very high housing prices have a variety of effects:

- Lots with smaller, older houses are more valuable for the land than for the building, making them candidates for “teardowns” and larger replacement houses. There were 614 house demolitions in the ten-year period from 2007 to 2016. The demolition review bylaw approved in 2017 will affect houses built before 1950, but not houses built in 1950 or later.
- Many residents in established neighborhoods are concerned about the size, lot coverage, and design of replacement houses. The Large House Review Bylaw established after the 2007 Plan has had some effect, but does not control design and coverage to the satisfaction of some residents.
- Many residents expressed concern that rising house prices—the median for a single-family house reached \$1.4 million in 2017—have produced less income diversity. High prices also reduce housing opportunities for younger families and for empty-nesters who wish to downsize to a smaller single-family home.
- The cost of subsidies needed to create affordable housing to meet the state's 10% goal under Chapter 40B has risen with housing costs. While Wellesley increased its percentage of subsidized housing under the law to 6.3% in 2017, the Town did not pursue the adoption of the Housing Production Plan (HPP) prepared in conjunction with the 2007 Comprehensive Plan. While housing development slowed during the Great Recession, a number of Chapter 40B housing proposals emerged in 2016-17. In late 2017, the Town engaged a consultant to prepare a HPP in 2018.

►► EXHIBIT 7.1 **GROWTH IN WELLESLEY'S HOUSING STOCK**

YEAR	UNITS	% CHANGE
1940	3,905	[NA]
1950	5,199	33.1
1960	6,930	33.3
1970	7,785	12.3
1980	8,389	7.8
1990	8,764	4.4
2000	8,861	1.0
2010	9,189	3.7
2017	9,079	-1.2

Source: U.S. Census; Town of Wellesley (2017 data)

Just as the cost of land and the generally built-out character of the town create a need to balance conservation, passive recreation and active recreation, the same circumstances create the need to identify a broader range of housing opportunities.

During the Unified Plan process, participants in surveys and workshops expressed concerns similar to those ten years ago, though with an even greater interest in creating affordable housing as a way to attain more diversity. With the emergence of a cluster



of affordable housing (Chapter 40B) proposals in 2017, resident awareness of affordable housing issues has increased. Since at least 1989, when the Town adopted an affordable housing policy, Wellesley has made a public commitment to increasing its inventory of affordable housing. While some progress toward the state goal of 10% has been made, certain potential and obvious opportunities for affordable housing development have become perennials, repeatedly recommended and studied but not acted upon. This chapter again contains some of those same recommendations. In the words of the 2008 Town of Wellesley Community Preservation Plan: “in the final analysis, what is most important at this point in time is for the Town to signal a willingness to get beyond talk and to demonstrate a clear and viable plan addressing its shortage of community housing units in Wellesley.” (p. 24)

### ***Supporting town government concepts***

*The Unified Plan’s emphasis on making town government more customer-centric, data-driven and strategic, and transparent shapes several of this chapter’s strategies: creating opportunities for more empty-nester housing; adopting a measurable goal for affordable housing production; and creating concept plans for areas where more housing choice and mixed-use development is desired.*



## A. Housing and Neighborhoods in the Vision and Values



### VISION

In 2040, Wellesley is a town recognized for its welcoming community culture and... a quality of life that enhances the health and social well-being of its residents...



### VALUES

- **Diversity:** Establish, implement, and support ongoing initiatives to maintain Wellesley as a community that welcomes a diversity of people and households.
- **Sense of Community:** Foster a sense of community and community-building through support for inclusive services and facilities, town-wide events, multi-generational activities, and community gathering places.
- **Town Character:** Establish policies, practices, and criteria for the preservation of the character of the town's residential neighborhoods, commercial centers, and open spaces.

## B. Goals And Policies

GOALS	POLICIES FOR DECISION MAKERS
<b><i>Established single-family neighborhoods maintain a predominantly single family character.</i></b>	<ul style="list-style-type: none"> <li>• Preserve the character of single-family streets.</li> </ul>
<b><i>The Town has a housing strategy that employs a variety of mechanisms to increase housing choice in type and affordability.</i></b>	<ul style="list-style-type: none"> <li>• Explore options such as accessory housing units, mansion-style condos, and the community land trust model.</li> <li>• Prepare regulations and standards to support aging in place.</li> </ul>
<b><i>Diverse housing types, such as townhouses, rental apartments, and condos, exist in commercial villages, office park areas, at locations on arterial roads, and through redevelopment of existing housing.</i></b>	<ul style="list-style-type: none"> <li>• Provide for more density and different housing types in areas accessible to services to promote mixed-use development with housing.</li> <li>• Support incentives to develop diverse housing types in appropriate locations.</li> </ul>
<b><i>At least 400 housing units permanently affordable to income-eligible households have been created by 2028.</i></b>	<ul style="list-style-type: none"> <li>• Support collaboration with regional housing groups.</li> <li>• Review and update Wellesley's Affordable Housing Policy.</li> <li>• Adopt and implement a Housing Production Plan for affordable housing.</li> <li>• Give priority to affordable housing in CPA allocations for the next 10 years.</li> </ul>
<b><i>Make neighborhood destinations such as parks, schools, and retail areas accessible by walking and biking.</i></b>	<ul style="list-style-type: none"> <li>• Develop a network of safe and convenient pedestrian and bicycle routes.</li> </ul>



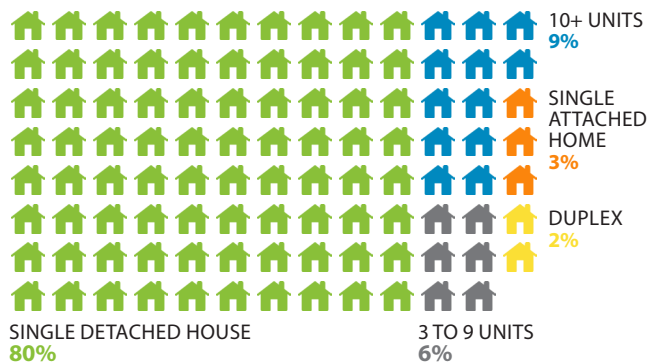
## C. Findings And Challenges

### FINDINGS

#### Overview

- Single-family, owner-occupied homes will continue to comprise the clear majority of housing in Wellesley. Most Wellesley residents live in single-family houses.
- There were 9,189 housing units in Wellesley according to the 2010 U.S. Census. According to town data there were 9,079 units in 2017.
- 77% of Wellesley households are owner-occupied.
- Wellesley is a mature community with limited options for developing new single family homes other than through redevelopment. According to a Planning Department analysis, under current zoning there is potential for 327 net new single family lots.
- While Wellesley has established a Large House Review Bylaw since the last comprehensive plan, teardowns and large replacement houses remain a concern for many people. The 2017 demolition

#### ►► EXHIBIT 7.2 HOUSING BY UNITS IN STRUCTURE



Source: U.S. Census Bureau, 2010-2014 American Community Survey

review bylaw for houses built before 1950 may mitigate somewhat the high number of teardowns and replacement houses but will not affect houses built in the 1950-1970 period, which tend to be smaller than newer houses, or later construction.

