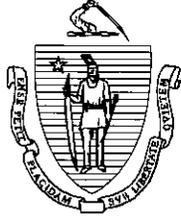


Town of Walpole

Housing Production Plan 2019 Update



Commonwealth of Massachusetts
**DEPARTMENT OF HOUSING &
COMMUNITY DEVELOPMENT**
Charles D. Baker, Governor ♦ Karyn E. Polito, Lt. Governor ♦ Janelle Chan, Undersecretary

April 25, 2019

Mr. Mark Gallivan, Chairman
Walpole Board of Selectmen
Town Hall Room 212
135 School Street
Walpole, MA 02081

RE: Housing Production Plan - Approved

Dear Mr. Gallivan:

The Department of Housing and Community Development (DHCD) approves the Town of Walpole's Housing Production Plan (HPP) pursuant to 760 CMR 56.03(4). The effective date for the HPP is April 23, 2019, the date that DHCD received a complete (proof of local approval) plan. The HPP has a five year term and will expire on April 22, 2024.

Approval of your HPP allows the Town to request DHCD's Certification of Municipal Compliance when:

- Housing units affordable to low and moderate income households have been produced during one calendar year, during the initial year of eligibility, totaling at least 0.5% (45 units) of year round housing units.
- All units produced are eligible to be counted on the Subsidized Housing Inventory (SHI). If you have questions about eligibility for the SHI, please visit our website at: www.mass.gov/dhcd.
- All units have been produced in accordance with the approved HPP and DHCD Guidelines.

I applaud your efforts to plan for the housing needs of Walpole. Please contact Phillip DeMartino, Technical Assistance Coordinator, at (617) 573-1357 or Phillip.DeMartino@mass.gov, if you need assistance as you implement your HPP.

Sincerely,

A handwritten signature in black ink, appearing to read "Louis Martin".

Louis Martin
Associate Director

cc Senator Paul R. Feeney
Representative John H. Rogers
James Johnson, Town Administrator, Walpole
Gino Carlucci, Housing Consultant, Walpole

WALPOLE

HOUSING PRODUCTION PLAN

2018 UPDATE

Board of Selectmen

Mark E. Gallivan, Chairman
Nancy Mackenzie, Vice Chairman
James O'Neill, Clerk
David Salvatore
Ann Ragosta

Approved: [date]

Planning Board

John Conroy, Chairman
Marc Romeo, Vice Chairman
Sarah Khatib, Clerk
Joseph Moraski
Catherine Turco-Abate

Approved: [date]

James Johnson, Town Administrator
Patrick Shield, Assistant Town Administrator
John M. Charbonneau, Community Development Director

Prepared by:
PGC Associates, LLC
1 Toni Lane
Franklin, MA 02038-2648
508-533-8106

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Introduction

The Housing Production Plan (HPP) for the Town of Walpole is an update of the Town's 2013 HPP. This plan updates the statistical data, as well as the goals and implementation strategies from the 2013 plan. It is intended to comply with the Massachusetts Department of Housing and Community Development (DHCD) guidelines for producing an HPP.

As stated in the DHCD guidelines:

A Housing Production Plan (HPP) in 760 CMR 56.03 (4) is a proactive strategy for planning and developing affordable housing. It should be developed with opportunities for community residents to become informed of the planning process and the plan, and to provide input. The HPP will assist communities to plan for low and moderate income residents by providing a diverse housing supply.

The plan should provide a strategy by which affordable housing needs can be met in a manner consistent with MGL Chapter 40B regulations. It should also result in producing affordable housing units in accordance with the plan.

Municipalities that adopt a proactive approach by preparing an HPP and then executing its implementation strategies and thus producing affordable housing are more likely to achieve both their affordable housing and community development goals. In addition to serving the housing needs of the town and region, there is an incentive for municipalities to prepare an HPP and produce affordable housing.

For those municipalities that are under the 10 percent minimum requirement for affordable housing units on their Subsidized Housing Inventory (SHI), making steady progress on their goals by increasing the number of affordable units by at least 0.5 percent per year provides more control over Chapter 40B comprehensive permit applications. That provides a one-year "safe harbor" from Chapter 40B applications (a 1.0 percent increase provides two years of safe harbor). Implementing an approved plan results in more control over housing development, enabling the Town to better maintain its community character and to better prepare for future growth.

This plan was prepared under the auspices of the Walpole Housing Partnership (WHP) in cooperation with Town Administrator James Johnson, and with the assistance of Community Development Director John Charbonneau. The WHP held several “listening sessions” with Walpole residents to solicit input and ideas and to present housing information to help inform citizens of the Town. A public forum was held on December 10, 2018 to present the draft plan and solicit further input. The members of the Walpole Housing Partnership are:

Andrew Flowers	Chairman
Audrey Grace	Vice Chair
Willa Bandler	Clerk
Benjamin Barrett	Member
Elizabeth Barrows	Member
Philip Czachorowski	Member
Georges Hodges	Member
Denise Landry (<i>ex officio</i>)	Executive Director, Walpole Housing Authority
Jeanne Nickola	Member
Michael Teeley	Member

Executive Summary

This Housing Production Plan is an update of the 2013 Housing Production Plan. It consists of three sections: (1) Comprehensive Housing Needs Assessment; (2) Affordable Housing Goals; and (3) Implementation Strategies.

Section 1: Comprehensive Housing Needs Assessment

This section is a statistical summary of the Town's demographic statistics and in some cases comparing them to neighboring towns, as well as reviewing the current status of affordable housing in Walpole and the numbers that are needed to reach "safe harbor" and 10 percent, and a review of potential development constraints.

Among the major findings are:

- A significant increase in the 65+ age cohort with a decline in those under 24;
- A median 2016 household income of \$99,102 (\$107,956 in 2017);
- 2016 median house value: \$435,200; median rent: \$1,322;
- 30.2 percent of homeowners and 58.8 percent of renters spend more than 30 percent of their income on housing (30 percent of income is considered affordable);
- Percentage of affordable housing (SHI) in Walpole is 7.1 percent;
- There has been a dramatic change in housing development from single-family homes to multifamily.

Section 2: Affordable Housing Goals

1. Create affordable housing units compatible in size, scale and architecture with the prevailing character of Walpole.
2. Utilize local, state and federal resources and programs to develop and monitor affordable housing units.
3. Increase the number and quality of rental and ownership units for senior citizens.
4. Increase the supply of affordable homes for other residents with special needs such as veterans and/or persons with disabilities.

5. Encourage the development of affordable housing for very low income households.
6. Identify public and privately-owned property that can support housing development, particularly in areas close to existing services and amenities in Downtown and East Walpole.

Section 3: Implementation Strategies

Currently, Walpole needs 256 additional SHI units to reach 10 percent. If 45 units (0.5 percent of total housing units) are produced within a calendar year, the town will be in safe harbor for one year (or two years if 90 units are produced). This is based on the total number of housing units counted in the 2010 U.S. Census. This number will change with the results of the 2020 U.S. Census when the total number of housing units will reach approximately 10,000. That means that about 358 additional SHI units will be needed (256 + 102 more to offset the increase in total units). Also, 50 units will be needed to achieve one year of safe harbor (100 units for two years).

This HPP presents several key strategies that can be used to achieve that number. They are as follows:

- Adopt Inclusionary Zoning.
- Establish an Affordable Housing Trust.
- Consider Smart Growth Districts (MGL Chapter 40R).
- Provide for accessory apartments.
- Develop criteria for Local Initiative Program and identify preferred sites.
- Develop additional public housing, reestablish an Open Space Residential Development bylaw and consider Transfer of Development Rights.

Section I: Comprehensive Housing Needs Assessment

Highlights:

- **65+ cohort to increase from 15% of total in 2010 to 24% in 2030.**
- **24 and under projected to decline from 32% in 2010 to 23% in 2030.**
- **2016 Median Household Income: \$99,102 (\$107,956 in 2017).**
- **2016 Median House Value: \$435,200 (\$457,200 in 2017).**
- **2016 Median rent: \$1,322 (\$1,421 in 2017).**
- **30.2% of owners and 58.8% of renters spend more than 30% of income on housing.**
- **Percentage of affordable (SHI) housing units: 7.1%.**
- **Current housing stock is 75% single-family homes.**
- **Dramatic change in development from single-family to multifamily units.**

A. Demographic Profile

Population

Walpole's total population, using estimates for 2016 from the American Community Survey (ACS)¹, 2012 – 2016, 5-Year Estimates, is 24,913 residents. This reflects an increase of 843 above the 2010 U.S. Census. The population data are divided among 13 age cohorts. With the exception of the final group, 85+, the groups represent 5-year and 10-year age cohorts. The largest cohorts are 45 to 54 years of age and 35 to 44 years of age. These two age cohorts represent 29.5 percent of the population or 7,372 residents. This is a decline from 32 percent in 2010.

In fact, with two exceptions, every cohort under 55 has declined as a percentage of the total population while every cohort 55 and above has increased. The exceptions are the 15-19 years cohort which increased from 6.5 percent to 6.9 percent and the 75-84 years cohort, which declined from 5.2 percent to 5 percent. The 85+ group is

¹American Community Survey is conducted annually by the U.S. Census Bureau to collect information and generate data about the U.S. and its people. The 2013-2017 ACS was released after this report had been prepared but is available (See References) for anyone wishing to research the more current figures.

growing significantly. The 2010 U.S. Census indicated 620 residents in this age cohort. The 2012 - 2016 ACS estimation of 747 residents is an estimated increase of 127 residents in this age cohort.

On the other hand, the second smallest age cohort, under 5 years, is experiencing a decline in numbers. The 2010 U.S. Census indicated 1,333 residents in this age cohort. The 2012 - 2016 ACS estimation of 1,200 is a projected decline of 133 residents in this age cohort. The 60+ population has increased from 4,960 (20.6 percent of total) in 2010 to 5,998 (24.1 percent of total), and a nearly 21 percent increase while the total population has increased just 3.5 percent. On the other hand, the under 20 population has declined slightly from 6,507 in 2010 to 6,478 in 2016.

As indicated in Table 2, Walpole’s population doubled between 1950 and 1980, and has grown slowly since then. This is typical of towns in the region.

Table 1: Walpole Population By Age Cohort		
Subject	Number	Percent
Total	24,913	100
Under 5 years	1,196	4.80%
5 to 9 years	1,719	6.90%
10 to 14 years	1,844	7.40%
15 to 19 years	1,719	6.90%
20 to 24 years	972	3.90%
25 to 34 years	2,143	8.60%
35 to 44 years	3,588	14.30%
45 to 54 years	3,811	15.20%
55 to 59 years	1,943	7.80%
60 to 64 years	1,719	6.90%
65 to 74 years	2,317	9.20%
75 to 84 years	1,246	5.00%
85 years and over	747	3.00%

Source: 2012-2016 American Community Survey

Table 2: Walpole Historic Population							
1950	1960	1979	1980	1990	2000	2010	2016
9,109	14,068	18,149	18,859	20,212	22,824	24,070	24,913

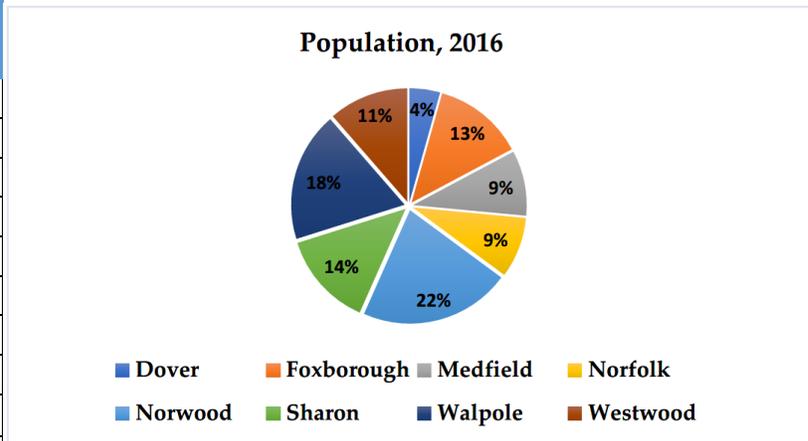
Source: U.S. Census, 1950 - 2010

2012-2016 American Community Survey 5-Year Estimates

Regional Characteristics

Seven municipalities abut Walpole: Dover, Foxborough, Medfield, Norfolk, Norwood, Sharon, and Westwood. Of the eight municipalities in the region, Walpole is among the largest with an estimated population of 24,913, second in population only to Norwood at 29,018. Walpole represents 18.47 percent of the eight-municipality region.

