



Gables Residential at University Station



Mixed Use Building, 323 Washington St.

Sheila Hanley Longval, Barbara Shea, Bill Delay as Planning Board Liaison

## **HOUSING**

### **BACKGROUND**

Westwood is largely residential and is considered an “established suburb” by the Metropolitan Area Planning Council (MAPC). This term is applied to towns with predominantly single-family homes on moderately sized lots, inhabited by a relatively affluent population, and where there are limited amounts of vacant developable land, multi-family housing, and commercial development.

Existing housing in Westwood is largely single-family dwellings with 4,608 out of 5,878 or 78.4% as single family and 1,229 dwellings in structures with two or more units. Eighty-five percent of households are owner-occupied.<sup>1</sup>

Westwood’s historical residential land development patterns have continued with the construction of new single-family homes throughout Town on scattered vacant parcels, and with the subdividing of a few remaining larger parcels to create single-family house lots (Tables x and 2x). The rate of new single-family home construction over the past 20 years (2000-2019) is approximately half that of the preceding two decades (1980-1999).

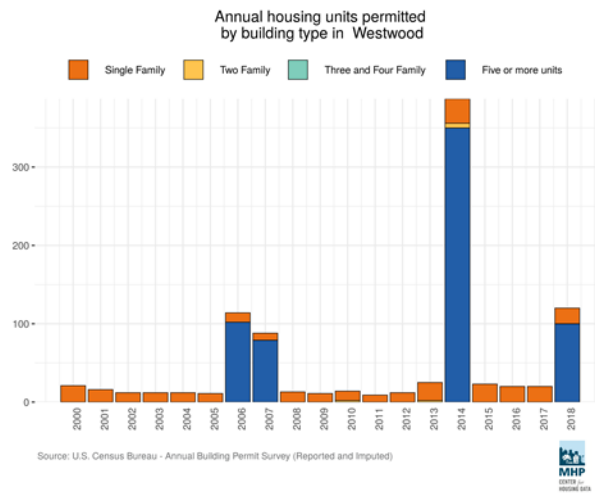
Since 2000, 353 single family homes have been built in the town.<sup>2</sup> Notably, more than half of these are new homes built on lots where an existing house was demolished. As is seen in Table x for the years 2007 to 2018, 131 out of a total of 235 or 56% of building permits for single-family homes are a result of teardowns. Though these homes do not increase the number of housing units in town, they are generally larger than the homes they replaced, often on nonconforming lots, with the potential to influence neighborhood character and reduce the Town's existing stock of more moderately priced housing.

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**Table x: Building Permits for New Housing Units by Year<sup>3</sup>**

Year	New single-family housing units	New single-family housing units replacing existing house	2 family	Units in buildings of 5+ units
2000	22	*		
2001	18	*		
2002	15	*		
2003	21	*		
2004	10	*		
2005	12	*		
2006	20	*		102
2007	1	9		
2008	6	7		
2009	3	9		
2010	9	3		
2011	7	13		
2012	4	6	2(4)	
2013	15	11		6
2014	12	15	2(4)	350
2015	12	19		
2016	6	14		
2017	10	10	1(2)	12
2018	19	15	1(2)	100
<b>Totals</b>	<b>222</b>	<b>131*</b>	<b>12</b>	<b>570</b>

\* Data for new vs. replacement housing units was not broken out in the data source for years 2000-2006.



**Figure x: Annual housing units permitted by building type in Westwood**

Source: U.S. Census Bureau - Annual Building Permit Survey (Reported and imputed).

