

# HOUSING PRODUCTION PLAN

TOWN OF WESTPORT, MA



***2012***



## ***Town of Westport***

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This Housing Production Plan was completed with the assistance of Southeastern Regional Planning and Economic Development (SRPEDD) with funds provided by the Commonwealth of Massachusetts, District Local Technical Assistance program. Technical support was provided by:

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# TOWN of WESTPORT

## Housing Production Plan

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# **TOWN of WESTPORT**

## **Housing Production Plan**

### **EXECUTIVE SUMMARY**

#### **Overview**

Westport is a coastal, rural and diverse community; a town that includes farms, beautiful landscapes and rivers, small businesses and densely populated neighborhoods. Each of these aspects of the community is characterized and strengthened by the superb natural resources to be found within the town's borders. It is located in Bristol County, in the southeastern region of the Commonwealth of Massachusetts with a total area of 64.4 square miles; located about 8 miles south of Fall River; 8 miles west of New Bedford; 54 miles south of Boston; and 26 miles southeast of Providence, Rhode Island.

To continue with progress achieved through the implementation of the 2005 Westport Planned Production Plan (PPP) and to fully meet the town's affordable housing needs, this Housing Production Plan is undertaken to identify the housing needs of the residents of Westport and then to develop a means of meeting such needs. The Housing Production Plan consists of two parts. The first, a Housing Needs Assessment identifies the community's profile, conducts an inventory of the housing characteristics, and also evaluates the housing needs of the town's residents. The second part of this report develops strategies by which the town can meet the identified housing needs. Westport's future challenge will be to truly diversify its housing stock and to create affordable rental and ownership units for families, non-elderly individuals, as well as for elderly residents. This challenge is particularly daunting considering municipal conditions and constraints, including overburdened Town agencies, very limited Town sewer and water facilities, a shallow aquifer that provides water to a large percentage of Westport's residents and farms, fragile ecosystems, rapidly increasing land valuation, seasonal population fluctuations, and the maintenance of Westport's important agricultural and aquacultural resources.

#### **A. Housing Needs Assessment**

The average size of American households continues to decrease due to increases in divorce, single-parent families and the trend toward having fewer children. In keeping with this national trend, both household and family sizes in Westport continued to decrease from 2000 to 2010. The decrease in household size, the increase in householders over 65 years and the dramatic increase in householders living alone reveals the need for a housing type that varies from the multi-bedroom single-family detached home on a large lot that is still the norm in Westport.

Findings point to a need for affordable housing in the town, especially for female-headed households with children under 18 years of age. The results also imply the need for special programs for housing the elderly – perhaps rent subsidies and other social services as well as for subsidized housing rehabilitation. More partnership between Town government, churches, and other non-profits could help meet this demand.

It is estimated that, in 2009, approximately 41% of owners had housing costs greater than 30% of their household income. This is a 41% increase of owners experiencing a housing burden from 2000 to 2009. In addition, approximately 482 householders who are renting were spending greater than 30% of their household income on housing costs. The above data suggest that in 2009, 1,695 households, or over one-quarter of the households (27.5%) in Westport were living in housing commonly defined as *unaffordable*.

These key findings of the housing needs assessment portion of this report influenced the establishment of the goals, as well as the creation of strategies, to effectively respond to specific unmet needs for affordable housing in Westport. These mechanisms include close attention to the specific status and economic conditions of families in the community, such as:

### **1. Elderly Housing**

The housing needs assessment results revealed that the town of Westport's elderly population (65 + years) rose dramatically between 2000 and 2010 (41.2%). Along with this growth comes the increased need for affordable elderly housing. Data show that both elderly owners and renters experienced housing cost burdens in 2010.

### **2. Affordable housing for young adults, young families and householders living alone**

In 2010, fewer young adults and young families resided in Westport than there were in 2000. During the same time period, the number of single householders rose. Young adult couples and householders living alone do not need large-sized, single-family housing, and are more apt to consider smaller single-family structures, a townhouse or an apartment housing unit. The decrease in young children and young adults in the area may also imply that young families are not locating in Westport, possibly due to the higher costs of housing or lack of diversity of housing types.