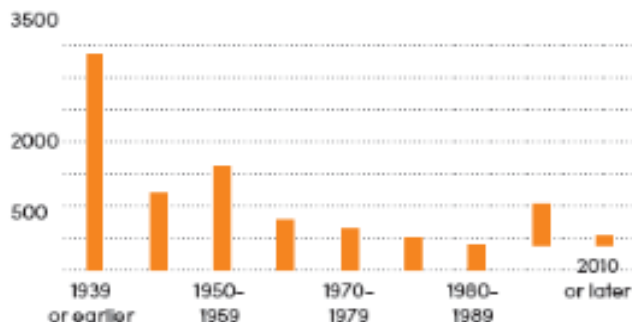
- Wellesley real estate is among the most expensive in Massachusetts and among the top five most expensive in Greater Boston. The median price of a single-family home is approximately \$1.4 million (2017 Town data) and the median price of condos is \$680,000.
- In fall 2016, the inventory of houses for sale was concentrated in two price ranges: a six-month supply

in the \$1.5 million to \$2 million range and a two-and-one-half-year supply of houses over \$3 million. The number of houses for sale at less than \$1 million had declined by 43% compared to the previous year.<sup>1</sup>

- Wellesley has a limited inventory of condominiums, rental housing, and multifamily housing units.
- The age composition of Wellesley's population indicates that two age groups are moving out of town.
  - › Young adults from Wellesley move to go to college and/or to other cities or metro areas.
  - › Adults 70 years old and older are downsizing and moving to other locations.
- The age groups that are moving into Wellesley are adults in the 35- to 44-year-old range in households with their children.
- However, the majority of Wellesley households (66%) do not include children under 18.
- MAPC forecasts that between 2010 and 2030, the number of householders 30-60 years old will decline and the number of householders over 60 years old will increase.
- Older residents who wish to downsize to somewhat smaller and less expensive market-rate housing find it difficult to locate the kind of housing they prefer—one-floor houses at 1,500-2,000 square feet—which are not typical of existing housing in town.
- According to the 2016 Greater Boston Housing Report Card, between 2011 and 2016, Wellesley ranked sixth among Greater Boston communities in the number of building permits for new single-family houses. Many of these were replacement houses, so this number does not represent a significant increase in density or net number of housing units.

<sup>1</sup> Pinnacle Real Estate ([www.pinnaclehouses.com](http://www.pinnaclehouses.com))

#### ►► EXHIBIT 7.3 HOUSING UNITS IN WELLESLEY BY YEAR OF CONSTRUCTION



## Affordable housing

- The cost of developing housing<sup>2</sup> depends on market factors and local government factors:
  - › Market factors: target rate of return; landowner willingness to sell; local rents and costs
  - › Local government factors: fees or affordable housing requirements; local planning decisions; additional planning approvals
- For legal purposes, the definition of housing affordability is based on three statistics: median household income, the percentage of household

### ► EXHIBIT 7.4 FY2017 80% AMI–METRO BOSTON

HOUSEHOLD SIZE / 80% OF AMI
1 person / \$54,750
2 people / \$62,550
3 people / \$70,350
4 people / \$78,150

income spent on housing, and the median cost of housing. Under most subsidy programs, housing produced with government financial assistance is targeted to people

whose household income is 80 percent or below the area median income (AMI).

- The median income level set annually by the U.S. Department of Housing and Urban Development [HUD] is used as the benchmark for eligibility for below-market housing. For a family of three in Greater Boston in FY 2017, 80% of median income was \$70,350. (An estimated 20% of households in Wellesley have annual incomes less than \$75,000. Forty percent have incomes of \$200,000 or more.)
- According to 2014 data, nearly one quarter of Wellesley homeowners and one third of renters pay more than 30% of their income for housing costs, making them “housing cost-burdened.”
- Between 2007 and 2014, Wellesley increased its inventory of subsidized housing units by 159 units, approximately 22 units per year, according to state data.
- As of October 2017, 6.33% (575) of the housing units in Wellesley meet the State affordable housing goal for the purposes of Chapter 40B, the Comprehensive Permit Law. This percentage includes market-rate units in approved mixed-income developments. In

2007, 4.7% (416 units) of Wellesley housing units were considered affordable.

- Communities with 10% of affordable units are not subject to Chapter 40B.
- Since 2006, Wellesley has added 75 subsidized units in non-housing authority developments totaling 303 units. The subsidized units include:
  - › 36 age-restricted (55 years and older) units
  - › 57 rental and 18 ownership units
  - › 23 units in chapter 40B projects
  - › 48 units through inclusionary zoning
  - › 4 units funded by the Wellesley Housing Development Corporation
- The Town’s adoption of inclusionary zoning in 2005 and the Community Preservation Act resulted in incremental increases in affordable housing.
- The Community Preservation Act requires that at least 10% of the proceeds each year are dedicated to affordable housing.
- Wellesley continues to attract Chapter 40B proposals. As of summer 2017, there were 6 proposed projects with a total of 259 units, both rental and ownership. By fall 2017, one project (90 units at Delanson Circle) had received project/site eligibility approval, while approval was rejected for projects at 680 Worcester Street and 16 Stearns Road.

## Affordable Housing and Comparable Communities

- Several communities with market-rate housing costs comparable to Wellesley’s have been able to meet the state goal of 10% of units on the Subsidized Housing Inventory (SHI). The Towns of Concord, Lexington, and Lincoln, with median single-family sales at \$1.0 million to \$1.3 million and median rents over \$3,000 a month, met the goal as of 2014.
- Concord and Lexington have Housing Production Plans. In 2017, Concord invested \$2 million in an affordable housing project that will help the town keep its 10% subsidized housing goal after the 2020 census, which will establish the new baseline.

<sup>2</sup> 2016 Greater Boston Housing Report Card, p.69; citing Turner Center for Housing Innovation (Univ. of California-Berkeley)