Table 3: Regional Population Characteristics	
Town	Population, 2016
Dover	5,864
Foxborough	17,348
Medfield	12,510
Norfolk	11,639
Norwood	29,018
Sharon	18,193
Walpole	24,913
Westwood	15,364
Total	134,849



Source: 2012-2016 American Community Survey 5-Year Estimates

Income

Walpole’s per capita income, as estimated by the American Community Survey for 2016, is \$47,177. Its Median Household² Income is estimated at \$99,102. Median Household and Family³ Income distributions indicate that the majority of Walpole’s residents are middle class and above. Referring to Table 4, 37.8 percent of Walpole

Table 4: Walpole Income Characteristics					
Income in 2016 *	Number	Percent	Income in 2016*	Number	Percent
Households	8,990	100	Families	6,532	100
Less than \$50,000	2,148	13.2%	Less than \$50,000	862	10.4%
\$50,000 to \$74,999	1,079	10.8%	\$50,000 to \$74,999	706	10.1%
\$75,000 to \$149,999	3,111	38.2%	\$75,000 to \$149,999	2,495	38.1%
\$150,000 or more	2,652	37.8%	\$150,000 or more	2,469	41.4%
Median household income	\$99,102		Median family income	\$119,398	

* Note: 2016 Inflation adjusted dollars

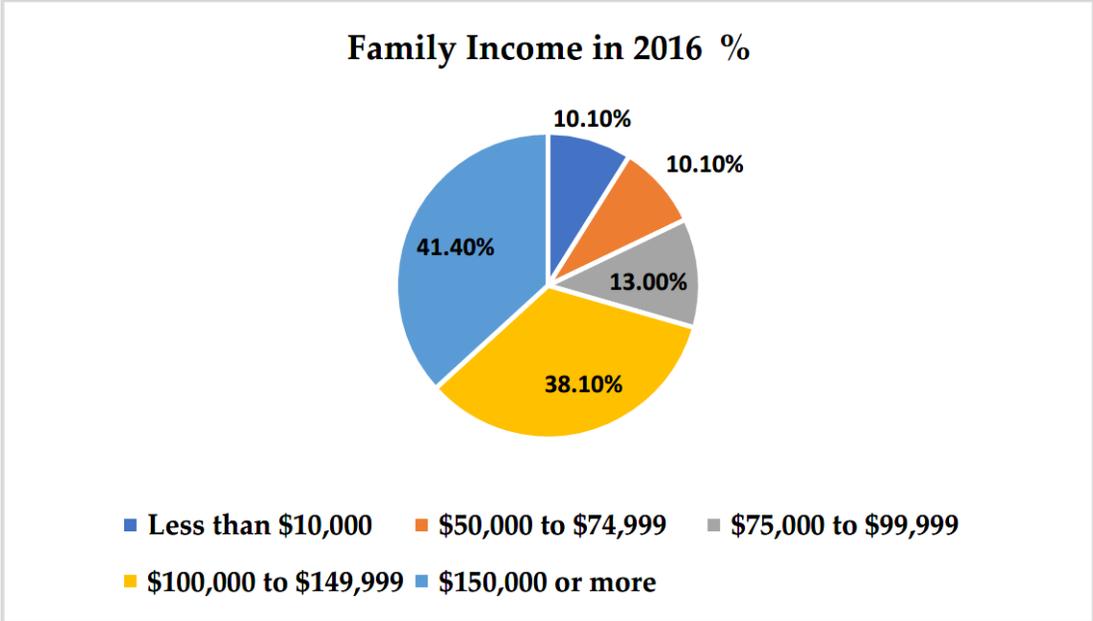
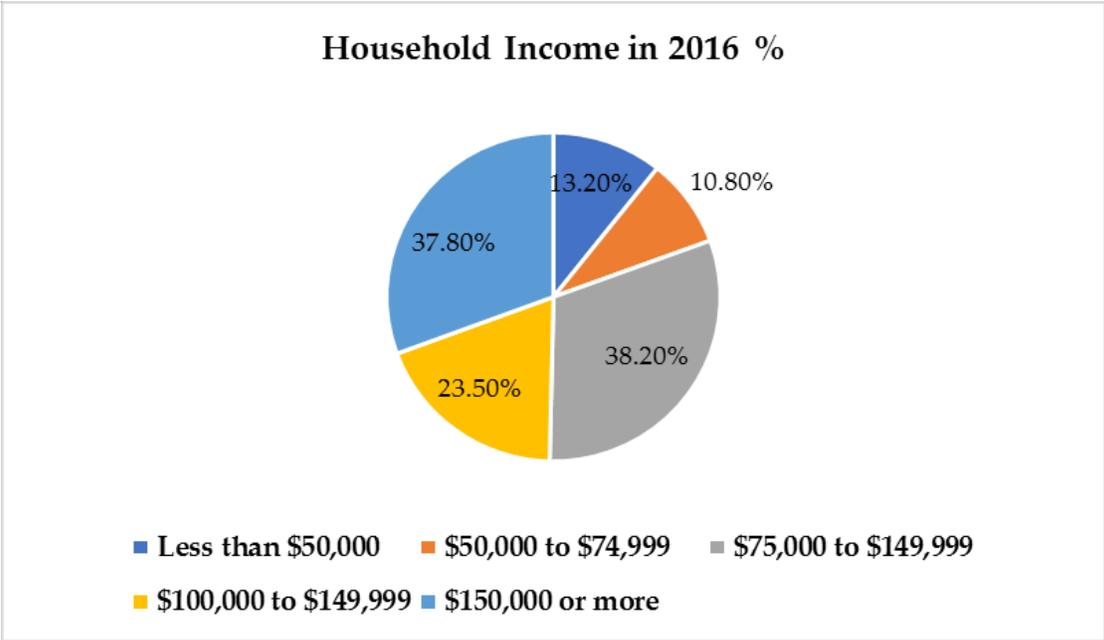
Source: 2012-2016 American Community Survey 5-Year Estimates

² Per the Population Reference Bureau, a household “is composed of one or more people who occupy a housing unit.”

³ The U.S. Census Bureau defines a family as “two or more individuals who are related by birth, marriage or adoption.”

households and 41.4 percent of Walpole families earn over \$150,000. In the mid-range, it is estimated that 49.0 percent of Walpole households and 48.2 percent of Walpole families earn between \$50,000 and \$149,999. Finally, 13.2 percent of Walpole households and 10.4 percent of Walpole families earn under \$50,000.

Walpole’s median family income, as estimated for 2016, is \$119,338. This is an 8.6 percent increase over the 2010 median income. This estimated income exceeds Massachusetts median family income, which is estimated at \$99,102. That said, the estimated increase for MA during the same time frame is 12.13 percent, a larger increase than that experienced by Walpole.



Among Walpole and abutting towns, the median household income ranges from a high of \$186,646 (Dover) to a low of \$73,838 (Norwood). Among the eight municipalities both median family income and median household income for Walpole are third from the bottom.

Table 5: Regional Income Characteristics				
	Median Family Income		Median Household Income	
	2010*	2016**	2010*	2016**
Dover	\$200,735	\$205,139	\$186,646	\$189,265
Foxborough	\$108,209	\$108,510	\$92,370	\$95,665
Medfield	\$139,247	\$164,083	\$128,446	\$147,630
Norfolk	\$132,250	\$155,221	\$118,809	\$138,452
Norwood	\$95,397	\$97,097	\$73,838	\$83,883
Sharon	\$142,463	\$139,145	\$121,265	\$127,500
Walpole	\$109,935	\$119,398	\$90,763	\$99,102
Westwood	\$151,976	\$161,113	\$120,078	\$140,335
Massachusetts	\$80,425	\$90,180	\$65,981	\$70,954

Source: *U.S. Census 2010

** 2012-2016 American Community Survey 5-Year Estimates

Notwithstanding the extensive variation in income characteristics among the eight municipalities in the immediate region, the provisions of Massachusetts General Laws Chapter 40B require the calculation of a standard household income for the entire metropolitan area for the purpose of setting forth income limits used to determine eligibility to purchase or rent affordable housing units.

Therefore, the applicable median income for Walpole is calculated by the U.S. Department of Housing and Urban Development (HUD) on a metropolitan regional basis. HUD calculates the median household income of the Boston-Cambridge-Quincy MA-NH Metropolitan Statistical Area (MSA) and applies the result to every member municipality for the purposes of Chapter 40B. The median household income for the MSA in 2018 was \$107,800. Once this income statistic is identified, HUD then adjusts the median income by the number of people occupying an affordable housing unit and also divides the incomes into specific percentage categories to determine affordable housing eligibility for different affordable housing programs. Table 6 presents the HUD income limits.

**Table 6: 2018 HUD Income Limits for Housing Affordability,
Boston-Cambridge-Quincy MA-NH MSA**

Number in Household	Household Income Classification (Dollars)			
	30% of Median	50% of Median	60% of Median	80% of Median
1	\$22,650	\$37,750	\$45,300	\$56,600
2	\$25,900	\$43,150	\$51,780	\$64,900
3	\$29,150	\$48,550	\$58,260	\$73,000
4	\$32,350	\$53,900	\$64,680	\$81,100
5	\$34,950	\$58,250	\$69,900	\$87,600
6	\$37,550	\$62,550	\$75,060	\$94,100
7	\$40,150	\$66,850	\$80,220	\$100,600
8	\$42,750	\$71,150	\$85,380	\$107,100

Source: U.S. Department of Housing and Urban Development

The above figures are used to determine household eligibility for affordable housing programs. For 40B programs, sale prices are generally based on what a household with 70% of the median can afford using no more than 30% of its income in order to create a broader range of eligible buyers.

B. Growth Projections

Age Cohorts

Table 7 presents Walpole’s recent and projected population growth. The MAPC projects Walpole’s population to remain relatively stable through 2030, increasing by 2.9 percent. That assessment may change in the next projection due in 2019 as a result of a recent increase in housing development. One trend that is already evident between 2010 and 2016 is expected to continue. (See Table 8.) That is, Walpole’s population will continue to get older. The 60+ cohort is projected to increase from 24.1 percent of the total population in 2016 to 33 percent by 2030. Meanwhile, the under-20 population is projected to decline further to 5,532 from 6,487 in 2016. This trend is consistent with other towns in the Region.