### **3. Limited rental units**

Analysis results also showed limited availability of year-round rental housing units. Moreover, renters suffer housing cost burdens. Hence there is a great need for affordable rental units suitable for small households: singles, childless couples, and small households with children.

### **4. Limited supply of Affordable Housing**

There exists a gap between what the town currently lists as affordable units as mandated by the state's DHCD Chapter 40B Program, and how many it should actually have. Basically, Westport needs 417 more affordable housing units to meet the 10% requisite. It is interesting to note that about 25% of the households in town are low- to moderate-income and only 3.5% of the dwelling units are affordable to them. This gap demonstrates a pressing need for more affordable housing in Westport. Furthermore, as of 2011, there is a difference of approximately \$108,000 between the median market price of a single-family housing unit and the cost of housing affordable to a family with earnings around the area's median family income of \$74,500.

## 5. Zoning as an impediment

The town's zoning by-law does encourage affordable housing; however, it does not allow for a mixture of housing types. Permitted residential structures are limited to single-family structures. Single family structures may be converted to contain no more than two dwelling units through a special permit process, but this process requires double the lot area required in the district. Hence, there is a need for zoning modification to accommodate the town's housing needs.

### Westport's Housing Supply Situation

*Overall, the housing data show that the housing stock in Westport is predominantly single-family, detached units, with little diversity. Few rental units are available to year-round residents. Given the changing demographics of the town (i.e., more elderly, increasing number of people living alone), there is a need for more options in housing supply in the area in the immediate future as well as in the long term.*

## B. Housing Needs and Challenges

### ○ *Housing Needs*

Based on the Housing Needs Assessment, there are key indicators that point to local needs for affordable housing:

- Growth of Elderly Population and Householders Who Live Alone

Westport's older population (55 years and over) is rising. The dramatic increase in the older population and the rise of those who live alone alter the type of housing units needed. Elderly owners and renters are also experience housing cost burdens.

- Decreasing Younger Adult Population.

There is a decrease in the 25 – 44 years of age group and in the 5 – 19 years of age group. This is an indicator of a loss of families with school-aged children. It may point to a lack of suitable first-time homebuyer and rental housing coupled with a lack of jobs in Westport and surrounding communities.

- Lack of Rental Units

The town has a limited number of year-round rental units and only a few of these are vacant. Westport has a large number of seasonal rental housing units, but these are not available to households looking for year-round housing. It is estimated that 482 of renters experienced housing cost burdens, an increase of 127% since 2000.

- Households with Low Income

There are 2,869 households in Westport with incomes less than 80% of the median income and 109 families with incomes below the poverty level. All households living below the poverty level experience housing cost burdens while households with incomes less than 80% of the median are more likely to experience housing burdens and need more affordable housing options. Westport will have to consider these households when addressing needs for more affordable housing units.

**Gaps in Affordability and Diversity in Housing**

*The town of Westport currently has 224 affordable units, which is insufficient to meet the housing needs of the elderly, families and renters who have earnings at or below the area's median family income. Over one-quarter of the households in Westport, both homeowners and renters were spending over 30% of their income on housing costs. Additionally, young adults who are starting their families and their professional careers do not need larger single-family housing, but could use smaller housing types such as townhouses and apartments. These segments of the population need decent, safe and affordable housing, a need currently not being fully met in Westport.*

- **Housing Challenges**

The town of Westport recognizes the need to identify areas within the community that would support a variety of housing choices to current residents while recognizing challenges that may impede the goals involved in these projects.

- Zoning

Westport's Zoning By-law has a minimum lot size of 60,000 s.f. for single family residential. The zoning by-law also allows duplexes but requires 80,000 s.f. with 200' frontage. The larger lot size, while intended to maintain a rural quality and water quality standards, also promote very low housing density that severely constrains the construction of affordable housing. Westport has Inclusionary and Accessory Apartment zoning bylaws in place that could provide affordable units. Amendments to these bylaws could make them more effective.