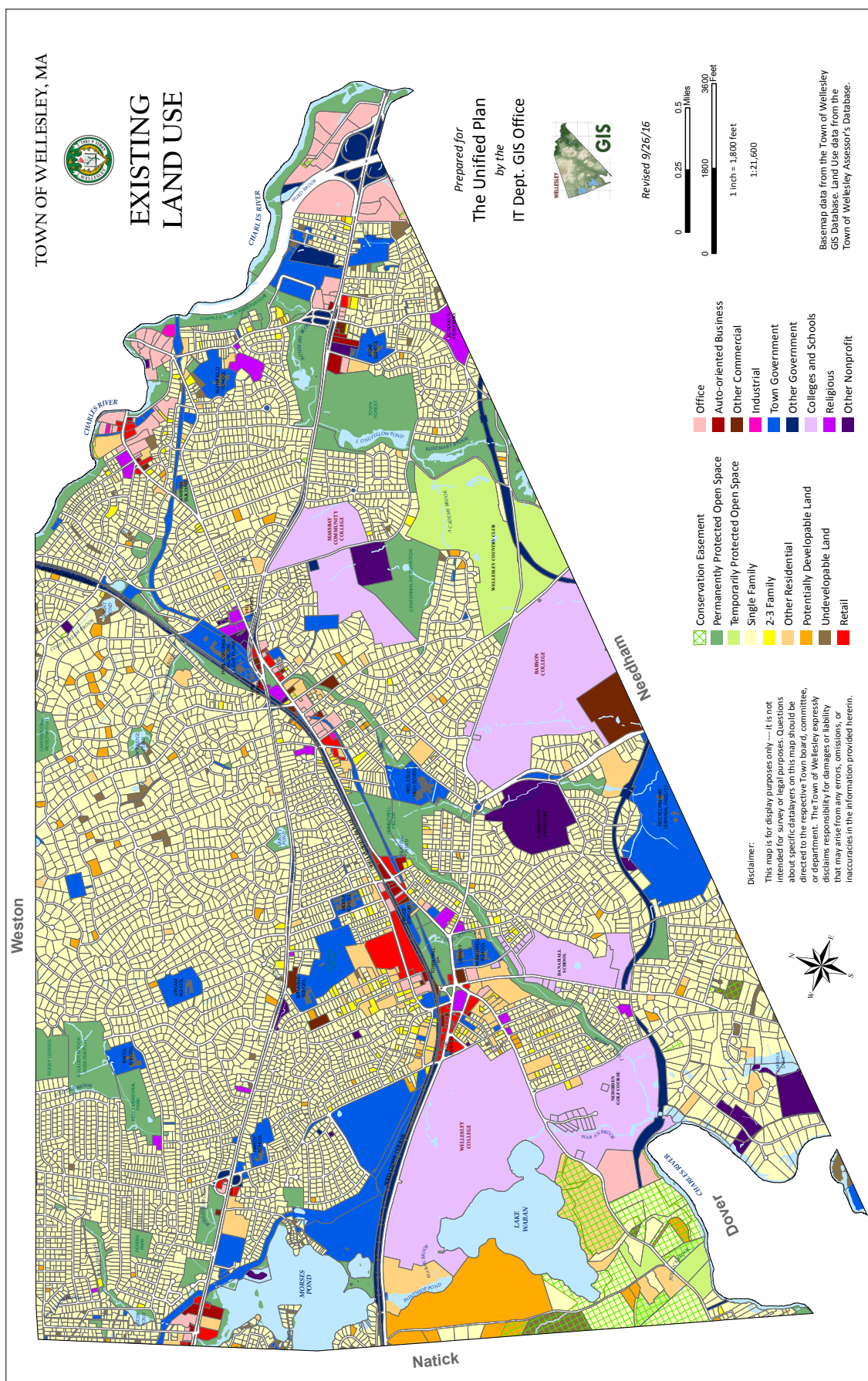
## CHALLENGES

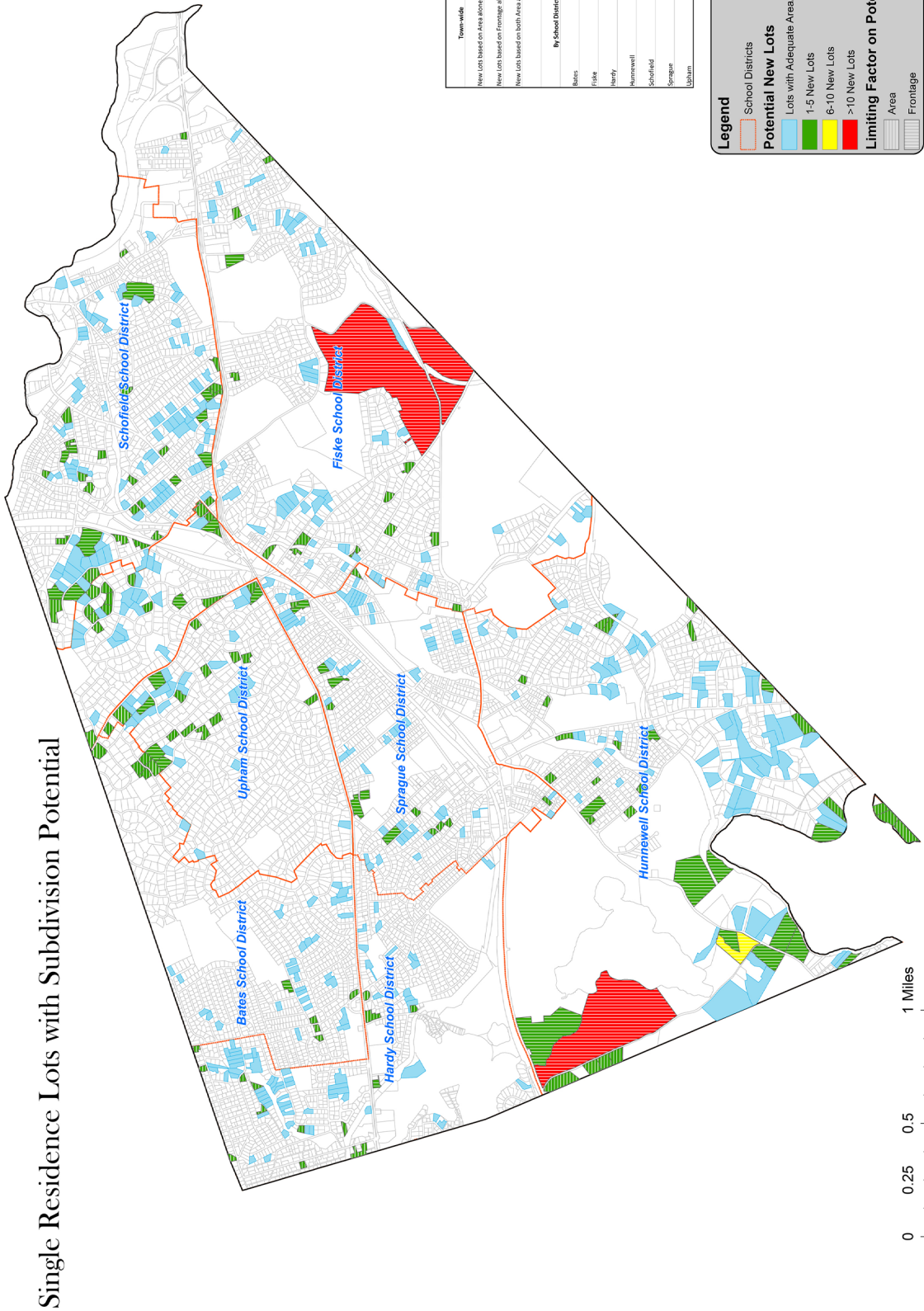
- Very high cost of housing and residential land
- The town is near buildout and most new construction results from tear-downs of smaller houses and replacement with larger houses on the lot.
- Developers look for rate of return that results in luxury development.
- Lack of suitable housing for downsizing households who want single-floor, mid-size, stand-alone housing (approximately 1,500-2,000 sf).
- High cost of producing affordable housing and reaching the state's 10% affordable housing goal.
- Mitigation of impacts of large replacement housing on neighborhood character, impervious surfaces, and tree canopy.
- Fine tuning of the Large House Review Bylaw to meet desired outcomes.
- Developing criteria for waivers of demolition delay requirements.
- Aligning zoning with actual and desired use of property.
- Connecting neighborhoods to local destinations and across rail and highway barriers.