Table 7: Walpole Population Estimations and Projections 2000-2030					
Year	2000*	2010*	2016**	2020***	2030***
Total	22,824	24,070	24,913	24,698	25,653

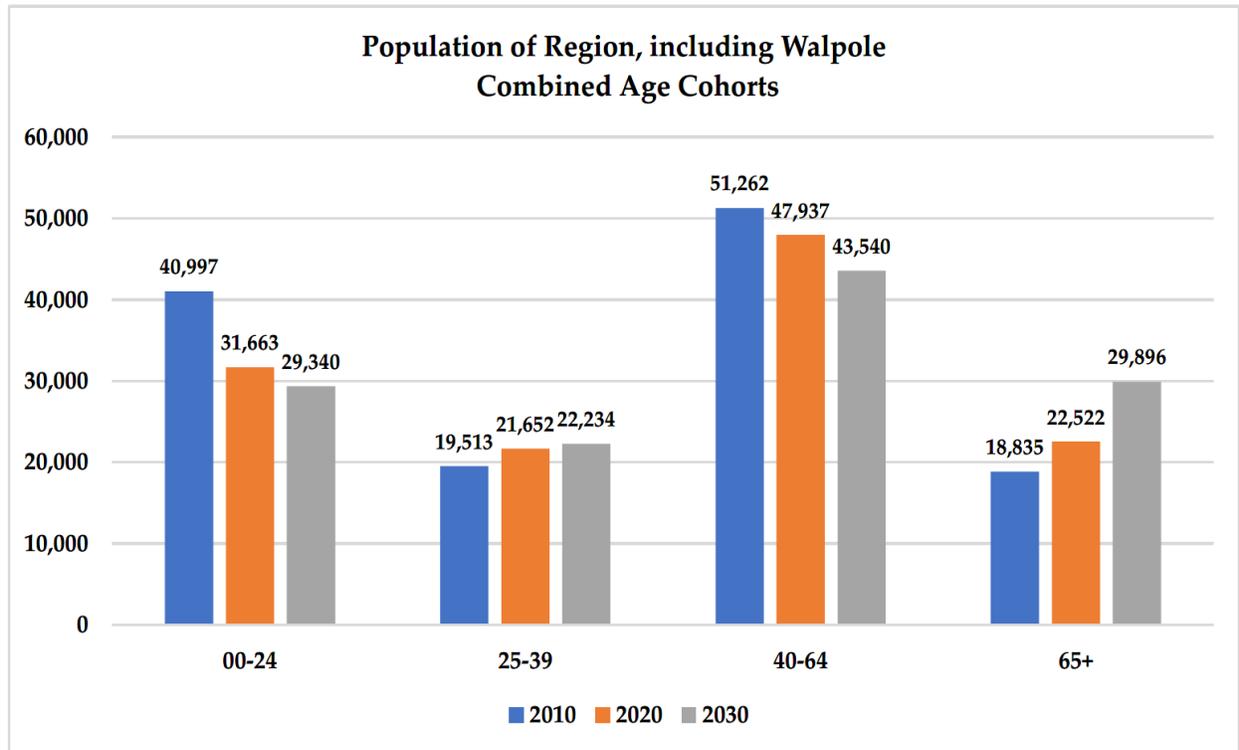
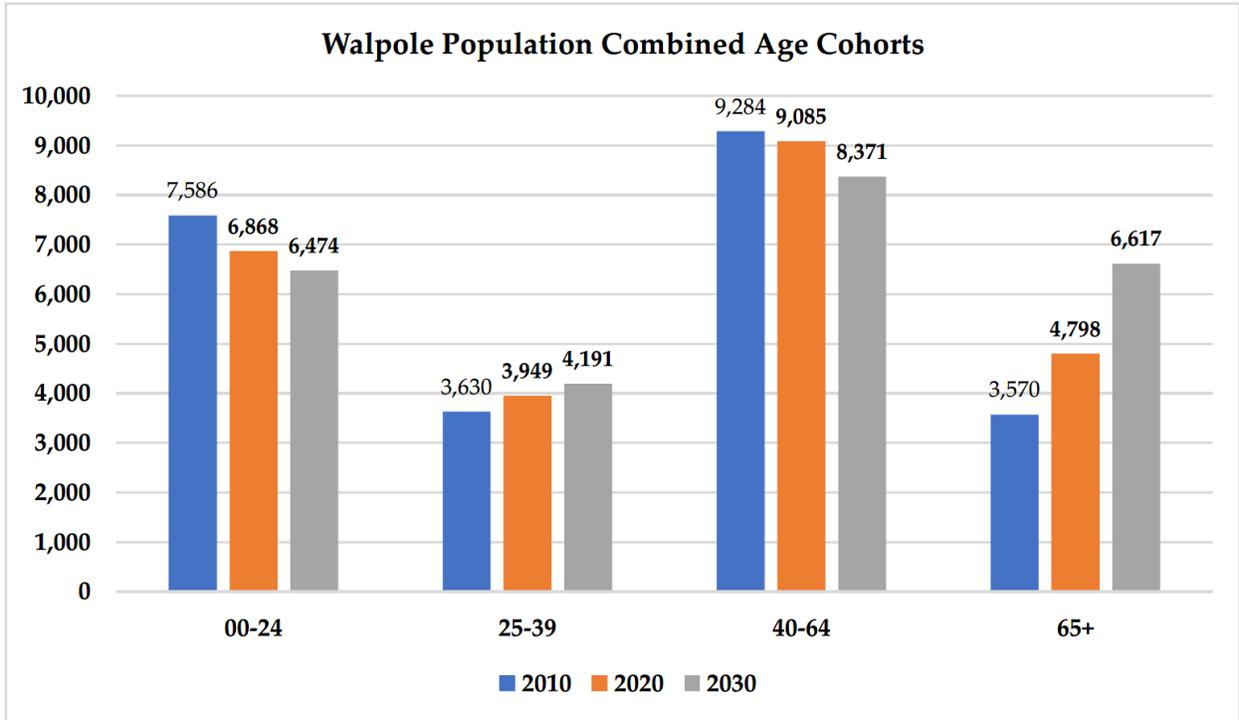
Source: *2000 and 2010 U.S. Census

**2012-2016 American Community Survey 5-Year Estimates

***MAPC Municipal Population Projections, Status Quo, 2014

Table 8: Population Projections by Age Cohort												
Age	Walpole						Region (including Walpole)					
	2010*		2020**		2030**		2010*		2020**		2030**	
	#	%	#	%	#	%	#	%	#	%	#	%
00-24	7,586	32%	6,868	28%	6,474	25%	40,997	32%	31,663	26%	29,340	23%
25-39	3,630	15%	3,949	16%	4,191	16%	19,513	15%	21,652	17%	22,234	18%
40-64	9,284	39%	9,085	37%	8,371	33%	51,262	39%	47,937	39%	43,540	35%
65+	3,570	15%	4,798	19%	6,617	26%	18,835	14%	22,522	18%	29,896	24%
Total	24,070	101%	24,700	100%	25,653	100%	130,607	100%	123,774	100%	125,010	100%

Source: * U.S. Census, 2010; **MAPC Municipal Population Projections, Status Quo, 2014



Racial Demographics

Walpole continues to be a homogenous municipality with an estimated 88.8 percent of its residents being Caucasian. However, that characterization is slowly changing. In 2000, White (Non-Hispanic Origin) residents represented 95.4 percent of the residents in this category.

At the same time, African-American and Asian populations are steadily increasing. In particular, the Asian population has increased from 257 in 2000 to 725 in 2010 and the estimated number for 2016 is 1,118. This reflects an increase of 861 residents or an increase of 335 percent. The African-American population has also increased. It has grown from 363 in 2000 to an estimated 620 in 2016.

Table 9: Walpole Racial Demographics						
	2000		2010		2016	
	Number	Percentage	Number	Percentage	Number	Percentage
White (non-Hispanic Origin)	21,777	95.4%	22,293	92.6%	22,055	88.8%
African American	363	1.59%	604	2.5%	620	2.5%
American Indian and Alaskan Native	24	0.1%	30	0.1%	16	0.1%
Asian	257	1.1%	725	3.0%	1,118	4.5%
Native Hawaiian and other Pacific Islander	2	0.008%	1	0.004%	0	0.0%
Some Other Race	256	1.1%	182	0.7%	574	2.3%
Two or More Races	145	0.6%	235	0.97%	530	2.1%

Source: U.S. Census, 2000; U.S. Census, 2010; 2012-2016 American Community Survey 5-Year Estimates

C. Existing Housing Stock

Types of Housing

The American Community Survey estimates that Walpole’s population is housed in 9,207 housing units. The vast majority of these units, 74.90 percent, are single-family, detached structures. This is followed by single-family, attached structures (units attached but separated by a ground to roof wall), which is estimated to comprise 5.80 percent of Walpole’s housing units. This type of housing structure is reflective of Walpole’s traditional family character.

Walpole has significant numbers of multi-family housing ranging from 2 units to 20 or more units. ACS estimated in 2016 that 4.60 percent of Walpole housing was comprised of 2-unit structures. The next most populous category involves structures with 20 or more units. Approximately 4.50 percent of units are in this category. The

Table 10: Types of Housing Units in 2016				
Unit Type	Walpole, 2016		Massachusetts, 2016	
	Number	Percent	Number	Percent
1-unit, detached	6,895	74.9%	1,480,037	52.2%
1 unit, attached	538	5.8%	150,037	5.3%
2 units	422	4.6%	289,226	10.2%
3 or 4 units	297	3.2%	305,757	10.8%
5 to 9 units	394	4.3%	165,245	5.8%
10 to 19 units	251	2.7%	121,059	4.3%
20 or more units	410	4.5%	300,652	10.6%
Other (Mobile home, RV, etc.)	0	0.0%	24,439	0.8%
Total	9,207	100.00%	2,836,452	100.0%

Source: 2012-2016 American Community Survey 5-Year Estimates

Preserve Apartments is a 300-unit affordable housing community. It includes a significant portion of the structures in the 20+ unit group.

It should be noted that ACS figures are estimates. Assessors’ records indicate 6,559 single-family homes, 1,135 condominiums, 400 units in 2-unit buildings, 120 units in 3-unit buildings, 52 units in buildings with 4-8 units and 53 properties with more than one house on them. The categories are similar to, but different from, the categories used by ACS.

Age of Housing

The age of housing units further illustrates Walpole’s growth during the 1950’s and 1960’s when the number of housing units more than doubled. While 39.5 percent of Massachusetts housing units were constructed prior to 1950, only 20.0 percent of Walpole’s units were constructed by then. The vast majority of Walpole’s housing stock has been built since 1950, including 51.20 percent between 1950 and 1990, and another 26.2 percent from 1990 to 2010.

Table 11: Age of Housing Units in 2016				
	Walpole, 2016		Massachusetts, 2016	
Year Built	Number	Percentage	Number	Percentage
2014 or later	0	0.0%	6,965	0.2%
2010 to 2013	207	2.2%	33,222	1.2%
1990 to 2010	2,413	26.2%	424,291	14.9%
1970 to 1990	2,374	25.8%	636,836	22.5%
1950 to 1970	2,373	25.8%	614,990	21.6%
1949 or earlier	1,840	20.0%	1,120,354	39.5%
Total	9,207	100.0%	2,836,658	99.9%

Source: 2012-2016 American Community Survey 5-Year Estimates

Mobility

Information about the year a householder moved into their unit is an indicator about the mobility of residents. Walpole is slightly less mobile than the state. Referring to Table 12, 55 percent of residents moved into their current Walpole home since 2000. During the same time frame, 65 percent of state residents moved into their current home. This difference in mobility may be attributed to the large number of institutions of higher education located in Massachusetts. The constant turnover in students could contribute to the higher mobility rates throughout the Commonwealth.

Table 12: Year Householder Moved into Unit				
Moved In	Walpole, 2016		Massachusetts, 2016	
	Number	Percentage	Number	Percentage
Moved in 2015 or later	234	2.6%	110,659	4.3%
Moved in 2010 to 2014	2,106	23.4%	762,007	29.8%
Moved in 2000 to 2009	2,603	29.0%	789,587	30.9%
Moved in 1990 to 1999	1,862	20.7%	408,268	16.0%
Moved in 1980 to 1989	847	9.4%	210,623	8.2%
Moved in 1979 or earlier	1,338	14.9%	277,745	10.9%
Total	8,990		2,558,889	

Source: 2012-2016 American Community Survey 5-Year Estimates

Household Size

The average household size in Walpole is larger than the state as a whole. This is true for total housing units and owner-occupied units. Renter-occupied have smaller household sizes. This is likely due to a higher percentage of families living in rental units in the denser cities. The overall average household size in 2011 (from American Community Survey as presented in the 2013 Housing Production Plan) was 2.68 for Walpole and 2.34 for the state. Thus, the average household size is increasing, which could be an indicator of the need for additional housing.

The fact that Walpole's persons per housing unit is greater than the state's is a reflection of larger housing units in Walpole. Table 14 presents a breakdown of housing units by number of rooms.