**Table 2x: New Subdivision & Multi-Family Housing Development Summary 2000-2019**

Project Type	Housing Type	Number
Westwood Estates Subdivision, Hedgerow Lane. <i>Construction in progress</i>	Single Family	10
Far Reach Rd. OSRD Subdivision ( <i>approved, not yet constructed, construction anticipated 2020</i> )	Single Family	3
Morgan Farm Estates, off Dover Road. OSRD Subdivision	Single Family	10

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Westview Estates, Thompson Ave.	Single Family	12
Fox Meadow Estates/FKA Captain's Crossing	Single Family	10
Phillip's Way	Single Family	5
Autumn Estates, Autumn Drive	Single Family	13
Powissett Estates	Single Family	10
Dover Road	Single Family	3
215 High Street	Single Family	1
600 Clapboardtree Street	Single Family	1
Currier Farms	Single Family	3
University Station, Gables Residential	Apartments	350
Westwood Place at University Station	Condos	100
Reynold's Farm Senior Residences, Town House Style	Single Family	12
321 Washington Street, Mixed Use Building	Apartments	12
288 Washington Street, Mixed Use Building (approved, not yet constructed)	Condos	18
Clapboardtree Street (40 age-restricted units, 6 single family, approved & under construction)	6 Single Family 40 Duplex	46
Colburn School	Condos	6

As a result of Zoning Bylaw changes adopted to advance the housing and economic development goals of the 2000 Comprehensive Plan, the number of multifamily units increased measurably. Prior to 2000, the Town had 731 units in buildings of 5+ units, almost all senior housing. Since then **582 (plus maybe another 79=661)** units in buildings of five or more housing units have been built, which is 62 percent of the 947 new housing units constructed since 2000. These new multifamily units are concentrated in just a few buildings, mostly at University Station. As intended, these multifamily units respond to needs identified by the community, diversifying the type, size, and cost of housing available in Westwood. Because of inclusionary housing provisions in the bylaw, these developments are key to maintaining the Town's desired percentage of affordable housing.

Westwood's total of 598 affordable units counted on the state's Subsidized Housing Inventory (SHI) represent 11.1% of all housing units, based on the Town's total of 5,389 year-round homes reported on the 2010 census.<sup>4</sup> The Town currently exceeds the state standard under M.G.L. Chapter 40B. The total number of housing units will, of course, change upon release of the 2020 census and become the new "denominator" for determining the overall percentage of affordable units. Westwood's affordable housing is a diverse portfolio offering 282 multi-family age-restricted units in Highland Glen, 69 rentals and 10 ownership units at University Station, 3 rental units in Islington Center, 38 single-family ownership homes in Chase Estates and Cedar Hill Estates, 11 Westwood Housing Authority rentals, and multiple group homes serving residents with disabilities dispersed throughout Town.

Housing options have also been expanded by zoning through increased opportunities for 2-family housing and accessory housing units in single-family dwellings.

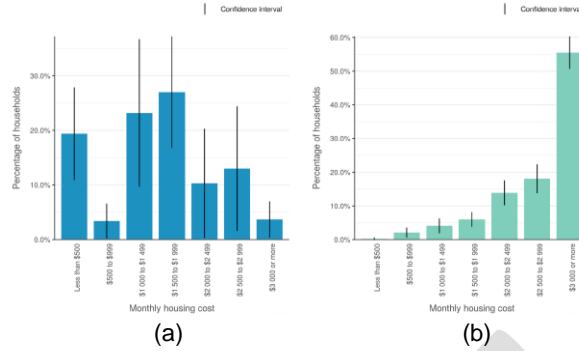
Policies and strategies for housing in the 2000 Comprehensive Plan promoted use of various flexible regulatory techniques and incentives to diversify housing types and respond to the needs of seniors and those seeking below-market priced housing. New Zoning Bylaw provisions were