### STATE POLICY ON AFFORDABLE HOUSING: WHAT IS CHAPTER 40B HOUSING?

- Chapter 40B, also known as the Comprehensive Permit Law, was enacted in 1969 to encourage production of affordable housing in cities and towns throughout the Commonwealth. By reducing barriers created by local approval processes, zoning, and other restrictions, the intent was to help address the shortage of affordable housing.
- The goal is for communities to provide a minimum of 10% affordable units (based on decennial census counts), under a formula determined by the state. Municipalities can count group homes, accessory apartments, locally assisted units, and units funded under the Community Preservation Act toward their 10% goal.
- Under Chapter 40B, local zoning boards of appeals (ZBAs) can approve housing developments meeting affordability and other criteria administered by the state if at least 20-25% of the proposed units have long-term affordability restrictions. Affordable units must be restricted to households earning less than 80% of the area median income.
- The developer (a public agency, nonprofit organization, or limited-dividend company) has the right to appeal a project's rejection or imposition of uneconomic conditions in any community with fewer than 10% affordable units or 1.5% of its land area in affordable units.
- Chapter 40B typically results in the production of affordable housing developments that in most cases could not have been built under traditional zoning approaches.
- Market-rate units often serve middle-income singles, seniors, and families who make between 100% and 150% of the area median income. Nurses, teachers, retirees, carpenters, plumbers, electricians, office management staff, and working people with other occupations critical to our state's workforce reside in these homes.
- As of 2016, Chapter 40B had produced more than 68,000 housing units statewide, of which 52% are affordable. Developments built through Chapter 40B include church-sponsored housing for the elderly, single-family subdivisions that include affordable units for town residents, multifamily rental housing developments, and mixed-income condominium or townhouse developments.
- Many communities have used Chapter 40B to successfully negotiate the approval of quality affordable housing developments.
- More information is available at [www.mass.gov/hed/community/40b-plan/](http://www.mass.gov/hed/community/40b-plan/) or [www.chapa.org/sites/default/files/40%20B%20fact%20sheet.pdf](http://www.chapa.org/sites/default/files/40%20B%20fact%20sheet.pdf)







Town-wide		Totals
New Lots based on Area alone		1,256
New Lots based on Frontage alone		448
New Lots based on both Area and Frontage		3,271
By School District		
Bates		151
Fiske		79
Hardy		21
Hunnewell		91
Schofield		51
Sprague		46
Upham		29

**Legend**

- School Districts
- Potential New Lots**
  - Lots with Adequate Area/Inadequate Frontage
  - 1-5 New Lots
  - 6-10 New Lots
  - >10 New Lots
- Limiting Factor on Potential Lots**
  - Area
  - Frontage

Single Residence Lots with Subdivision Potential

## C. WHAT THE COMMUNITY SAID

### Repeated themes

- More housing needed that accommodates more economic and age diversity
- More affordable housing is needed
- Housing for downsizing seniors needed
- Replacement houses have a negative effect on neighborhood character and the environment

### From Focus Groups and Interviews

“Many people leave Wellesley to downsize.”

“We don’t have an agreement about what we want the town to look like.”

“A beautiful landscape (at least historically) but if we continue to fill it up with oversized housing, it will become tacky in a high-end way.”

“Massive confusion about Large House Review...feels subjective and not objective.”

“The Planning Board should seek out parcels that are suited for denser development and proactively rezone those parcels to attract good development.”

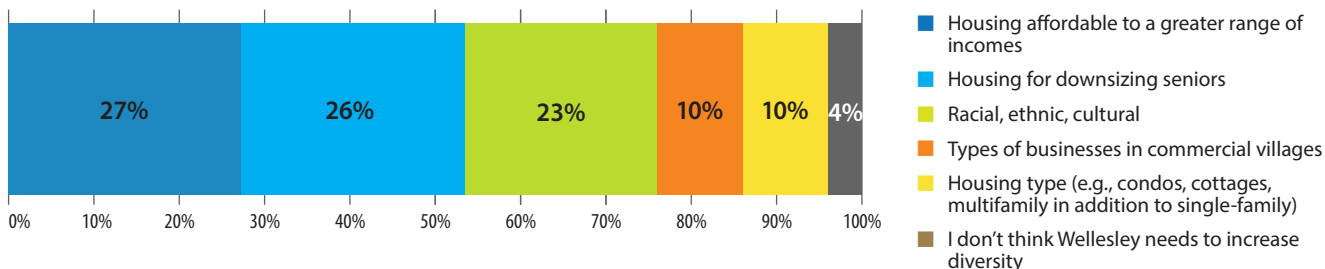
“Tree bylaw isn’t being enforced.”

### TABLE PRIORITIES FROM THE VISIONING FORUM

- Increase diversity of housing
- Housing—affordable, controlled demolitions, multi-unit
- Work on anti-mansionization and improve affordable housing, particularly for seniors
- Promote diversity—housing; encourage population diversity
- Housing—discouraging “mansionization” and promote diverse housing stock
- More affordable housing (mix, diverse, senior-friendly)
- Diversity—racial, socio-economic, ethnic, age
- Increase diversity: housing, ethnic, racial, income, shopping.
- Housing that promotes economic and age diversity
- Diverse neighborhoods; housing, schools, open space (village model)
- Housing choices—diverse size units and cost, down-sizable.
- Retail diversity.

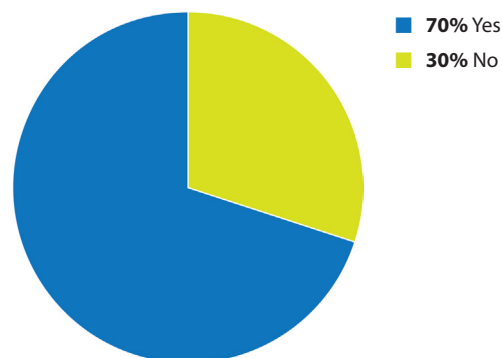
### FROM PRECINCT MEETINGS

Q: If you would like to see more diversity, what are the two most important types of diversity the town needs?

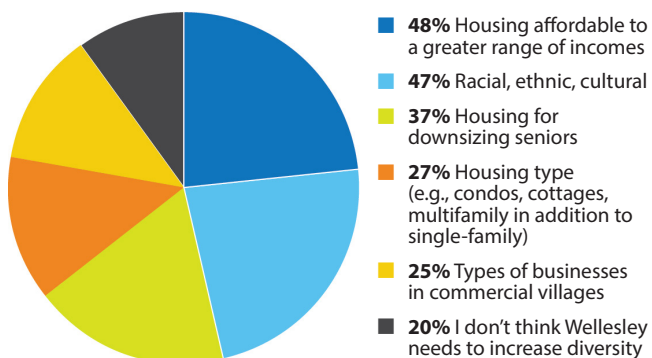


### FROM THE VISION/VALUES SURVEY (1,058 PARTICIPANTS)

Q: Some residents have said Wellesley needs more diversity. Do you agree?



Q: If you would like to see more diversity, what are the two most important types of diversity the town needs?





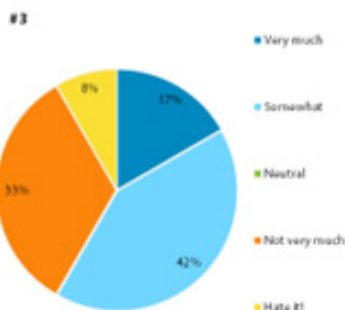
## Housing and Neighborhoods Workshop

### Survey of visual preferences

As part of the initial presentation in the community workshop on housing and neighborhoods, participants

participated in a brief visual preference survey about multifamily housing. The question for each of the images of different kinds of housing was: *How much do you like this place?* The response options were: *very much; somewhat; neutral; not very much; hate it!*

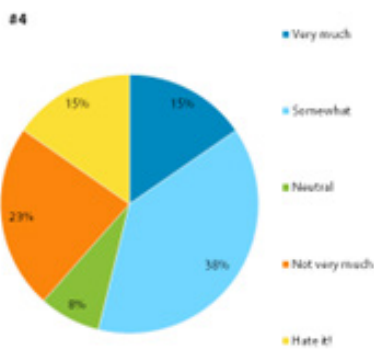
How much do you like this place?