Table 13: Average Household Size		
Average Household Size	Walpole	Massachusetts
Overall	2.77 ¹	2.63 ¹
Owner-occupied Units	2.87	2.71
Renter-occupied Units	2.02	2.26

Source: 2012-2016 American Community Survey 5-Year Estimates

¹Computed by authors

The number of rooms in a housing unit often serves as a proxy for the size of a structure. More rooms in a housing unit generally means a larger structure. Table 14 indicates that housing units with five rooms constitute the highest percentage of

Table 14: Number of Rooms				
# Rooms	Walpole, 2016		Massachusetts, 2016	
	Number	Percentage	Number	Percentage
1 room	29	0.3%	68,969	2.4%
2 rooms	195	2.1%	88,944	3.1%
3 rooms	366	4.0%	283,375	10.0%
4 rooms	996	10.8%	448,518	15.8%
5 rooms	968	10.5%	516,038	18.2%
6 rooms	1,336	14.5%	497,383	17.5%
7 rooms	1,380	15.0%	345,851	12.2%
8 rooms	1,553	16.9%	261,476	9.2%
9 rooms+	2,384	25.9%	326,104	11.5%

houses, statewide, at 18.2 percent. This is followed closely by units with six (17.5 percent) and four (15.8 percent) rooms. For Walpole, the largest percentage, 25.9, is associated with housing units of nine rooms or more. Houses with six rooms or more make up 50.4 percent of the state's housing stock. On the other hand, for Walpole, 72.3 percent of its housing units have six or more rooms.

Source: 2012-2016 American Community Survey 5-Year Estimates

Housing Occupancy

Walpole has a total of 9,207 total housing units, of which 8,990 or 97.6 percent are occupied. Within the occupied units, owner occupancy is the dominant form of housing in Walpole. Per ACS 2016 estimates, 82.4 percent of occupied units are occupied by owners. This results in 17.6 percent of the units operating as rental housing. Furthermore, referring back to Table 13, Average Household Size, there is an average of 2.87 persons in owner-occupied units.

Table 15: Local Housing Occupancy Status						
	2000		2010		2016	
	Number	Percentage	Number	Percentage	Number	Percentage
Total Housing Units	8,229	100%	9,040**	100%	9,207	100%
Vacant Units	169	2.1%	310	3.4%	217	2.4%
Occupied Units	8,060	97.9%	8,730	96.6%	8,990	97.6%
Owner-Occupied Units	6,860	85.1%*	7,183	82.3%*	7,410	82.4 %*
Renter-Occupied Units	1,200	14.9%*	1,547	17.7%*	1,580	17.6%

* Percentage of *occupied housing units* (does not include vacant units)

**Does not match ACS total due to different methodologies.

Source: U.S. Census, 2000; U.S. Census, 2010; 2012-2016 American Community Survey 5-Year Estimates

As Table 15 illustrates, the number and percentage of rental units in Walpole has increased since 2000. Nevertheless, owner-occupied units still represent the vast majority of housing. This is also a factor in the lower mobility rate in Walpole compared to the state.

Walpole's overall vacancy rate was estimated at 2.4 percent. The homeowner vacancy rate was estimated at 0.4 percent and the rental vacancy rate was estimated at 6.7 percent. These low vacancy rates indicate a strong demand for housing.

Current Development Trends

Table 16 presents the building permits issued for housing units from 2013 through October of 2018.

Table 16: Walpole Building Permits for Housing, 2013-2018							
Year	2013	2014	2015	2016	2017	2018#	Total
Single-Family	36	45	42	40	11	17	191
Multifamily*	17	1	2	2	6	201	229
Total Units	53	46	44	42	17	218	420

Source: Walpole Building Department, 2018 *Including 2 or more units #Through October 2018

As the table indicates, there has been a dramatic shift from single-family homes to multifamily dwelling units. This shift is in accordance with broader regional market trends. This trend will continue for the immediate future, as indicated by the following currently active housing projects in Walpole:

Multifamily Developments

- Liberty Village: 152 market-rate rental units under construction.
- Moose Hill: 157 rental units under construction of which 40 will be affordable.
- Meadowbrook: 30 recently completed market-rate ownership units, Age-Qualified Village.
- 95 West Street: 192 market-rate apartments under construction.
- Pennington Crossing: 186 market-rate ownership units, Age-Qualified Village under construction.
- Renmar: 105 market rate ownership units, Age-Qualified Village.

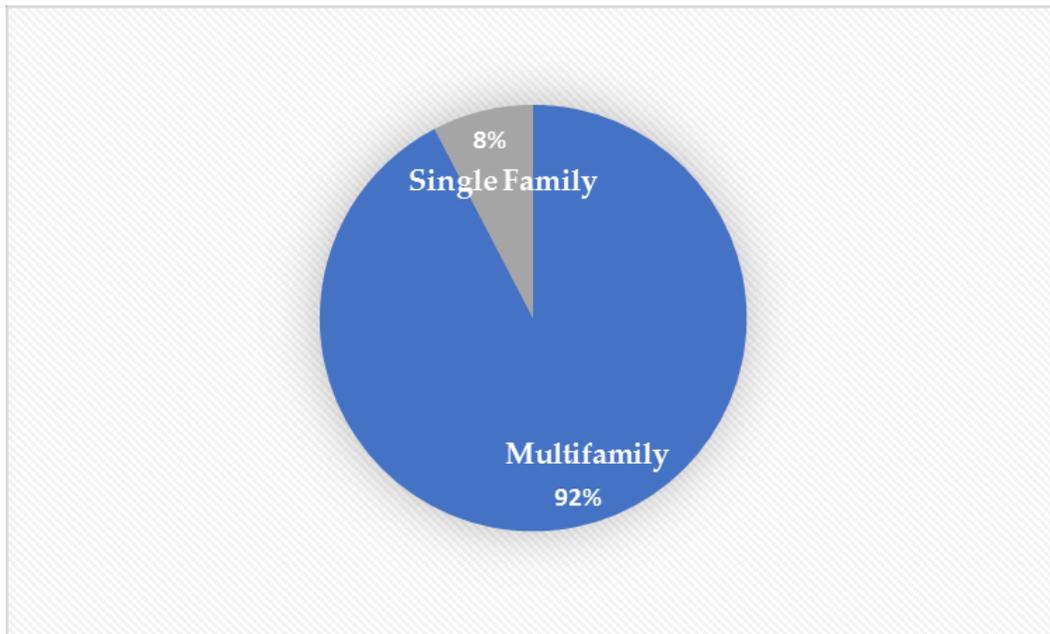
Single-family Subdivisions

- High Meadows: 6 lots, under construction.
- Boyden Estates: 7 lots under construction.
- Roscommon: 30 lots, under construction (OSRD).
- Olmstead Estates: 11 lots, under construction.

Single-family Subdivisions (Continued)

- Baker Street: 2 lots, not yet started.
- Pine Acres: 4 lots, under construction.
- Echo Estates: 4 lots, under construction.
- 173 Pemberton: 2 lots, not yet started.
- Kingswood Estates: 2 lots, not yet started.

The building projects currently underway are overwhelmingly multifamily housing.



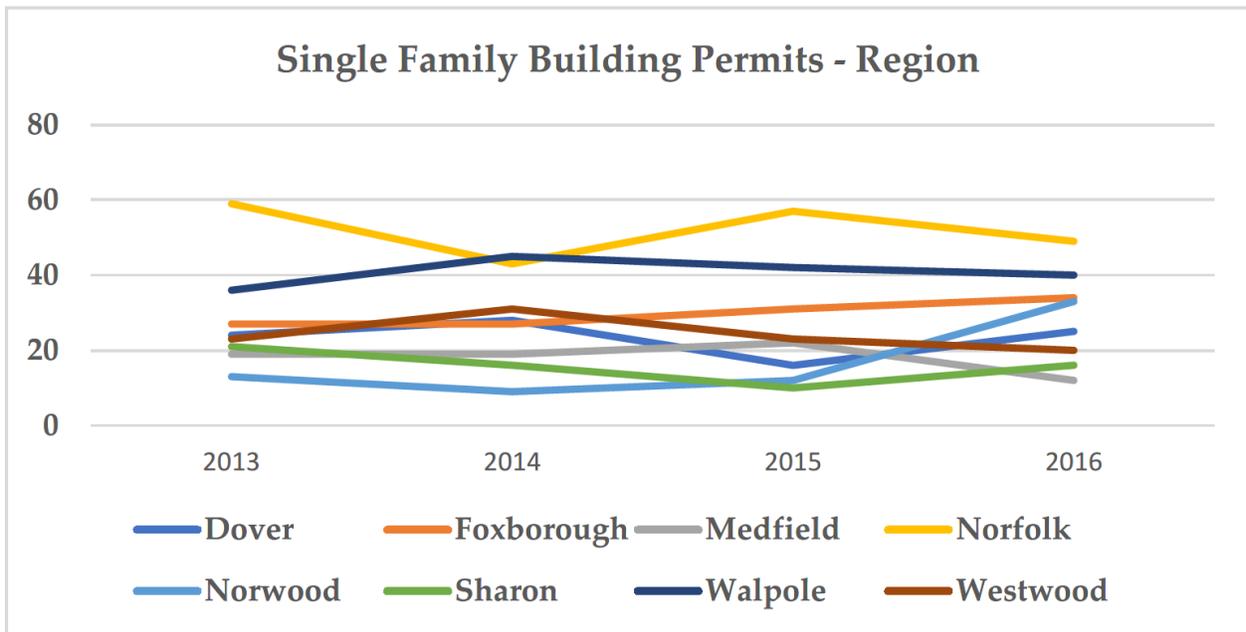
Source: Walpole Community and Economic Development Department, 2018

Table 17 presents the building permits issued by neighboring towns as reported by the U.S. Census Bureau from 2013-2016. Walpole has been a leader in the region in issuing building permits for new housing. Walpole issued more building permits for housing in the years 2013 through 2016 than all abutting towns except Norfolk.

Table 17: Regional Building Permits, 2013 to 2016								
	2013		2014		2015		2016	
	Buildings	Units	Buildings	Units	Buildings	Units	Buildings	Units
Dover								
SF	24	24	28	28	16	16	25	25
MF								
Total	24	24	28	28	16	18	25	25
Foxborough								
SF	27	27	27	27	31	31	34	34
MF			1	4	1	15		
Total	27	27	28	31	32	46	34	34
Medfield								
SF	19	19	19	19	22	22	12	12
MF			4	92	5	52	2	10
Total	19	19	23	111	27	74	14	22
Norfolk								
SF	59	59	43	43	57	57	49	49
MF								
Total	59	59	43	43	57	57	49	49
Norwood								
SF	13	13	9	9	12	12	33	33
MF					3	44	2	8
Total	13	13	9	9	15	56	35	41
Sharon								
SF	21	21	16	16	10	10	16	16
MF								
Total	21	21	16	16	10	10	16	16
Walpole*								
SF	36	36	45	45	42	42	40	40
MF		17		1		2		6
Total		53		46		44		46
Westwood								
SF	23	23	31	31	23	23	20	20
MF	1	2	4	356				
Total	24	25	35	387	23	23	20	20

Source: U.S. Census Bureau, Manufacturing and Construction Division, 2013-2016

*Walpole figures From Walpole Building Department, 2018; SF = Single-family; MF = Multifamily



Source: U.S. Census Bureau, Manufacturing and Construction Division, 2013 - 2016

Walpole figures from Walpole Building Department, 2018

The multifamily permits reported in the U.S. Census were minimal with the exception of the following:

- 356 units in Westwood in 2014;
- 92 units in Medfield in 2014;
- 52 units in Medfield in 2015; and
- 44 units in Norwood in 2015