- Infrastructure and Environmental Concerns

Westport has limited municipal water or sewer service, and housing properties must rely on septic systems. These septic systems must comply with Title V if special treatment facilities are not integrated into new development. However, there are concerns about the impact of septic systems on existing wetlands.

In areas where municipal water service is unavailable, residents rely on private wells for their water. The development authorities of housing units in these areas are mandated to

incorporate a private water source as well as septic systems that comply with Title V standards. While close attention to water quality issues is essential, it also contributes to higher development costs and serves as a constraint to development of a diversity of housing types and smaller lot housing.

- Transportation

Westport is an auto-dependent community. Public transit in Westport is extremely limited. SRTA provides service between Fall River and New Bedford that travels Route 6, through the community.

- Rental Housing Units – Use of Subsidy Funds

MassHousing and DHCD have financing available for both new rental apartments and the preservation of existing units. While market conditions for rental developments had been struggling, recent economic and demographic conditions seem to be leading to a rise in the rental development market in metro Boston. The same economic and demographic conditions may lead to an increase in the rental developments in Westport. While Westport does need affordable homeownership opportunities, it has an even greater need for rental units given the limited supply of year-round rental housing currently available in the town.

- Community Perceptions

Affordable housing conjures images of the potential plunge in property values, increased crime, and neglect. On the other hand, with current real estate prices, there exists a need to provide affordable housing. Many young adults, young families and elderly residents and their family members may not be able to afford to live or remain in the community. The town has a deep concern as to how the community should approach affordable housing initiatives.

### **C. Summary of Production Strategies**

In order to meet the needs identified in the Housing Needs Assessment, Westport will seek to promote the development of a more diverse housing stock and increase the town's affordable units. The town plans to achieve the goals described above by:

- Converting existing houses or other buildings to affordable homes,
- Easing home costs for existing residents in need,
- Constructing new affordable homes, and
- Amending zoning bylaws

The table below provides a list of the planned strategies to help address Westport’s diverse housing needs with initiatives that come from a variety of angles and have different objectives and results:

<b>Summary of Housing Development and Strategies, Year-End 2017</b>				
Strategies	Priority for Implementation		No. Affordable Units	Responsible Party
	2013, 2014	2015, 2016, 2017		
<b>Initiative 1 – Zoning Measures</b>				
Inclusionary Housing Bylaw	*		5	Planning Board
Amend Accessory Apartment Bylaw	*		*	Planning Board/Town Meeting
Create Central Village Mixed-Use Zoning	*		*	Planning Board/Town Meeting
<b>Initiative 2 - Leveraging CPA Funds</b>				
Tax-Title and Town-Owned Property	*		5	Board of Selectmen/Town Meeting
<b>Initiative 3 - Noquochoke Village</b>				
Establish a Developer	*		*	Board of Selectmen/ Housing Partnership
Construction of Units	*	*	50	BOS/Private Developer
<b>Initiative 4 - Homebuyer Program</b>				
Establish Homebuyer Assistance Program	*	*	10	Affordable Housing Trust
<b>Initiative 5– Small Grants</b>				
Establish Small Grants Program For Small Repairs And Improvements	*	*	20	Affordable Housing Trust
<b>Initiative 6 - Small Scale Development</b>				
Construction &/or Rehabilitation of Affordable Housing Units	*	*	10	Affordable Housing Trust / Private Developer
Review Existing Sites for Expansion	*	*	30	Affordable Housing Trust/Housing Partnership
Encourage Adaptive Reuse	*	*	5	Affordable Housing Trust
Support Private Development Of Appropriate 40B Projects	*	*	25	Affordable Housing Trust/Housing Partnership/BOS
<b>Initiative 7 – Referral Services Program for Elderly Homeowners</b>				
Referral Services Program		*	*	Affordable Housing Trust/ Housing Partnership
<b>Total:</b>			<b>160</b>	