#### Response

Generally favorable for this contemporary four-story apartment house with setbacks including trees and landscaping.

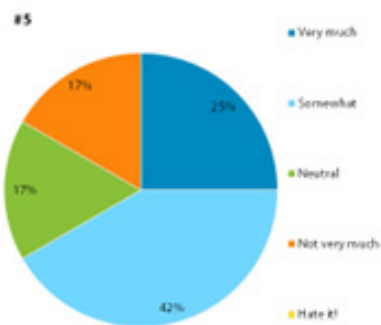
How much do you like this place?



#### Response

Moderately favorable for this wood modern three-story courtyard apartment house reminiscent of traditional triple decker design.

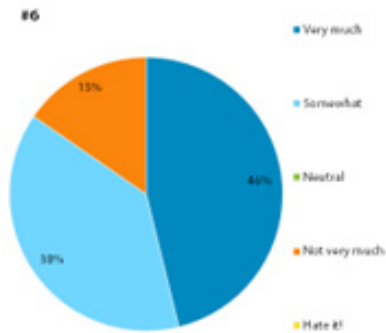
How much do you like this place?



#### Response

Favorable. Presented with an explanation of cottage developments as offering single family unit feeling with garden apartment density and common open space.

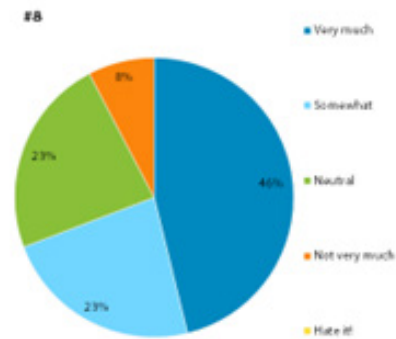
How much do you like this place?



### Response

Very favorable. Presented as a "mansion-style" condominium option with multiple units within a building that looks like a large, single family house.

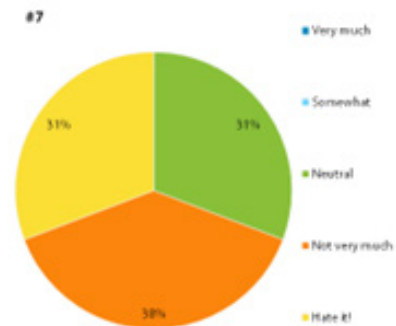
How much do you like this place?



### Response

Very favorable. Apartments above storefronts.

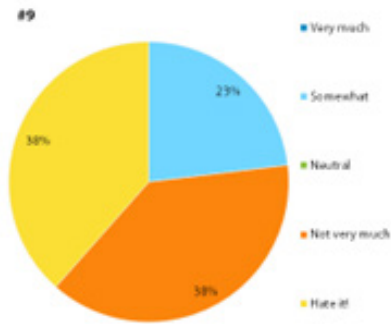
How much do you like this place?



### Response

Generally unfavorable. Large three-story wood apartment house with limited setbacks, landscaping, detailing and variation in massing.

### How much do you like this place?



### Response

Generally unfavorable. Apartments in an office-park style building.

### Workshop: table discussion question results

- Should preservation of single-family character be emphasized as a goal in the Unified Plan or should there be more focus on “housing choice” - housing of different types and costs?
  - We are a single-family town and we want to keep it. Also having additional choices might be an alternative for those facing changes in life.
  - Yes
  - “Single-family character” does not preclude multifamily buildings. Multifamily buildings should blend in architecturally.
  - Yes, preserve character... limited land.
  - We like place #6 in survey... large “single family looking” home with multiple units.
  - Maintain character in certain areas; develop different types in dense areas where appropriate—emphasize different types and cost in areas where there is access to transportation services
- Do you think Wellesley should make a decision to invest more over the next 10 years in affordable/ subsidized housing to reach the Ch. 40B threshold? To provide more housing opportunity, regardless of Ch. 40B? If so, what kinds of vehicles should be used—higher CPA funding? A community land trust?
  - Yes (to all three parts)
  - Move toward threshold... not have to meet it.
  - We should work towards goal; get more creative in using town land (land swaps?)
  - Use more upzoning.
- What does the phrase “neighborhood character” mean to you?
  - It means “status quo”—keep Wellesley character as it is
  - Family
  - Schools (small, neighborhood)
  - Open land, playgrounds, parklands
  - Walkability
  - Core of amenities (shopping)
  - Convenient within area
  - Retaining “small” homes
  - Walk to school
  - Small three-section schools
  - Architectural detail, walkable, houses in scale, quintessential New England charm; mix of trees and houses

Exhibit 7.7 shows a composite map of locations that workshop participants identified as suitable for more housing choice—higher-density and multifamily development.





## E. STRATEGIES AND ACTIONS TO ACHIEVE THE GOALS

### GOAL 1: MAINTAIN THE PRIMARILY SINGLE-FAMILY CHARACTER OF WELLESLEY'S HOUSING STOCK IN ESTABLISHED SINGLE-FAMILY NEIGHBORHOODS.

#### Policy

- Preserve the character of single-family streets

#### STRATEGIES

- A. Maintain single-family zoning that preserves single-family character from the street, while allowing for limited additional units in certain cases.**

ACTIONS	WHEN	WHO
i. <i>Amend zoning to allow for one accessory unit above garages or in other limited locations on a single-family lot with appropriate limitations on massing and dimensions.</i> Accessory apartments provide more housing choice and support more income and age diversity in town. They can be counted toward the town's Chapter 40B affordable housing percentage if owners participate in a program for income eligible tenants. <sup>3</sup>	2018-2022	Planning Board
ii. <i>Explore amending zoning to allow identified historic single-family homes or those in the demolition-delay process to be redesigned and used for condominium units while preserving their historic exterior and providing for parking to the side or rear.</i> Expansion of the structure to the rear could be allowed up to a reasonable percentage in relation to the lot size. Criteria could include a limit the percentage of additional living area allowed; building facades within public view to retain historic character; green building and permeable parking requirements.	2018-2022	Planning Board; Historical Commission

### GOAL 2: THE TOWN HAS A HOUSING STRATEGY THAT EMPLOYS A VARIETY OF MECHANISMS TO INCREASE HOUSING CHOICE IN TYPE AND AFFORDABILITY.

#### Policies

- Explore options such as accessory housing units, mansion-style condos, cottage communities, and the community land trust model.

- Prepare regulations and standards to support aging in place.

#### STRATEGIES

- A. Amend the zoning bylaw to allow for more diverse housing options.**

ACTIONS	WHEN	WHO
i. <i>Amend zoning to allow multifamily development at appropriate locations on major streets.</i> Ideally, this development should be within walking distance of public transportation and other services. However, it should not be the only criterion used for multifamily development.	2018-2022	Planning Board
ii. <i>Amend zoning to allow multifamily residential development in current office park areas, including mixed use options.</i> Include design guidelines with concept designs and incentives.	2018-2022	Planning Board

<sup>3</sup> Accessory apartments could be allowed by right as long as they participate in the affordable housing program and are subject to appropriate design standards. The affordable housing program would require a deed restriction limiting rent to be consistent with affordable housing guidelines for tenant households with incomes at or below 80% of the area median. The Town could then use the state's Local Initiative Program to count affordable accessory units toward the Town's Chapter 40B affordable housing inventory.