Affordable Housing Stock – 40B

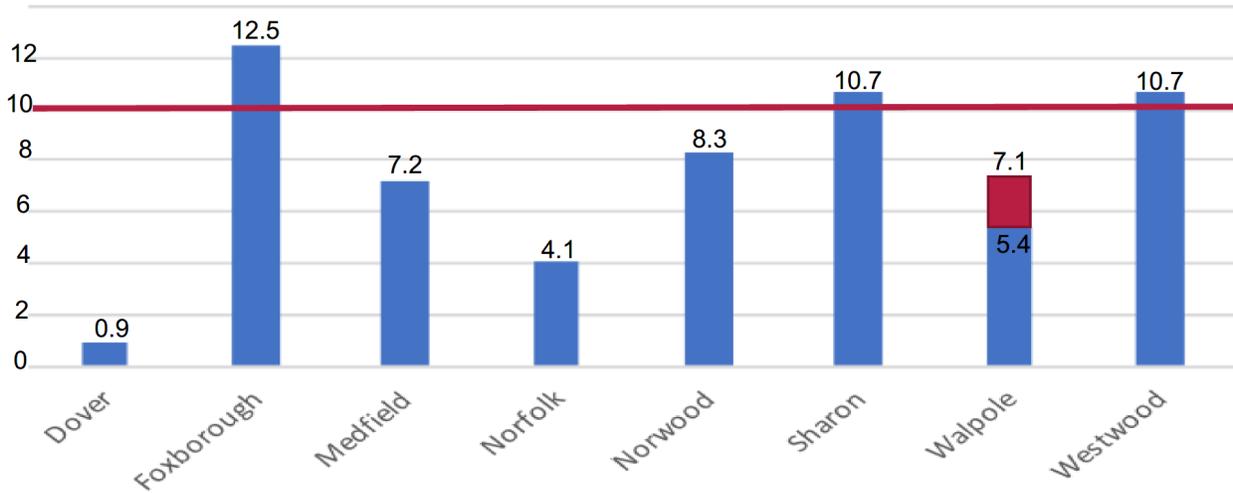
Within Massachusetts General laws there is a statutory incentive for municipalities to maintain an adequate supply of affordable housing. This incentive is known as Chapter 40B. In accordance with this statute, municipalities in which the stock of affordable housing is less than 10 percent of the municipality’s total housing stock have diminished power to regulate proposed housing developments. In such cases, if at least 25 percent of units in a proposed housing development qualify as affordable under the statute, then the developer may apply for a comprehensive permit from the Zoning Board of Appeals under which they may request a waiver or variance from local zoning and other regulations. If the developer’s proposal does not receive local approval, or the approval includes conditions that render a project uneconomic, the developer may seek relief from the state’s Housing Appeals Committee.

Walpole currently has 485 units⁴ of Subsidized Housing Inventory (SHI)-eligible housing according to the Chapter 40B Subsidized Housing Inventory as last published by the Massachusetts Department of Housing and Community Development (DHCD) on September 14, 2017. The 485 SHI-eligible housing units constituted 5.4 percent of Walpole’s total housing inventory of 8,984 units, per DHCD calculations. As shown in the chart on the next page that puts Walpole, at 5.4 percent, with the third lowest percentage of affordable housing among its seven abutting towns. Three of those towns, Foxborough, Sharon and Westwood, exceed the 10 percent level. Only Norfolk (4.1 percent) and Dover (0.9 percent) have smaller percentages of affordable housing. It should be noted, however, that the approval of the Moose Hill 40B apartment complex brings Walpole’s SHI percentage to 7.1 percent (and 636 units). The chart illustrates this increase in red.

To be able to meet the 10 percent affordable housing threshold set forth by Chapter 40B, Walpole requires a total of 898 SHI units. Therefore, the current shortfall is 256 units. However, the base upon which the 10 percent is calculated is the number of units counted in the decennial U.S. Census. The 2010 U.S. Census counted 8,984 units. That base will increase substantially following the 2020 U.S. Census. The Chapter 40B program does provide for “safe harbor” status (that is, an ability to control Chapter 40B-qualified development projects) for communities making good progress toward the goal. That ability is granted for one year if the SHI inventory is increased by .5 percent in accordance with a Housing Production Plan and two years if the increase is 1 percent or more.

⁴ See Appendix for list of properties.

Subsidized Housing Inventory Percentages



Source: Massachusetts Department of Housing and Community Development

Home Values and Rent Levels

Walpole’s median owner-occupied housing unit value increased from \$414,800 in 2010 to \$435,200 in 2016 (See Table 18). When considering housing value for the

Town	Value (dollars)
Dover	\$987,300
Foxborough	\$380,400
Medfield	\$617,000
Norfolk	\$455,100
Norwood	\$391,600
Sharon	\$484,300
Walpole	\$435,200
Westwood	\$656,200

region, five of Walpole’s seven communities that constitute its region, have housing values that exceed Walpole’s. This value speaks to Walpole’s affordability. Only Foxborough (\$380,400) and Norwood (\$391,600) in the region have median housing values lower than Walpole.

Source: 2012-2016 American Community Survey
5-Year Estimates

Table 19: Walpole and Norfolk County Housing Values		
Housing Price	Walpole (%)*	Norfolk County (%)*
Less than \$50	0.8%	1.9%
\$50 to \$99	0.6%	0.6%
\$100 to \$149	0.0%	1.1%
\$150 to \$199	1.1%	3.0%
\$200 to \$299	2.8%	16.8%
\$300 to \$499	21.6%	41.6%
\$500 to \$ 999	60.9%	27.2%
\$1,000+	12.1%	7.8%

Source: 2012-2016 American Community Survey 5-Year Estimates

*May not add to 100% due to rounding.

However, comparing a breakdown of housing values in Walpole to Norfolk County, a somewhat larger region, indicates that 73 percent of Walpole’s housing is valued at \$500,000 or more, compared to 35 percent for Norfolk County. Conversely, while 24.4 percent of Walpole’s housing stock is valued between \$200,000 and \$499,999, 58.4 percent of Norfolk County’s housing falls within this value range.

The median rent value in Walpole, as estimated by ACS, is \$1,322 per month, per unit. This is the third lowest among abutting towns in 2016, though it had been the highest in 2010 (except for Dover which had too few units to produce a meaningful figure).

Table 20: Median Rent Values (dollars)			
Town	2010	2016	% Change 2010 to 2016
Dover	\$2,000+	\$2,371	NA
Foxborough	\$1,153	\$1,375	19.2 %
Medfield	\$933	\$1,174	25.8 %
Norfolk	\$817	\$1,169	43.1%
Norwood	\$1,170	\$1,350	15.4%
Sharon	\$1,216	\$1,378	13.3%
Walpole	\$1,239	\$1,322	6.7%
Westwood	\$1,183	\$1,418	19.9%

Source: 2012-2016 American Community Survey 5-Year Estimates

D. Future Housing Needs

Supply-Demand Housing Gap

The median house value in Walpole is \$435,200. Table 21 below indicates an approximation of the income levels that would be needed to afford a house with that median value using a standard 30-year fixed-rate mortgage under various assumptions of interest rates and down payments. It also assumes that a maximum of 30 percent of household income will be used to cover housing costs. The federal Department of Housing and Urban Development uses that benchmark to determine whether housing is affordable.

Table 21: Income Needed to Purchase Median Value House							
Down Payment	Interest Rate	P&I	PMI	Property Tax*	Insurance	Total Monthly Payment	Income Needed
20% (\$87,040)	4%	\$1,662	\$0	\$548	\$100	\$2,310	\$92,400
	5%	\$1,869	\$0	\$548	\$100	\$2,517	\$100,680
	6%	\$2,087	\$0	\$548	\$100	\$2,735	\$109,400
15% (\$65,280)	4%	\$1,766	\$116	\$548	\$100	\$2,530	\$101,200
	5%	\$1,986	\$116	\$548	\$100	\$2,750	\$110,000
	6%	\$2,218	\$116	\$548	\$100	\$2,982	\$119,280
10% (\$43,520)	4%	\$1,870	\$206	\$548	\$100	\$2,724	\$108,960
	5%	\$2,103	\$206	\$548	\$100	\$2,957	\$118,280
	6%	\$2,348	\$206	\$548	\$100	\$3,202	\$128,080
5% (\$21,760)	4%	\$1,974	\$318	\$548	\$100	\$2,940	\$117,600
	5%	\$2,219	\$318	\$548	\$100	\$3,185	\$127,400
	6%	\$2,479	\$318	\$548	\$100	\$3,445	\$137,800

Source: Calculated by author. *Based on 2019 tax rate of \$15.10 applied to a value of \$435,200.

With a median household income of \$99,102, a Walpole household with this income can only afford a median value house if interest rates remain between 4 and 5 percent and can make a down payment of at least 15-20 percent. The medium income family (\$119,338) could afford the median value house with 10% down and a 5% interest rate or 5% down with a 4% interest rate.

E. Development Constraints

Chapter 21E Sites

Massachusetts General Laws, Chapter 21E sets forth regulations and incentives for municipalities, landowners and developers to remediate sites that are contaminated by oil or other hazardous materials. These sites are inventoried by the Massachusetts Department of Environmental Protection (DEP) and assessed according to their level of contamination and their owners' compliance with response requirements. Table 22 presents the open 21E sites according to DEP. There have also been four sites with Activity Use Limitations (AUL). Three have had the AUL lifted. The Beach Property Kendall Company site on Elm Street remains under the AUL.

Table 22: Walpole 21E Sites				
	Name	Status	Chemical Type	Year Reported
1900 Main Street	No Location Aid	Tier 2	Lead, Hydrocarbons	2005
2000 Main Street	Specialty Converters	Tier 2	Petroleum, Volatile Organic Carbons	1989
South Street	Blackburn and Union Privileges	Tier 1	Asbestos	1987
1340 Main Street	Cumberland Farms	Tier 2	Unknown, Dry Cleaner	2015
55-85 West Street	55 West Street	Tier 1	Oil Sheen	2014
Rhoades Avenue	Bird Park	DPS	Petroleum	2004-2006
642 Boston-Providence Highway	Beach Property Kendall Company	DPS	Benzene	1996

Source: Massachusetts Department of Environmental Protection

Tier 1 = Groundwater contamination, imminent hazard, and remedial action required or response action to eliminate or mitigate a Critical Exposure Pathway is required.

Tier 1D = Failure to submit required reports or response person is not in compliance with applicable requirements. There are no Tier 1D sites in Walpole.

Tier 2 = Any disposal site that is not Tier 1D and does not meet criteria for Tier 1.

DPS = Downgradient Property Status

Natural Resources Constraints

It is important to designate sites for affordable housing development that do not result in adverse impacts from or to natural resources. For example, steep slopes can burden the development potential of an otherwise suitable site by increasing the cost of site work and/or decreasing the buildable area of the parcel. They can also present issues regarding runoff and drainage. Watershed areas and Zone II areas also present limitations on development potential.

The Natural Heritage and Endangered Species Program (NHESP) identifies important natural habitats and their supporting landscapes. These are mapped as Estimated Habitats of Rare and Endangered Species and Priority Habitats of important wetland species.

NHESP also produces BioMap 2 which identifies Core Habitats, which are the most viable habitat for rare and endangered species and Supporting Natural Landscape (SNL), which serve as a buffer around Core Habitats. According to NHESP, the designation of SNL zones was based on four characteristics:

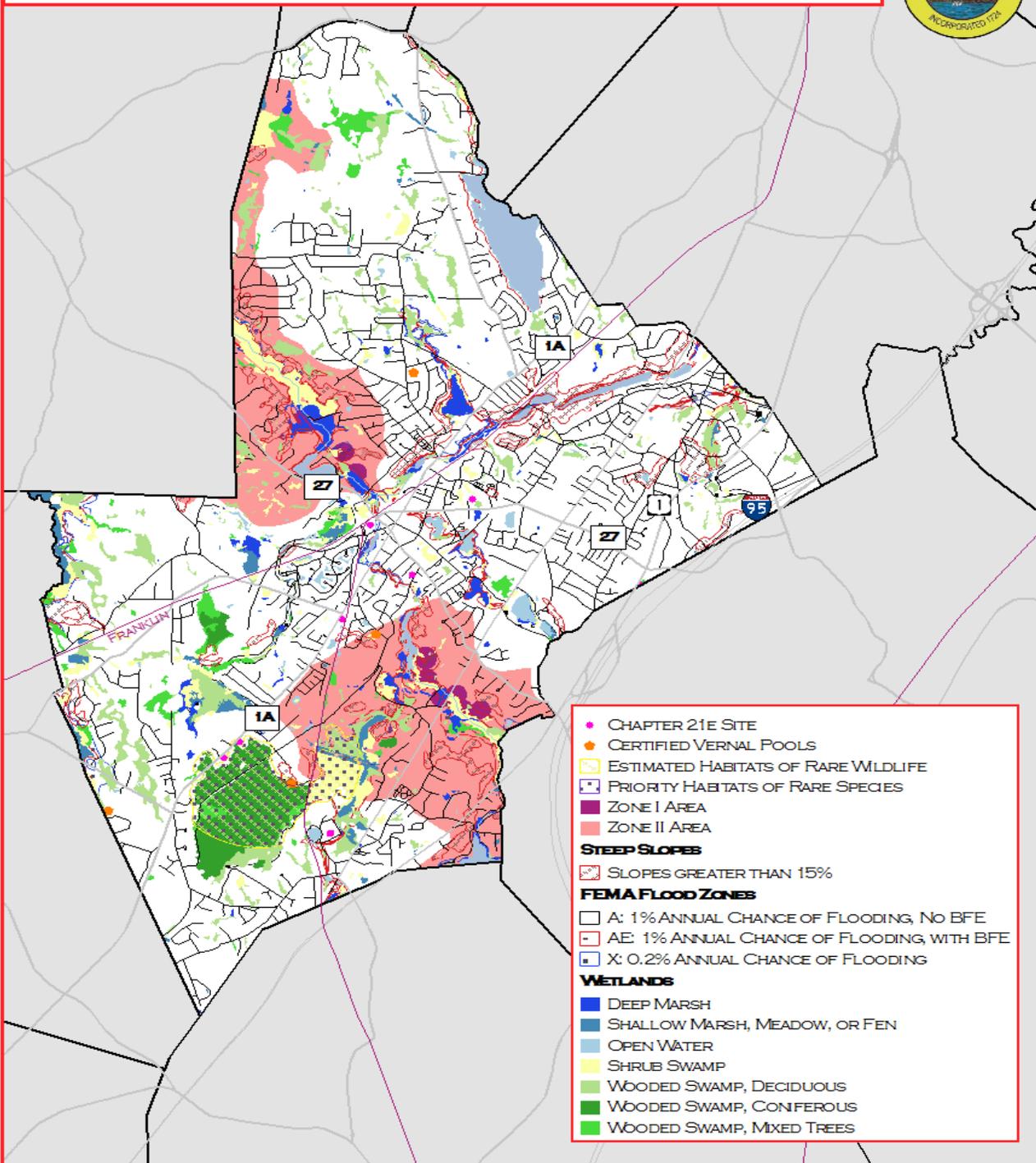
- Natural vegetation patch characteristics;
- Size of relatively roadless areas;
- Subwatershed integrity; and
- Contribution to buffering BioMap Core Habitat polygons for plants and exemplary communities.

Walpole's Core Habitat and SNL areas are mostly located in the southern portion of town, including the Town Forest and Cedar Swamp. The BioMap Core Habitat is nearly contiguous with the BioMap Core Habitat covering Moose Hill Sanctuary in Sharon but is separated from it by Route 1 and Interstate 95.

Map 1, Development Constraints, illustrates the Estimated and Priority Habitats, as well as flood plains, Zones I and II groundwater protection zones, steep slopes and wetlands.

Map 1

DEVELOPMENT CONSTRAINTS



DATA SOURCE: OFFICE OF GEOGRAPHIC INFORMATION (MASSGIS), COMMONWEALTH OF MASSACHUSETTS, MASSIT

TOWN OF WALPOLE - HOUSING PRODUCTION PLAN - 2018



Regulatory Constraints

The most direct regulatory constraint currently is Section 2.7 of the Zoning Bylaw. This section restricts the rate of development for subdivision projects. It includes a point system that determines the rate of development and provides incentives for developments that are not built out to the maximum capacity allowed by zoning.

This bylaw was adopted as a temporary measure designed to restrain (but not prevent) development in order to allow the Town sufficient time to absorb the new development in a manner that did not overwhelm services and facilities. It was scheduled to expire in 2015, but was extended by Town Meeting vote to 2020. As noted in the previous section, the vast majority of residential development is now multifamily units and not single-family subdivisions so this provision does not apply to them.

Section 8.9 of the Zoning Bylaw provides for parking relief for downtown Walpole and East Walpole for non-residential uses in order to help maintain a village, pedestrian-oriented atmosphere. This provision does not apply to residential uses, which require two spaces per unit. However, no on-site parking is required for the Central Business District zone or the East Walpole Parking Relief overlay district.

Walpole has a provision for accessory apartments called “Accessory In-Law Suites.” As the name implies, these accessory units are limited in occupancy to family members. They are also limited to being incorporated within the single-family home (i.e.) not in a separate structure, except in the General Residence (GR) District.

F. Overview of Municipal Infrastructure

The following municipal infrastructure information was derived from the 2017 Annual Town Report, the Fiscal Year 2019 Budget Message dated February 1, 2018, the Walpole Master Plan 2004 – 2025 Five-Year Update, November 2009, Water Quality Report, 2015, the Town of Walpole website, and consultation with relevant Town officials.

Water and Sewer

The 2017 Annual Town Report indicates that Walpole’s Department of Public Works, through the Sewer and Water Division, is responsible for the “maintenance

and repair of the 160 mile long pipe network and its associated valves, hydrants, services and other appurtenances” associated with the duties of the distribution staff. Specifically, the Sewer and Water Division is responsible for “165 miles water main, 62 miles sewer main, 727 million gallons of water treated and pumped, [serving] 7,500 customers.” Additionally, the Walpole Water System is supported by two water treatment plants.

The Town of Walpole water supply is derived from two aquifers, both within the larger Head of the Neponset Aquifer, which is a sole source aquifer for Walpole:

The School Meadow Brook Aquifer is in the southern section of town. It serves ten wells.

The Mine Brook Aquifer is in the west-northwestern section of town. It serves four sets of wells.

The Sewer & Water Division of the Department of Public Works has myriad responsibilities, and one of its primary foci is on compliance with drinking water and wastewater mandates. This obligation includes the operation and maintenance of the Town’s water treatment facilities, wells, storage tanks and equipment. In 2017, the total amount of water that was pumped and treated equaled 881.256 mg. The average daily pumpage for 2017 was 2.41 mg with a maximum daily pumpage of 3.981 mg and a minimum daily pumpage of 1.436 mg. Depending on any limits placed on its water withdrawal permit in the near future by the Massachusetts Department of Environmental Protection, the Town’s domestic water supply is sufficient for the foreseeable future. Similarly, sewer treatment capacity is sufficient to handle future growth. A sewer master plan is near completion and it is anticipated that it may propose expansion of the system.

Roads

The Highway Department, part of the Department of Public Works, is responsible for the maintenance of all roadways and sidewalks. This responsibility extends to street sweeping, street paving, sidewalk repairs, catch basin cleaning, snow and ice removal, and more. There are approximately four hundred sixty-five (465) roadways and forty-six (46) miles of sidewalks under its jurisdiction. Route 1A is on the Transportation Improvement Program schedule for reconstruction from Route 27 in downtown Walpole to the Norwood Town line.

Recreational and Municipal Facilities

The Maguire Group was retained by the Town of Walpole in 2012 to conduct a study of its municipal facilities. The study was structured to provide the Town of Walpole with a plan to advance the next phase of the development of municipal facilities. The study involved the review of over twenty (20) municipal buildings and the assessment of the needs of numerous Town departments.

The Annual Town Report of 2017 noted the intended completion of the Police Station by spring 2018, the completion of the Fire Station by summer 2018, and the new Council on Aging facility by October 2018. The Police Department moved into its new quarters in April, 2018 and the new Fire Station was dedicated in June, 2018. The new Walpole Co-operative South Street Center (Senior Center) is expected to open on January 2, 2019.

The home page of the Department of Recreation’s website demonstrates that the Recreation Department offers numerous programs for Walpole residents each year. The programs are offered to residents of all age groups and include sports, fitness, enrichment, field trips, aquatics, special events, and more.

Walpole Recreation Facilities and/or programs are located at:

Adams Farm	Johnson Middle School
Bird Middle School	Memorial Playground Parking Lot
Bird Park	Morgan Field
Blackburn Hall	Old Post Road School
Boyden School	Pool—Center and South
Elm St. School	Stone Field
F. Gilbert State Forest (Foxboro, MA)	Studio East
Fisher School	Turner’s Pond Lodge
Impact Martial Arts	Walpole High School
Jarvis Farm	Walpole Senior Center

The Town undertook a Fields Master Plan in 2008, which provided a plan that identified the need for fields and an implementation program to meet future field needs of the community.

The Fiscal Year 2019 Budget Message indicated that Town Meeting approved a request for \$500,000 to design new playing fields on a town-owned site on Route 1A. Additionally, it approved \$1 million to dredge Memorial Pond. Both projects are currently underway.

The Recreation Department offers a wide selection of adult education activities including pickleball, boxing, men's basketball, assorted health and fitness opportunities, and self defense for women. There are a variety of team sports for young children. Additionally, Walpole Recreation partners with area arenas for youth skate and hockey programs.

Municipal and recreation facilities are adequate for the foreseeable future.

Schools

The Town of Walpole has its own public school district, Walpole Public Schools, led by the elected members of the School Committee and the appointed Superintendent of Schools. The district consists of one preschool, Daniel Feeney Preschool Center; four elementary schools, Boyden School, Elm Street School, Fisher School and Old Post Road School; two middle schools, Bird Middle School and Eleanor J. Johnson Middle School; and one high school, Walpole High School. Additionally, the district has varied responsibilities for out-of-district placement students and home educated students.

Exclusive of preschool students, out-of-district students, and home educated students, the enrollment of kindergarten through high school for 2013-2014 to 2018-2019 (October 1, 2018) is demonstrated in Table 23 below. There has been a consistent but slow decrease in student population between 2013 – 2014 and 2018 – 2019.

Table 23: Walpole School Enrollment	
Year	Student Population
2018 – 2019 (October 1, 2018)	3,718
2017 - 2018	3,804
2016 - 2017	3,855
2015 - 2016	3,906
2014 - 2015	3,946
2013 - 2014	3,996

Source: Walpole Public Schools, 2018

Section II:

Affordable Housing Goals

Summary of affordable housing goals:

- 1. Create affordable housing units compatible in size, scale and architecture with the prevailing character of Walpole.**
- 2. Utilize local, state and federal resources and programs to develop and monitor affordable housing units.**
- 3. Increase the number and quality of rental and ownership units for senior citizens.**
- 4. Increase the supply of affordable homes for other residents with special needs, such as veterans and/or persons with disabilities.**
- 5. Encourage the development of affordable housing for very low income households.**
- 6. Identify public and privately-owned property that can support housing development, particularly in areas close to existing services and amenities in Downtown and East Walpole.**

A. Affordability

The U.S. Department of Housing and Urban Development affordability guidelines are set forth in Table 6. The table indicates the requisite income for households and families of various sizes to qualify for affordable housing. For example, a household of four qualifies for affordable housing if its household income is less than \$81,100 per year. According to Walpole's income characteristics presented in Table 4, 24 percent of households have incomes below \$75,000 indicating that more than a quarter of Walpole households qualify for affordable housing.

While the percentage of affordable housing in Walpole's housing stock has increased from 5.3 percent in 2013 to 7.1 percent in 2018, the Town must continue to produce additional units to accommodate the needs of current and future residents. This percentage will drop after the 2020 U.S. Census is released with a new denominator of total housing units. In order to consistently increase access to housing, SHI units with the attributes described in the above-listed goals should be produced in accordance with 760 CMR 56.03(a) at a rate totaling at least .5 percent of Walpole's total housing units every calendar year.

B. Overview of Affordable Housing Goals

The Comprehensive Housing Needs Assessment section of this report analyzed the Town's existing housing stock, existing population, projected changes in the population that indicate the need for a change in the housing stock, as well as recent development trends. The analysis concluded that while Walpole is primarily comprised of large, single-family houses occupied by traditional families, future growth indicates a continued demographic shift with increased populations of senior citizens (60+ years) and young adults (25 – 39 years), and decreased populations of young children and middle-aged persons.

Rising senior populations require a variety of housing options including traditional housing, assisted living, and other facilities for the elderly and frail elderly. The increase in the young adult population necessitates an increased supply of housing units that are affordable to entry-level buyers and renters. In both cases, there is an indication that more buyers will be entry-level or retired workers who lack the wealth of late-career, working-age buyers.