then adopted to enable multifamily units as part of mixed-use development, require a minimum percentage of affordable units, incentivize age-restricted and affordable housing, allow upper-story residential in town centers, afford greater flexibility in subdivision design, offer density incentives for desirable attributes, increase the opportunity for two-family housing and accessory units, and reduce the occurrence of historic teardowns. The specifics of these zoning measures can be found in the Plan zoning summary plan section describing accomplishments since the 2000 Plan. Westwood is committed to fair housing principles and is diligent in maintaining its compliance with the requirements of M.G.L. Chapter 40B. Westwood town government has a Housing Agent, an active Fair Housing Committee known as the Housing Partnership, and an elected Housing Authority with broad statutory capacities. An independent, non-profit entity known as the Westwood Affordable Housing Associates (WAHA) was created to foster affordable housing development. WAHA has helped create affordable housing rentals by acquiring and rehabilitating housing. WAHA currently manages a total of eleven units comprised of four duplexes and three single-family homes. Presently, the three single-family homes are not listed on the SHI. Furthermore, an Affordable Housing Trust Fund was established in 2018. The Trust Fund serves as a funding source to assist with affordable housing creation and preservation.

Westwood's population aged rapidly in recent decades. The median age increased by 4.7 years between 2000 and 2016, outpacing the general statewide population. The percentage of residents age 45 and over increased at a higher rate than statewide, with a noticeable decrease of people aged 20-39. A shortage of lower priced homes and an affordability gap created by the cost of newer construction may have contributed to this trend. Seniors may be residing in their homes longer than expected for various reasons, including a shortage of modest "downsizing" homes at reasonable prices.

Westwood's population is less racially diverse than the statewide population, with 88% of the population identifying as white compared to 73% overall in Massachusetts.<sup>5</sup> This, however, represents a 9% increase in diversity in Westwood since the 2000 census, when the population was 96% white.

Westwood has experienced a significant increase in residential values. The median sales price for a single-family home in Westwood in 2019 was \$752,000 according to The Warren Group, an 88% increase over the 2000 median home price of \$399,500. Westwood's housing stock is predominately owner-occupied at 86% of all housing. Renter-occupied is 14% of housing, well below the state's average of 37%. For Westwood rental households, the median monthly rent is \$1,575 per month as of 2017, and, over 45% pay monthly rents that exceed 30% of gross monthly income.<sup>6</sup> When a household spends more than 30% of its income on housing, that household is considered cost burdened. The median monthly housing cost for homes with mortgages is \$3,165 per month,<sup>7</sup> and 30% have mortgage payments which exceed 30% of the households' gross monthly income and are therefore cost burdened. The median household income in Westwood is \$145,799 which means for many Westwood residents, their household income is insufficient to afford the median home in Westwood.<sup>8</sup>



**Figure x: Monthly Housing Cost of Westwood:**  
**(a) Renter Households. (b) Owner Households.**

Source: U.S. Census Bureau - American Community Survey. 2013-2017 5-year estimates.  
 Table DP04: Selected Housing Characteristics.

Westwood’s ownership vacancy rate is extremely low -- typically between zero and one percent for the last several years. This low vacancy rate can create difficulty in securing housing at all income levels, creating barriers for first time homebuyers.<sup>9</sup> According to Massachusetts Housing Partnership, a healthy vacancy rate of 2% is needed for housing supply to meet housing demand. Even homeowners not interested in moving can find themselves impacted by higher property valuation and taxation, potentially forcing some homeowners, such as those on a fixed income, to sell.

Input from the community on housing needs was provided through the survey, the visioning workshop, and the open houses conducted for this Plan. A separate housing-specific survey and visioning session were also conducted a year earlier as part of the process for preparing the Town’s recently adopted Housing Production Plan (HPP). Information and ideas gathered from both surveys and visioning sessions and from the HPP were used to evaluate and set goals for this Plan.