ACTIONS	WHEN	WHO
iii. <i>Explore adopting a bylaw that allows for cottage communities. Cottage communities typically provide housing with a single-family feel but a garden-apartment density, and include both joint and individual open space. The bylaw should include design guidelines for fitting cottage communities into Wellesley's existing subdividable lots. [See box at the end of this chapter.]</i>	2018-2022	Planning Board

### **B. Develop a housing plan for aging in place in Wellesley.**

The Commonwealth, a number of individual communities, and AARP have developed aging in place plans and toolkits.<sup>4</sup> In the community surveys and workshops during the planning process, some participants expressed the need for housing that would allow Wellesley empty-nesters to stay in town in somewhat smaller housing. To some, downsizing means

a two- to three-bedroom, single family house of 1,500 to 2,000 square feet at a reasonable price. Unfortunately, the combination of very high land and housing costs (resulting from high demand) with a near built-out town (under current zoning), makes it difficult to find sites that could meet these criteria. Condominiums, rental apartments, and cottage communities may be more realistic options.

ACTIONS	WHEN	WHO
i. <i>Work through the Council on Aging to develop a plan for aging in place.</i>	2018-2022	Council on Aging; Planning Board
ii. <i>Review and amend regulations and standards, as needed, to allow for modifications and new construction for aging households.</i>	2018-2022	Planning Board
iii. <i>Identify developers with experience building for aging households to discuss market and other requirements for successful empty-nester housing.</i>	2018-2022	Council on Aging; Planning Board

### **C. Explore creating a public-private community land trust to create affordable housing.**

#### **COMMUNITY LAND TRUSTS**

A community land trust (CLT) is a nonprofit organization formed to hold title to land to preserve its long-term availability for affordable housing and other community uses. A land trust typically receives public or private donations of land or funds, or uses government subsidies to purchase land on which housing can be built. The homes are sold to low- and moderate-income families, but the CLT retains ownership of the land and provides long-term ground leases to homebuyers. The CLT also retains a long-term option to repurchase the homes at a formula-driven price when homeowners later decide to move, in order to preserve permanent affordability. Community land trusts can be used for homeowner single-family housing, multifamily rental developments, for condos, and for cooperatives. They can also serve scattered-site housing. [See [www.lincolnst.edu/pubs/dl/1395\\_712\\_City-CLT-Policy-Report.pdf](http://www.lincolnst.edu/pubs/dl/1395_712_City-CLT-Policy-Report.pdf)] Unless town-owned or donated land is used, the exceptionally high real estate costs in Wellesley would continue to be an issue. However, there are examples of CLTs in high-cost locations, such as San Francisco.

<sup>4</sup> Massachusetts State Plan on Aging 2014-2017, <http://www.mass.gov/elders/docs/state-plan-on-aging-2014-2017.pdf>; AARP, *Aging in Place: A Toolkit for Local Governments*, <http://www.aarp.org/content/dam/aarp/livable-communities/plan/planning/aging-in-place-a-toolkit-for-local-governments-aarp.pdf>; See Anne Sussman, "When I'm 84: Designers prepare for the silver tsunami," *Architecture Boston* (Fall 2013), <https://www.architects.org/architectureboston/articles/when-im-84>



ACTIONS	WHEN	WHO
i. <i>Create a committee, potentially including local faith communities that might be interested in working on a community land trust, to explore the feasibility of such an organization in Wellesley.</i> Although traditionally thought of as a way to produce affordable ownership single-family housing, community land trusts can be used in scattered-site ownership housing, condos, and rental housing.	2022-2028	Board of Selectmen; Wellesley Housing Development Corporation; nonprofit organizations

**D. Create a “soft-second loan” program for down payment and closing cost assistance with a revolving fund from the Wellesley Housing Development Corporation.**

ACTIONS	WHEN	WHO
i. <i>Develop a program to assist young families, senior citizens, and Town employees who meet certain eligibility requirements with down payment and closing cost assistance for housing up to a cost and size to be determined.</i> Eligibility could include household incomes up to 120% of area median (i.e., both traditional “affordable” housing and “workforce” housing). The soft second loan would be interest-free if the homeowner stays in the home at least five years. If the home is resold within five years, the loan would be payable at an interest rate to be determined.	2018-2022	Wellesley Housing Development Corporation

**GOAL 3: DIVERSE HOUSING TYPES, SUCH AS TOWNHOUSES, APARTMENTS, AND CONDOS, EXIST IN COMMERCIAL VILLAGES, OFFICE PARK AREAS, AT LOCATIONS ON ARTERIAL ROADS, AND THROUGH REDEVELOPMENT OF EXISTING HOUSING.**

**Policies**

- Zone areas appropriately to promote mixed-use development with housing.

- Support incentives to develop diverse housing types in appropriate locations.

**STRATEGIES**

**A. Identify town-owned locations suitable for multifamily or townhouse development.**

ACTIONS	WHEN	WHO
i. <i>Issue an RFP for mixed-income housing and parking development of the Tailby Lot and the Railroad Lot with design guidelines.</i> The Tailby Lot has been studied by the town for housing development in the past. If underground parking (which can cost as much as \$30,000 per space) is less viable with a mixed-income project, the Town could collaborate with a developer to finance the parking.	Early action item 2018	Board of Selectmen; Design Review Board
ii. <i>Develop design guidelines and prepare RFPs for mixed-income, multi-family housing on other suitable sites.</i>	2018-2022	Planning Department
iii. <i>Amend zoning in Wellesley Square, Wellesley Hills, and Linden Square to create incentives for redevelopment that includes housing above storefronts.</i> Although commuter rail access is available in these locations, parking management must be part of the planning, including options such as shared parking and possible Town financing of structured parking.	2022-2028	Planning Board

**B. Upzone the office parks for redevelopment and allow mixed-use and multifamily housing.**

ACTIONS	WHEN	WHO
i. Commission concept plans for redevelopment of office districts such as Walnut Street, Williams Street, and other locations to study potential options for density, design standards (including green standards such as energy-efficiency and green stormwater management), parking and transportation management.	2018-2022	Planning Board
ii. When upzoning office park areas to permit more height and density, include mixed-use development, townhouses, and multifamily housing as allowable uses, with design standards and incentives based on the concept studies.	2018-2022	Planning Board

**Housing Diversity and Housing Density: Design Makes the Difference**

Housing diversity entails creating more choices for different types of housing. Today, planners and architects often refer to the “missing middle”—housing types between detached single family houses and mid- to

high-rise buildings in cities. How housing is designed in relation to its neighbors and the public realm is ultimately more important than density numbers. The same housing density can look very different depending on design.



Image ©Opticos Design

Three different density levels can be represented by different designs and neighborhood character.