In order to accommodate both populations, an increased supply of smaller and more affordable housing is required. The housing needs of the two populations projected to increase are similar. Both require smaller units that are affordable to own or rent. Furthermore, the location of such units is more important than the size of their parcels. Therefore, developing these units in transit-oriented and pedestrian-friendly areas is essential.

The Town has responded to this need and has made significant progress in recent years. As noted in Section I, the major housing projects recently completed, under construction, or in the permitting process include 321 units within three Age-Qualified Village developments, and 501 rental units within three apartment complexes, including one 40B development. Considering the 501 rental units:

- At least 155 are studios or have one bedroom
- At least 179 have two bedrooms
- Ten have three bedrooms
- The Moose Hill apartments are all one and two bedroom units; the exact breakdown is not available. Furthermore, 40 units in this development are affordable.

There are 57 single-family homes under construction or permitted. This represents about 6.4 percent of the units currently under development.

Many of Walpole’s affordable housing goals from the 2013 Housing Production Plan (HPP) remain valid (see Section III for more details). They were based on an assessment of the Town’s comprehensive housing needs at that time. In light of the existing goals and the projected demographic changes, the following are goals for the period of this plan:

Goal 1: Create affordable units that are compatible in size, scale and architecture with the prevailing character of Walpole through a diverse set of strategies.

The Town should continue to adjust its housing inventory to accommodate the needs of its evolving demographics while simultaneously preserving its character by ensuring that new units are compatible with the existing housing stock. Since Walpole’s character varies by section of town and even by neighborhood, it is important to implement diverse strategies that allow development in any part of town to conform to the appropriate architecture and scale.

Implementation Actions for Goal 1:

1. Consider zoning amendments to encourage affordable housing production in conformity with each zoning district where affordable housing is desirable, such as:
 - a. Consider in the first year an Inclusionary Zoning Bylaw that would require affordable units as part of all new housing developments.
 - b. Consider providing density bonuses to developers in exchange for the construction of affordable housing units in new housing developments.
 - c. Establish design standards that would ensure that the appearance and scale of new affordable housing are compatible with the surrounding area and the character of Walpole.
 - d. Consider establishing one or more Smart Growth zoning districts under MGL Chapter 40R.
 - e. Consider re-establishing an Open Space Residential Development (OSRD) bylaw.
 - f. Consider establishment of a Transfer of Development Rights (TDR) provision.
 - g. Consider allowing accessory apartments.
 - h. Research/consider a zoning provision that could be a development alternative to MGL Chapter 40B.

- i. Consider zoning changes to allow and incentivize smaller and more affordable housing units for first time home buyers.
2. Allow developers to create affordable housing units off-site or pay a fee to a Walpole Housing Trust fund in lieu of creating the affordable housing units.

Goal 2: Utilize local, state and federal resources and programs to assist in the development and monitoring of affordable housing units.

There are state and local resources and programs available to assist in many aspects of developing and maintaining affordable housing, in addition to several local options.

Implementation Actions for Goal 2:

1. Establish an affordable Housing Trust in the first year to assist in the development of affordable housing and to potentially assist in the monitoring of affordable housing units.
2. Consider development of additional public housing.
3. Develop criteria for Local Initiative Projects (LIP's).
4. Research and apply for public housing resources for both new construction and modernization earmarked for special needs populations.
5. Consider engaging regional agencies to assist with the monitoring of affordable housing units.
6. Continue to participate in regional collaborations that address housing development, such as the Three Rivers Interlocal Council and the Metropolitan Area Planning Council and other organizations, or establish collaborations with individual towns.
7. Engage the Walpole Housing Partnership (WHP) in pursuing and accomplishing the goals and implementation strategies listed.
8. Encourage the Walpole Housing Partnership to seek funding for the development of additional housing for very low income households.

Goal 3: Increase the number and quality of rental and ownership affordable units for seniors.

The senior population in Walpole is projected to increase substantially. The needs of seniors will range broadly both economically and in degree of independence. While progress has been made, it is important to provide diverse housing options through

progress has been made, it is important to provide diverse housing options through rental and ownership that allow Walpole’s residents to continue living in Town as they grow old. Access to amenities and services, as well as social interaction, are important elements of this goal.

Implementation Actions for Goal 3:

1. Consider amending the Age-Qualified Village (AQV) development bylaw to provide further incentives to developers to encourage the development of affordable housing units.
- 2, Consider using the sites identified in Table 24 to develop housing for senior citizens.

Goal 4: Increase the supply of affordable units for other special needs populations, such as veterans and/or persons with disabilities.

It is important to address the diverse housing needs of Walpole’s population, including providing housing for special needs populations, such as veterans and people with disabilities. Therefore, efforts should be made to encourage development of units to serve those populations.

Implementation Actions for Goal 4:

1. Research and apply for public housing resources for both new construction and modernization earmarked for special needs populations.
2. Consider partnering with a non-profit organization whose mission it is to provide housing for veterans.
3. Encourage including housing units for persons with disabilities in new affordable housing developments.

Goal 5: Encourage the development of affordable housing for very low income households.

Providing housing for very low income households is very challenging. While 40B developments have the option of reducing the affordability percentage from 25 percent to 20 percent if they serve very low income (less than 50 percent of Area Median Income) households, few do so.

Implementation Actions for Goal 5:

1. Consider providing a Town-owned site to assist in developing housing for very low income households by private developers or the Walpole Housing Authority.
2. Coordinate with the Walpole Housing Authority to seek funding for developing additional housing for very low income households.

Goal 6: Identify public and privately owned property that can support housing development, particularly in areas close to existing services and amenities in Downtown and East Walpole.

Walpole has a sufficient inventory of traditional single-family homes and both demographic and development trends indicate a decline in demand. Therefore, the Town should consider measures that allow and encourage development types that meet current demand and provide affordable opportunities. Both Walpole and the Region have low populations of young adults. The population of 25 – 39 year-olds is projected to increase through 2030. Much of Walpole’s existing housing supply consists of expensive single-family homes that are more accessible to mid-to-late career workers than they are to early-career workers who are looking to buy their first home.

To meet annual production goals, it is imperative to actively seek development opportunities for affordable housing. Constructing new housing close to downtown and East Walpole would have the synergistic effect of locating housing near existing amenities and services while also providing a stronger market base for those businesses.

Implementation Actions for Goal 6:

1. Develop criteria for sites and buildings suitable for housing types other than single-family homes.
2. Identify appropriate parcels for diverse housing types based on criteria in Item #1 above.
3. Consider “buying down” existing residences and foreclosed properties to transfer them into restricted affordable units.
4. Consider issuing Requests for Proposals (RFP’s) for comprehensive permit developments on municipal parcels suitable for affordable housing.
5. Identify appropriate parcels or buildings for market rate, age-qualified and affordable housing.
6. Reach out to landowners of property that is suitable for redevelopment as affordable housing in targeted areas.

Section III:

Implementation Strategies

Key Strategies:

- **Adopt Inclusionary Zoning.**
- **Establish an Affordable Housing Trust.**
- **Consider Smart Growth Districts (MGL Chapter 40R).**
- **Provide for accessory apartments.**
- **Develop criteria for Local Initiative Program and identify preferred sites.**
- **Develop additional public housing, reestablish an Open Space Residential Development bylaw and consider Transfer of Development Rights.**

Targets:

- **Affordable units needed to reach 10%: 256.**
- **Affordable homes needed to reach “safe harbor”: 45 (1-year) of 90 (2-year).**
- **Additional units needed to reach 10% after 2020 U.S. Census: 102 (approximate).**

This section presents several strategies for addressing the housing needs of Walpole. The overarching goal of these strategies is to result in the Town’s achieving the goals listed in Section II and reaching and maintaining a level of 10 percent of its housing stock as affordable in compliance with Chapter 40B.

A. Implementation Techniques

1. Amend Zoning Bylaw to Encourage Development of Affordable Housing

Consider Inclusionary Zoning Bylaw

In addition to increasing its supply of affordable housing, Walpole must provide additional affordable units as new market rate housing is created in order to maintain and/or increase its percentage of affordable units. Inclusionary zoning

bylaws require developers to designate a certain percentage of units in new developments as affordable units. Thus, an inclusionary zoning bylaw would be instrumental to maintaining the percentage of units that are affordable town wide. An effective inclusionary zoning bylaw will set forth appropriate criteria based on the scale of the new development and the timing of its construction phasing.

As an alternative to providing affordable units on site, many inclusionary zoning bylaws allow developers to create new units off site or to pay a fee to the Town (usually to an Affordable Housing Trust) in lieu of creating units. Inclusionary zoning requirements can be more attractive and successful when designed to include such flexibility. Other attractive features can include density bonuses, as well as adopting a sliding scale for affordable requirements based on the size of the project. After implementation, the bylaw should be monitored to determine its effectiveness and whether any adjustments are warranted.

Consider Establishing One or More Smart Growth Zoning Districts Under Chapter 40R

Chapter 40R is a state statute whose purpose is to encourage the development of affordable and “starter home” housing. It provides financial incentives to towns to establish such districts in eligible locations, such as in city and town centers, near transit stations, or other areas of “concentrated development.” The districts must require greater density and can allow mixed uses.

Chapter 40R districts must include at least 20 percent of its units as “income-restricted” to “eligible households.” Eligible households are those with incomes no more than 100 percent of the median household income for the region as established by the U.S. Department of Housing and Urban Development. The original 40R required densities of 8 units per acre for single-family homes, 12 units per acre for townhouse developments, and 20 units per acre for multifamily developments.

Chapter 40R could be used in areas identified as potential locations for duplexes and multifamily housing. It could also be used to create one or more starter home districts.

A starter home provision was added in 2016 to expand the options under Chapter 40R. Starter homes are limited to a maximum of 1,850 square feet and at least 50 percent of the units in a district must have three bedrooms. The density for a 40R district for starter homes must be at least four units per acre.

The incentives for establishing such districts include both a zoning incentive payment that varies from \$10,000 to \$600,000 upon approval of the district depending on the increase in allowable dwelling units above the underlying zoning that a 40R district creates, as well as a bonus payment of \$3,000 per unit as building permits are issued. In addition, Chapter 40R provides payments to cover education costs of children who move into the district.

There have been 44 districts established under 40R, including districts in Norwood, Sharon, and Natick. The zoning districts can accommodate more than 15,000 dwelling units, of which building permits have been issued for more than 3,000, so far.

While significant housing projects, including 344 market rate apartments, are already under construction in downtown Walpole, a 40R district in the downtown area, East Walpole or other eligible location could help meet the need for more affordable housing.

Consider Reestablishing an Open Space Residential Development Bylaw

Open Space Residential Development (OSRD) is a practice where housing is allowed to be denser (or clustered) on one part of a parcel in order to preserve some of the parcel as open space. Walpole had such a bylaw and repealed it in 2016. A proposed new OSRD was on the Spring Town Meeting warrant in 2018 and was not successful.

OSRD is a way to develop housing while also helping preserve open space. There is a wide range of features that can be considered for inclusion in an OSRD bylaw. These include, but are not limited to, requirements pertaining to affordability, duplexes or multifamily housing, location, low impact development, etc. Consideration should be given to developing an OSRD bylaw that fits Walpole's needs and provides another housing option for the town.

Consider Allowing Accessory Apartments

One form of accessory apartment, "Accessory In-Law Suites," is currently allowed by right in the GR district and by special permit in the Residence A (RA), Residence B (RB) and Rural Resident (R) districts. However, occupancy of this type of accessory apartment is limited to relatives of the owners of the property. Consideration should be given to expanding the use of accessory apartments by dropping the requirement

that only relatives may occupy them. Also, consideration should be given to requiring the owner of the parcel to live in one of the units, but not necessarily the principle one. Additionally, enforceable measures should be considered to prohibit short-term rentals.

Accessory apartments could help achieve the goal of maintaining Walpole's character while increasing "affordable" housing (but not necessarily SHI units) by allowing accessory units without altering the exterior design of existing houses. Conversely, such apartments could allow existing houses to remain affordable to their current owners by providing rental income, and perhaps help with minor maintenance tasks.