The community participation process revealed support for a range of housing options for all income levels, including moderately priced starter homes, affordable and low income housing, and more opportunities to downsize to smaller housing types, including condominiums and age-restricted units. These options would provide opportunities for residents wanting to remain in Westwood as they age. The demolition of smaller homes and their replacement by larger houses, referred to as “tear downs,” was cited numerous times (and in the HPP survey) as a contributing factor for first time homebuyers having difficulty entering the Westwood housing market. Forty-two percent of survey respondents ranked moderately priced housing as the most needed housing type. An additional 28% of survey respondents selected starter homes as a housing priority.<sup>10</sup>

Respondents to the 2018 HPP survey indicated strong support of single-family homes with 74% of respondents indicating there are not enough “starter homes” in Westwood today. A vast majority (71%) felt there were too many luxury single-family homes, and 40 to 50% felt there were not enough duplexes and three-family homes, condos, apartments, affordable homes, and senior housing units.<sup>11</sup> Survey respondents also demonstrated strong support for accessory apartments and for a continued focus on affordable housing production.



## **GOALS AND OBJECTIVES**

The housing goals of this Plan reflect the goals of the 2019 Housing Production Plan and the Town's desire to have more types of housing available for people in more types of situations. This includes young families, single-headed households, seniors, singles, persons with disabilities, and the local workforce.

**Objective 1:** Diversify the housing stock by increasing the availability of moderately priced homes, senior housing, rental units, condominiums and townhomes, and attached style housing.

**Objective 2:** Provide opportunities to increase the racial and ethnic diversity of the community.

**Objective 3:** Implement policies and regulations to provide more low- and moderate-income housing options.

## **STRATEGIC APPROACH**

All Town boards should promote housing opportunities that respond to the needs expressed by the above goals and objectives by using the following strategic approaches. Westwood's Housing Production Plan also establishes clear goals and a proactive strategy for producing low- and moderate-income housing at a rate and in a manner that ensures it will be within the Town's control and compatible with community objectives.

**Approach 1:** Encourage private development of affordable housing through zoning incentives and cooperative negotiation with individual developers.

**Approach 2:** Provide moderately priced housing when redeveloping Town-owned land.

**Approach 3:** Provide educational outreach and regular diversity training to local entities such as real estate agents and local employers.

## **IMPLEMENTING ACTIONS**

The following actions are prioritized and organized under topic categories related to the above overarching goals and objectives, followed by an informal order.

- H1. Revise the Zoning Bylaw to permit a greater range of housing types in all zoning districts and neighborhoods.
  - a. Identify, prioritize, and zone Town-owned properties appropriate for moderately priced residences, should they become available from Town or school building reconfiguration.
  - b. Review the Town's experience with the accessory apartment bylaw for possible refinements including eliminating or increasing the 2% cap.
  - c. Conduct a review of the procedural and substantive effects of the changes made in 2017 to mitigate the impacts of tear downs in Section 4.5, Nonconforming Uses and Structures.

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- d. Consider expanding the area of the USROD or FMUOD overlay districts on High Street to additional commercial properties to encourage redevelopment for mixed use and upper story housing.
  - e. Consider increasing the density bonus in the OSRD to encourage moderate income housing units, affordable housing, and historic preservation that increases the diversity of available housing in terms of size, density, cost, and especially accessibility to public transportation.
  - f. Explore the potential and mechanisms for smaller lot and smaller single-family and two-family housing where it would be in context with surrounding “village or cottage style” environments.
  - g. Investigate amendments to encourage the preservation of smaller and more moderately priced homes.
- H2. Pursue implementation of the goals and recommendations contained in the 2019 Housing Production Plan, to further the Town’s commitment to diversity and to meet and exceed the statutory 10% standard of M.G.L. Chapter 40B, including an annual review of progress.
- a. Explore innovative approaches to financing affordable housing, including use of the Town's Affordable Housing Trust Fund to leverage lower interest rates and increase production of affordable or moderately priced housing.
  - b. Investigate incentives and options to encourage affordable deed restrictions for accessory apartments or other less expensive residences.
  - c. Partner with developers, private property owners, and non-profit entities to produce moderately priced and affordable housing by working collaboratively with private entities, non-profits, and housing advocates.
  - d. Investigate additional methods to provide inclusionary affordable housing in development projects filed with the Planning Board under the Subdivision Control Law.
- H3. Establish policy and procedures to guide regulatory boards in their consideration of inclusionary affordable housing proposals for off-site units or other alternatives to meet the Town’s needs and protect the privacy of residents.
- H4. Qualify the three affordable single-family homes owned by Westwood Affordable Housing Associates (WAHA) and all future WAHA properties for the Town’s Subsidized Housing Inventory (SHI) through the efforts of the Westwood Housing Authority, WAHA, the Town’s Housing Agent, and DHCD.
- H5. Provide Fair Housing and diversity training for various groups that directly and indirectly impact housing diversity including the Select Board, Planning Board, Zoning Board, real estate agents, local businesses, and major employers.
- H6. Strengthen the role of the Housing Partnership in community outreach and education, identification of unmet needs, and monitoring of affordable units for compliance with fair housing practices, and for placement on the Town’s SHI.