**8 Units Per Acre**



**12 Units Per Acre**



**20 Units Per Acre**



Source: [www.mass.gov/envir/smart\\_growth\\_toolkit/pages/mod-40R.html](http://www.mass.gov/envir/smart_growth_toolkit/pages/mod-40R.html)





## COTTAGE COMMUNITIES

Cottage communities are infill developments that can fit into existing blocks. [“Infill” refers to new housing on vacant or underused lots within an existing built-up area.] The housing is designed in a cottage style compatible with Wellesley housing types, and typically modest in scale—approximately 1,200 sf, though occasionally larger. They are built in densities similar to garden apartments but preserve the atmosphere of single-family neighborhoods. This housing is especially suitable for singles, couples, retirees, and single-parent families. An example in Massachusetts is Concord Riverwalk (<http://www.concordriverwalk.com/neighborhood/overview>), which includes one- to three-bedroom units. Design characteristics include:

- Developments are built in clusters of 4-12 units on existing blocks
- Integrated design provides shared functional open space, off-street parking, external and internal site access, and consistent landscaping.
- The units may be separately platted or developed as condominiums.
- A transition from public to private space—from the street through a low gate to a common open space to a small yard for each unit surrounded by a low fence or hedge—gives each residence a defined private space. Active spaces in the house look out on the common area, providing “eyes on the street.”
- Houses are sited to promote privacy by matching the side of a house with more windows to the more closed side of the neighboring house.



- Individual units are marked by variety in design, color, materials, and other aspects to provide visual interest, while retaining a general cottage character (elements such as porches, dormers, bay windows, visible trim, etc.).
- Off-street parking for the development is screened and located away from the street.

The plan at left shows a cottage community at a density of 12 dwelling units/acre. Units measure between 1,049 and 1,090 square feet. <http://www.cottagecompany.com/Communities/Ericksen-Cottages/Ericksen-Cottages-Site-Plan.aspx>. Other sources and more information are available at [www.rosschapin.com](http://www.rosschapin.com) and [www.cottagecompany.com](http://www.cottagecompany.com).

#### GOAL 4: AT LEAST 400 HOUSING UNITS PERMANENTLY AFFORDABLE TO INCOME-ELIGIBLE HOUSEHOLDS HAVE BEEN CREATED BY 2028.

##### **Policies**

- Give priority to affordable housing in CPA allocations for the next 10 years.
- Consider redevelopment of Wellesley Housing Authority properties.

Wellesley needs to build more affordable housing In order to meet the state goal of 10% of total housing units eligible for the state's Subsidized Housing Inventory (SHI) under Chapter 40B. The SHI percentage is based on the housing unit totals in the decennial census, so the 6.3% in 2018 is based on the 2010 census total housing units. Because the 2020 census will show a modest increase in

the number of housing units in Wellesley, it is expected that the town will need to produce approximately 400 additional units eligible for the SHI in order to reach the 10% goal.

#### **STRATEGIES**

##### **A. Update the Town's Affordable Housing Policy.**

Wellesley's Affordable Housing Policy was adopted by 1989 Town Meeting and amended in 1997. The Policy has a statement of commitment to low- and moderate-income housing and reference to MGL 40B definitions of affordable housing. The "Criteria for the Development of Affordable Housing" in some cases may benefit from review and revision in the context of Wellesley's real estate market.

ACTIONS	WHEN	WHO
i. <b>Review and update the Affordable Housing Policy.</b> Suggested issues for review and revision include: define what "urban scaled" means or what is desired/not desired; less emphasis on 100% affordable and more emphasis on mixed income housing (including workforce housing); more emphasis on making progress, as well as reaching the 10% goal.	2018-2022	WHDC; Planning Board;

#### **EXISTING WELLESLEY CRITERIA FOR THE DEVELOPMENT OF AFFORDABLE HOUSING**

1. The predominantly single-family residential character of Wellesley shall be preserved.
2. Urban-scale projects are to be avoided.
3. Preferences shall be given to projects where 100% of the units satisfy Town housing goals, however, the Town recognized the potential necessity of including mixed income housing in order to ensure a development's overall economic viability.
4. Any affordable housing shall, to the maximum extent possible, remain affordable in perpetuity.
5. Insofar as it is legal, Wellesley residents shall be given priority in the marketing of affordable housing units.
6. Preservation of open space and protection of natural resources shall be important considerations in the Town's land use planning.
7. Development of affordable housing should not overburden existing utility systems or other public facilities that serve the Town, including services, streets, the public water supply and sewers to a greater extent than would any other development.
8. Wellesley's Fair Housing Policy shall be respected.

**B. Join regional organizations focused on affordable housing to help manage affordable housing issues.**

The WestMetro HOME Consortium is administered by the City of Newton with the following additional members: Bedford, Belmont, Brookline, Concord, Framingham, Lexington, Natick, Needham, Sudbury, Waltham, Watertown, and Wayland. The Consortium applies for federal grants and loans for affordable housing projects developed by nonprofit and for-profit housing developers. These federal funds help leverage additional funding for affordable housing development. The Regional Housing Services Office (RHSO), administered by the Town of Concord, provides

member communities with affordable housing information and support, including proactive monitoring, program administration, project development and resident assistance. The members are Acton, Bedford, Burlington, Concord, Lexington, Sudbury, and Weston. The Office was formed through an inter-municipal agreement facilitated by MAPC. (<https://www.rhsohousing.org/about-rhso>) Resident services are available to owners of deed restricted properties and tenants of affordable housing, including capital improvements and home repair, eviction prevention, fuel assistance, loan modification, property tax exemptions, refinancing, and resale.

### REGIONAL HOUSING SERVICES OFFICE, *ESTABLISHED 2011*



Member Towns receive housing services for an annual fee per Inter-Municipal Agreement:

- Monitoring
- Inventory Management
- Program Administration
- Assessment Valuations
- Local Support
- RHSO Website
- Regional Collaboration



Membership Fee covers all staffing, and administrative expenses, such as accounting, office support, mail, technology, etc

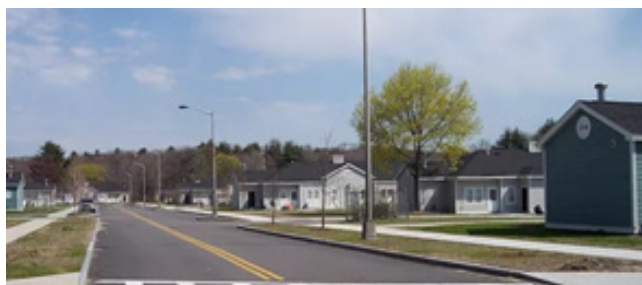
Member Town Statistics (FY17)				
	Housing Units	Restricted/ SHI Units	Restricted Ownership	SHI%
Acton	8,475	561	61	6.62%
Bedford	5,322	977	52	18.36%
Burlington	9,627	1015	62	10.54%
Concord	6,852	723	71	10.55%
Lexington	11,946	1330	13	11.13%
Sudbury	5,921	608	37	10.27%
Weston	3,952	142	27	3.59%
	52,095	5,356	323	10.28%



ACTIONS	WHEN	WHO
i. <i>Join the WestMetro Housing Consortium.</i>	2022-2028	Board of Selectmen
ii. <i>Join the Regional Housing Services Office.</i>	2022-2028	Board of Selectmen
iii. <i>Join the Regional Housing Services Office.</i>	2022-2028	Board of Selectmen
iv. <i>Work with Metro West Collaborative Development (MWCD) to assist in producing affordable housing.</i>	2022-2028	Board of Selectmen

**C. Pursue redevelopment of Wellesley Housing Authority properties into mixed-income developments.**

The Barton Road Development is a low-density, single-story housing authority property. It could be redeveloped into a higher-density, mixed-income development accommodating the existing housing authority apartments, workforce apartments, and market-rate



apartments. Because Wellesley is considered a very attractive place to live for a wide range of reasons, the town could be very successful in attracting developers and tenants for mixed-income development. The Housing Authority's Morton Circle development should also be studied for potential redevelopment at higher density.