The effectiveness of any new bylaw should be monitored to determine whether changes are needed as the Town gains experience with it. It should be noted that accessory apartments will not count toward the Town's 10 percent Subsidized Housing Inventory unless the unit is subject to DHCD's fair marketing policies (generally meaning a lottery is used to select a tenant from interested potential tenants who qualify for the program). However, they would still fill an important housing need.

Consider Transfer of Development Rights (TDR) provision

A transfer of development rights provision would allow development rights to be transferred from areas that are better suited to remain as open space, as agricultural land or as low density development to other areas more suited for higher density because of the land characteristics, existing infrastructure, and proximity to services. It is a way to accommodate new growth while protecting sensitive lands. It could be used in conjunction with a 40R district or an OSRD.

2. Seek Out State and Federal Resources and Programs

Establish an Affordable Housing Trust

Currently more than 80 Massachusetts communities have some form of an affordable housing trust (AHT). An AHT can assist in achieving affordable housing goals by advancing its sole purpose of developing affordable housing. It can do this through various means including developing new projects, rehabilitating existing houses, converting nonresidential buildings to residential use, subsidizing private development of affordable housing, assisting the Housing Authority to develop additional public housing, etc.

Many towns use Community Preservation funds as a funding source, but other potential sources incorporate inclusionary zoning payments (in lieu of constructing required affordable units), general fund appropriations, negotiated developer payments, sale of surplus and/or tax title properties, etc.

Consider Developing Additional Public Housing

The Walpole Housing Authority provides assistance to low income families, senior citizens and individuals with disabilities through state and federal subsidized rental assistance. Since the housing supply-demand gap illustrates a significant shortage of housing for those with less than 50 percent of median household income, additional subsidized affordable rental housing should be considered by the Walpole Housing Authority. The combination of an inclusionary zoning bylaw with a “payment in lieu” provision option provides a potential funding mechanism to assist in constructing additional public housing units.

Develop Criteria for Local Initiative Program (LIP) Projects

In order to encourage additional private sector development of affordable housing and to maintain additional control of potential Chapter 40B projects, the Town should adopt criteria by which it would evaluate proposed Chapter 40B projects and decide which to support. Such criteria could include location, design, density, amenities, percentage of affordable units, infrastructure issues, etc.

3. Utilize Local Resources

Engage Walpole Housing Partnership (WHP)

The Walpole Housing Partnership is a selectmen-appointed town committee that helps to facilitate the availability of affordable housing by identifying the needs of residents and developing strategies to produce affordable housing units that are consistent with the goals of the plan. By overseeing the adoption of this plan and monitoring the progress of its goals, the WHP will be instrumental in the execution of the implementation strategies.

B. Numerical Targets and Schedule

As shown in Table 16, during the 5-year period of 2013-2017, Walpole issued permits for 202 dwelling units, an average of 40 per year. Of these, 174 were for single-family homes, an average of 35 per year. This was consistent with the previous 5-year period which averaged 38 single-family units per year.

The pattern changed dramatically in 2018 when permits were issued for 218 units just through October. All but 17 of these were for multifamily dwelling units. Furthermore, of the development projects currently approved, only 57 out of 879 are single-family homes. While 40 of these units will be affordable within the Moose Hill 40B development, all 157 of those rental units count in Walpole's Subsidized Housing Inventory. Therefore 256 additional units are needed to reach 10 percent prior to the 2020 U.S. Census. If an inclusionary zoning bylaw that required projects of 10 units or more to provide 10 percent of its units as affordable had been in effect for the housing development projects currently in progress, that number would have been reduced by about 70 units to 186.

Since DHCD lists 8,984 total housing units in Walpole in 2010, the Town would need 45 units per year of SHI units to achieve a 1-year safe harbor from new 40B developments or 90 units to achieve a 2-year safe harbor period. This compares with a total of 485 currently-existing SHI units as shown on the 2017 DHCD list.

It should be noted that the 2016 American Community Survey estimated 9,207 housing units. With 879 units in the pipeline, the total number of units is likely to exceed 10,000 in the 2020 U.S. Census, which will raise the benchmark for Safe Harbor status to at least 50 units for one year and 100 units for two years of Safe Harbor. At least 1,000 SHI units will be needed to reach 10 percent after the 2020 U.S. Census is released.

While DHCD showed 485 units on its 2017 SHI count, the Moose Hill 40B development units have since been submitted for inclusion in the count. That brings the total to 642 and the percentage to 7.1. Thus, if the total housing unit count reaches 10,000 or more in 2020, at least 358 additional SHI units would be needed to reach 10 percent.

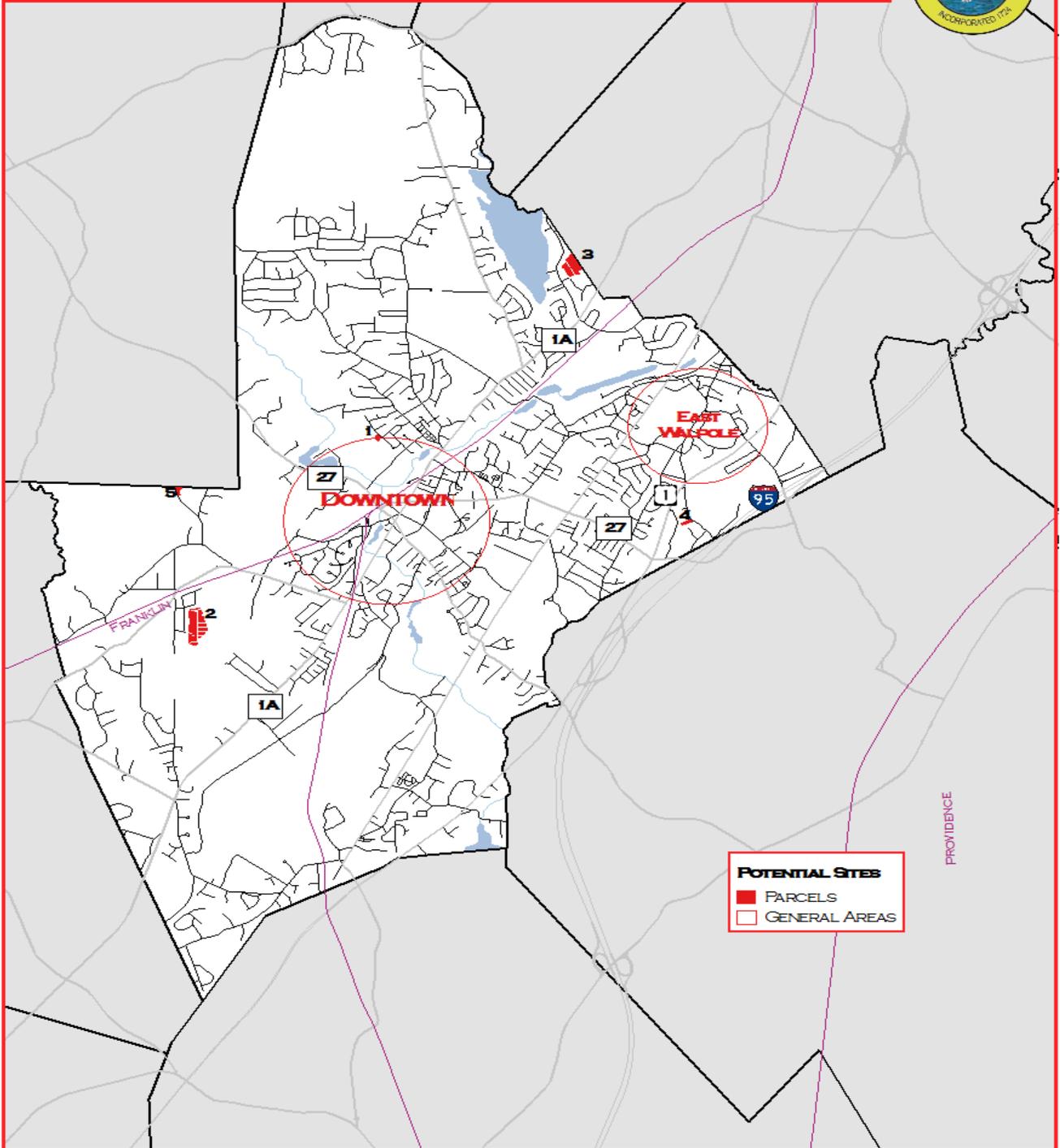
To help meet the goals outlined in Section II, it is essential to identify specific geographies for implementation. In light of the small-scale, transit-oriented and pedestrian-friendly attributes generally desired for small and affordable units, the most suitable locations for development include downtown near the MBTA commuter rail station and in pedestrian-friendly East Walpole. In addition, the Town-owned properties included in Table 24 have been previously identified as suitable locations for affordable housing development. Map 2 illustrates these locations.

Table 24: Potential Sites for Affordable Housing					
Site Number	Address	Parcel	Acreage	Zoning	Ownership
1	Winthrop St.	25-38 to 40	1.38	RB	Walpole Housing Authority
3	Frank St.	14-6 to 10	8.9	RA &	Town of Walpole
		14-32 to 35		RB	
4	Moose Hill Road	36-57	1.54	RA	Town of Walpole
5	Kittridge St.	23-10	1.7	RA	Town of Walpole

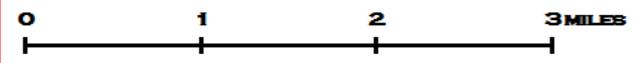
Source: 2013 Walpole Housing Production Plan

Map 2

POTENTIAL SITES FOR HOUSING



POTENTIAL SITES
■ PARCELS
○ GENERAL AREAS



DATA SOURCE: OFFICE OF GEOGRAPHIC INFORMATION (MASSGIS), COMMONWEALTH OF MASSACHUSETTS, MASSIT
TOWN OF WALPOLE - HOUSING PRODUCTION PLAN - 2018



C. Certification

Upon achieving production of housing in accordance with the numerical targets suggested above, Walpole will be eligible to request certification of its Housing Production Plan. Certification will provide the Town the option of denying a Chapter 40B comprehensive permit application. Certification will be valid for one year if the Town achieves an increase in the number of units in its Subsidized Housing Inventory of .5 percent in one year, or it will be valid for two years if it achieves an increase of 1.0 percent.

If a community has achieved certification within 15 days of the opening of a local hearing for a Comprehensive Permit, the ZBA shall provide written notice to the applicant, with a copy to DHCD, that it considers a denial of the permit or the imposition of conditions or requirements would be Consistent with Local Needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation.

If the applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to DHCD, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of providing the grounds for asserting that a denial or an approval with conditions would be Consistent with Local Needs, provided, however, that any failure of the DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall not toll the requirement to terminate the hearing within 180 days.

APPENDIX

WALPOLE'S SUBSIDIZED HOUSING INVENTORY (SHI)

Owner/ Project Name	Address	Ownership/ Rental	SHI Units	40B	Subsidizing Agency
Walpole Housing Authority (WHA)	Neponset View Terrace	Rental	64	No	DHCD
	Diamond Pond Terrace	Rental	54	Yes	DHCD
	31-53 Ellis Street	Rental	12	No	DHCD
	146-148, 150 Pemberton Street	Rental	8	No	DHCD
Sub-total (WHA)			138		
Hilltop Preserve LP/ The Preserve	111-1238 Hilltop Drive	Rental	300	Yes	MassHousing/ DHCD
Alta Moose Hill LLC/ The Residences at Moose Hill	272 Moose Hill Road	Rental	157	Yes	MassHousing
Sterling Lane Condominiums	Oak Street/ Sterling Lane	Ownership	4	Yes	MassHousing
Sub-total (Private)			461		
DDS Group Home	Confidential	NA	24	No	DDS*
DMH Group Home	Confidential	Rental	13	No	DMH#
Sub-total (Group Home)			37		
TOTAL SHI UNITS			636		

Sources: Massachusetts Department of Housing and Community Development (DHCD) 2019
Walpole Assessor's Online Database, 2019

*DDS = Massachusetts Department of Developmental Services

#DMH = Massachusetts Department of Mental Health