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- H7. Study the benefits of adopting the Community Preservation Act, which provides funding for historic preservation, open space protection, and affordable housing development.
- H8. Upgrade existing and future affordable housing through grants and funding programs to provide universal accessibility.
- H9. Encourage Town government, community groups, local businesses, and real estate agencies to collaborate on developing a program to provide material and information about the Town to welcome all new residents.
- H10. Provide information to encourage residents to make energy efficiency improvements to older dwellings and promote energy efficient alternatives for new construction to reduce carbon emissions and lower housing costs.
- H11. Identify creative ways to promote and supplement the Aid to the Elderly and Disability Tax Fund to assist with real estate tax costs.

### **Resources**

U.S. Census, American Community Survey 2010-2017

Comprehensive Plan Survey by Comprehensive Plan Steering Committee, Survey Monkey, April 2019.

Open Space and Recreation Plan, Prepared by the Open Space and Recreation Plan Committee, Adopted by Planning Board February 26, 2019.

Town of Westwood Housing Production Plan, December 30, 2019, Adopted by Planning Board on November 19, 2019 with amendments; approved by DHCD on January 30, 2020, effective January 3, 2020.

Westwood Vision Session Report entitled “Westwood Comprehensive Plan, a Preliminary Vision, Goals and Objectives”, prepared for the Town of Westwood, Prepared by Community Circle with Barrett Planning Group, LLC, June 19, 2019.

Banker and Tradesman Warren Group, Year to Date from 2018 reported in 2019, Town of Westwood Assessing Records.

Metropolitan Area Planning Council, Massachusetts Community Types Classification System, July 2009.

Massachusetts Housing Partnership Center for Housing Data; Data Town Community Information.

### **ENDNOTES**

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<sup>1</sup> U.S. Census American Community Survey 2014-2018.

<sup>2</sup> New residential building permits, Building Official, Annual Town Reports, 2000-2018.

<sup>3</sup> Annual Town Reports 2000-2018, Building Division Annual Reports.



- <sup>4</sup> The SHI was updated by DHCD on September 19, 2019. Periodic updates occur and this recent increase is due to the units at the Westwood Place condominiums at University Station.
- <sup>5</sup> U.S. Census American Community Survey (ACS), Race & Ethnicity, 2012-2016.
- <sup>6</sup> Financial Characteristics 2013-2017 American Community Survey (ACS) 5-Year Estimates, U.S. Census, American Fact Finder.
- <sup>7</sup> Financial Characteristics 2013-2017 American Community Survey (ACS) 5-Year Estimates, U.S. Census, American Fact Finder.
- <sup>8</sup> Financial Characteristics 2013-2017 American Community Survey (ACS) 5-Year Estimates, U.S. Census, American Fact Finder.
- <sup>9</sup> U.S. Census American Community Survey, Housing Occupancy 2010-2017.
- <sup>10</sup> Question 7 of the Town of Westwood Comprehensive Plan Community Survey, Survey Monkey, April 2019.
- <sup>11</sup> Housing Partnership Housing Survey, November 2018, Question 12.

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