Some years ago, the Community Preservation Committee funded a study for the Housing Authority and the WHDC about creating more affordable or mixed-income units at Barton Road and modernizing the Housing Authority's Linden Street property (which was ultimately funded with a state grant). Although the study recommended redeveloping Barton Road, the Town and Housing Authority have yet to pursue this option.

ACTIONS	WHEN	WHO
i. <i>Commission a concept plan study for redevelopment of the Barton Road Family Development into mixed income housing.</i> The study should evaluate redevelopment opportunities that would create housing for households with incomes 80% or below area median income, 80% to 150% of area median income [Wellesley workforce housing], and market rate housing. The concept plan should preserve the existing number of Housing Authority units, at a minimum.	2018-2022	Housing Authority; Planning Board
ii. <i>Based on the results of the study, write and issue an RFP for redevelopment of the Barton Road development.</i>	2018-2022	Housing Authority
iii. <i>Identify other Housing Authority properties for their suitability for redevelopment and pursue concept plans, design standards, and RFPs, as appropriate.</i>	2022-2028	Housing Authority

**D. Invest more town funding in affordable housing development.**

Total Community Preservation Act funds for 2017 were almost \$1.5 million. By law, at least 10% of CPA funds must go to affordable housing or what the Wellesley Community Preservation

Committee calls "community housing," defined as housing for households at or below 100% of area median income. As is the case in many suburban communities, CPA funding has tended to focus on open space and recreation projects, and CPA funding was important to the

Town's \$36 million purchase of the North 40 parcel from Wellesley College. The funding was contingent on retaining 50% of the land in open space.

Many participants in the Unified Plan process expressed a desire for more diversity in Wellesley and identified very costly housing as a barrier to increased diversity. Other

residents are concerned that the town gives up development controls over Chapter 40B projects as long as it does not meet the 10% goal for affordable housing. By making a decision to invest more town funds in affordable housing, through CPA or otherwise, the Town can enhance diversity and potentially attain the 10% goal.

ACTIONS	WHEN	WHO
i. <b>Assign a greater percentage of Community Preservation Act funding to affordable housing for the next ten years.</b>	2018-2022	Community Preservation Committee; Town Meeting
ii. <b>Increase the subsidy level that the town is willing to invest in specific housing units or housing developments that include affordable housing.</b> Buying property and building or renovating housing in Wellesley is expensive. However, higher subsidies, tied to permanent affordability, may be worthwhile in some cases to create more affordable housing.	2018-2022	WHDC
iii. <b>Identify tax title or Town-owned properties that might be suitable for affordable housing development.</b> The NRC also has an interest in tax title properties adjacent to protected open space, so there should be coordination with the NRC on these properties.	2018-2022	WHDC; Board of Selectmen; NRC

**E. Explore development of mixed-income housing on a portion of the North 40 parcel as a part of a detailed land use plan to be commissioned by the Board of Selectmen.**

The North 40 parcel was acquired for \$36 million so that the Town will be able to control the use of this 46-acre parcel, including ensuring that some of it will remain natural open space. Early discussions about potential uses in addition to natural open space included affordable housing and playing fields (as well as a new school, which is no longer proposed for this location in the short term).

If housing choice and affordability is an important goal to the Town, the North 40 provides a rare opportunity in an almost built-out town to provide more housing options. The parcel is located within walking distance of commuter rail, Wellesley Square, and Linden Square, making it suitable from a transportation and services point of view for housing. A mixed-income development that is well-planned and well-designed could help the

town reach the 10% affordable housing goal and provide more housing diversity. The North 40 concept plan developed for the town in 2014 showed two housing clusters totally 80 single family lots at 5,000 sf each on about 10 acres of land. By providing different housing types, the overall housing footprint could be reduced. For example, if six acres of the parcel were to be developed as cottage housing or townhouses at 12-18 units per acre, only 13% of the North 40 could accommodate approximately 70-100 housing units. Since the units would be smaller than most Wellesley housing, they would be unlikely to have much impact on school enrollment. Downsizing seniors might find them appealing. Transportation management (discussed in detail in Chapter 10) would need to be part of the project.

The Town could preserve more flexibility around affordability by retaining ownership of the land and/or creating a Community Land Trust for the part of the North 40 with housing land uses. For example, the Town could choose to charge a land rent for market

rate housing that would still make the housing more affordable than typical housing that includes the land costs. For permanently affordable units, the Town could donate the land to a condominium association of cottages or townhouses, or it could donate the land to

a community land trust. If developed under Chapter 40B guidelines, some of the units could be market rate and some could be permanently affordable, but all would be counted towards Wellesley's subsidized housing inventory for the purposes of Chapter 40B.

ACTIONS	WHEN	WHO
i. <i>Explore the inclusion of mixed-income housing in the land uses for the North 40.</i>	2018-2022	Board of Selectmen; Planning Board
ii. <i>Study and evaluate options that would most benefit the town in terms of goals for affordability, housing choice and diversity, and finances.</i>	2018-2022	Board of Selectmen; Planning Board
iii. <i>If affordable housing development is deemed appropriate, prepare housing concept plans for the North 40 in order to provide clear direction and design guidelines in an RFP for developers.</i>	2018-2022	Board of Selectmen; Planning Board

**F. Prepare an Updated Housing Production Plan and submit it to the state for approval.**

The Town will prepare a Housing Production Plan during 2018 for submission to the state for approval. The framework for an HPP is included in this Unified Plan.

An HPP requires the Town to commit to actions that will produce a minimum number of units of Chapter 40B-compliant housing over the next five years. In order to show progress, the HPP must include a numerical goal for annual housing production that results in an increase in SHI- eligible units by at least 0.5% of total census units. The plan must include

a detailed strategy for production of eligible units including identification of changes in zoning needed to meet the housing production goal; identification of specific sites where the Town will encourage “friendly 40B” applications; preferred characteristics such as infill, cluster, adaptive re-use, transit-oriented, or mixed-used development; identification of municipally-owned land for RFPs to develop SHI-eligible housing; and participation in regional collaborations addressing housing development.

ACTIONS	WHEN	WHO
i. <i>Prepare a Housing Production Plan consistent with the housing goals and strategies in this Unified Plan and state requirements.</i>	2018	Planning Board; Board of Selectmen
ii. <i>Adopt the plan and submit it to the state.</i>	2018-2019	Planning Board; Board of Selectmen
iii. <i>Establish systems within the Town and/or through joining regional housing groups [see Goal 4, Strategy 3] to implement the Housing Production Plan.</i>	2018-2022	Board of Selectmen



**GOAL 5: NEIGHBORHOOD DESTINATIONS SUCH AS PARKS, SCHOOLS, AND RETAIL AREAS ARE ACCESSIBLE BY WALKING AND BIKING.**

**Policy**

- Develop a network of safe and convenient pedestrian and bicycle routes

**STRATEGIES**

**A. *Identify priority neighborhood destinations for the network.***

ACTIONS	WHEN	WHO
i. <i>Work within the context of the “low stress” network development discussed in Chapter 10.</i>	2018-2022	Planning Board; Board of Selectmen

**B. *Maintain the neighborhood district character.***

ACTIONS	WHEN	WHO
i. <i>Create or update plans for securing neighborhood character through destinations such as retail, schools, parks, and libraries.</i>	2018-2022	Planning Board; Board of Selectmen