# TOWN OF WESTPORT HOUSING PRODUCTION PLAN

## Introduction

Westport is a coastal, rural and diverse community; a town that includes farms, beautiful landscapes and rivers, small businesses and densely populated neighborhoods. Each of these aspects of the community is characterized and strengthened by the superb natural resources to be found within the town's borders. It is located in Bristol County, in the southeastern region of the Commonwealth of Massachusetts with a total area of 64.4 square miles. It is bordered by Fall River to the north and west; Dartmouth to the east; the Atlantic Ocean to the south; and Tiverton and Little Compton, Rhode Island, to the west. Westport is about 8 miles south of Fall River; 8 miles west of New Bedford; 54 miles south of Boston; and 26 miles southeast of Providence, Rhode Island. Westport is part of the Providence-New Bedford-Fall River Metropolitan Statistical Area (MSA) and the Providence-Fall River, RI-MA HUD Metro FMR Area (HMFA).

The 2004 Westport Master Plan states that, "the challenge that Westport faces is to manage growth so that new development does not threaten community character or environmentally sensitive areas." One of the community's goals identified in the Plan is the need to "provide a range of housing choices, balanced in terms of type, location, and price, that will meet the housing needs of all segments of the town's populations." (Master Plan, p. 12-8-1)

The Westport Housing Partnership Committee produced the Westport Planned Production Plan (PPP) of 2005 and the town implemented actions to increase the availability of affordable housing. This plan noted the following observations:

*"Across the age spectrum, there is a distinct need for affordable housing. Westport's graduates, young workers, and young families cannot afford to live here. Westport's police, fire, and highway workers, required by law to live here, cannot afford to live here. Many aging seniors are living on pensions based on old social security levels or salary levels that are inadequate under present cost of living levels – and our own parents and mainstays of the community cannot afford to live here." (Westport Planned Production Plan, 2005, page 52)*

In efforts to meet these needs, implementation efforts have increased Westport's Subsidized Housing Inventory (SHI) units from 93 units in 2005 to the current 224 units. The Planning Board in cooperation with the Housing Partnership Committee also promoted the need for an Affordable Housing Trust Fund and in 2009 the town adopted an Affordable Housing Trust Fund Bylaw. The availability of this Trust is helping to increase interest and participation in the committee's efforts. The Affordable Housing Trust was established as a second entity pursuing the creation of additional affordable housing in Westport. The two committees share the vision of the availability of affordable housing to meet the housing needs of Westport residents. They currently meet simultaneously and share membership. In the future they will evaluate the need for two committees and may possibly merge. The Affordable Housing Trust is developing other housing initiatives as they administer the Affordable Housing Trust Fund and the Housing Partnership Committee will steward the development of affordable housing on the town-owned

property within the Noquochoke Overlay District. This thirty-one acre district was established in 2009 for the construction of multi-family dwellings with a minimum of thirty percent (30 %) affordable housing.

To continue this progress and fully meet the town's affordable housing needs, Westport's future challenge will be to truly diversify its housing stock and to create affordable rental and ownership units for families, persons with special needs, and non-elderly individuals, as well as for elderly residents. This challenge is particularly daunting considering municipal conditions and constraints, including overburdened Town agencies, very limited Town sewer and water facilities, a shallow aquifer that provides water to a large percentage of Westport's residents and farms, fragile ecosystems, rapidly increasing land valuation, seasonal population fluctuations, and the maintenance of Westport's important agricultural and aquacultural resources.

## **I. PLANNING FOR AFFORDABLE HOUSING IN WESTPORT**

The town of Westport is undertaking this study to properly plan for the town's growth and to address its need for affordable housing under M.G.L Chapter 40B. According to the Chapter 40B regulations, all municipalities should have at least 10% of its year-round housing set-aside for low- and moderate-income residents. Any town not meeting this requisite is susceptible to a state override on local zoning if a developer chooses to create affordable housing through the Chapter 40B comprehensive permit. The Westport Affordable Housing Trust/Housing Partnership Committee, with assistance from the Planning Board, initiated the task of completing this study to plan to meet this requirement.

A comprehensive Housing Needs Assessment is a required component of a Housing Production Plan by 760 CMR 56.03(4) (b). This component is developed using conclusions drawn from a detailed study of housing such as:

- 1.) most recent available data on the municipality's demographic profile and housing stock, projection for future population and housing needs, and regional growth factors involved during the entire coverage period of the plan;
- 2.) the residential development constraints and limitations on current and future needs, and the plans to mitigate those constraints; and
- 3.) the adequacy and capacity of the infrastructure to accommodate the current population and future growth, as well as, meet anticipated needs of the town.

### **A. Housing Units Affordability Qualifications**

The regulations for Chapter 40B found in 760 CMR 56.00 offer affordability standards to classify *housing units* according to how expensive they are to occupy and to classify *households* according to their ability to pay for housing.<sup>1</sup>

In assessing a community's progress toward the 10% of affordable housing threshold, the state counts a housing unit as affordable if it meets the criteria outlined below in Figure 1.

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<sup>1</sup> Vandenbroucke, David A.; HUD; *Housing Affordability Data System*; March 1, 2007.

**FIGURE 1. WHAT IS AFFORDABLE HOUSING UNDER G.L. CH. 40B?**

- Must be part of a “subsidized” development built by a public agency, non-profit, or limited dividend corporation
- At least 25% of the units in the development must be income restricted to households with incomes at or below the 80% of area median income and have rents or sale prices restricted to affordable levels. Restrictions must run at least 15 years for rehabilitation, 30 years for new construction and in perpetuity for new homeownership.
- Development must be subjected to a regulatory agreement and monitored by a public agency or non-profit organization.
- Project sponsors must meet affirmative marketing requirements.

Based on the Massachusetts Department of Housing and Community Development’s (DHCD’s) most recent data on the Chapter 40B Subsidized Housing Inventory (June, 2011), Westport has 224 units constructed under this program that are counted as affordable by the state. This represents 3.5% of the 6,417 *year-round* housing units. Westport also has 776 *seasonal* housing units, which are not considered in the calculation of the required 10% affordable units, for a total of 7,193 housing units). Westport is therefore vulnerable to losing control over housing development through Chapter 40B comprehensive permit applications and would need at least 417 more affordable units to meet the 10% standard based on the existing year-round housing stock.

Assuming future housing growth, this 10% figure is a moving target and ultimately the required minimum number of year-round units will increase over time. The number of year-round housing units in a community from which the required number of affordable units is calculated by DHCD (10% of year-round housing units) is based on the number of year-round housing units reported in the decennial census. Therefore, as additional year-round housing units are constructed through a decade, the subsequent number of year-round housing units reported in the next decennial census increases, as does the corresponding required number of affordable housing units.

▪ ***Certification of the Housing Production Plan***

For communities striving to meet the 10% standard for affordable housing under Chapter 40B, DHCD has set 0.5% and 1.0% thresholds for the production of affordable units in a given year.

If a community develops affordable housing units that meet or exceed these thresholds in a given year, DHCD may certify their Housing Production Plan as meeting their regional need for

<b>Table I-1. DHCD 0.5% &amp; 1.0% Thresholds</b>		
<b><i>2010 Year Round Housing Units</i></b>	<b><i>0.5% Goal</i></b>	<b><i>1.0% Goal</i></b>
6,417	32	64

affordable housing for one year (0.5% threshold) or two years (1% threshold). Westport’s production goals are shown in Table I-1 Planned Production Thresholds.

- **Local Preference**

It should also be noted that up to 70% of units in an affordable housing development can be set-aside as “local or community preference units” in its Affirmative Fair Housing Marketing Plan (AFHMP). Under fair housing laws, an AFHMP is required when marketing and selecting residents for affordable units. The AFHMP must be approved by DHCD and not have the effect of excluding, denying, or delaying participation of groups of persons protected under the fair housing laws. Allowable preference categories can include Westport residents; employees of the town, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees; employees of businesses located in town; or households with children attending Westport schools. Therefore, in lotteries for affordable units, those that meet these local preference criteria will be placed in a separate pool, and the purchasers or tenants of 70% of the affordable units can come from this local preference pool. Those in the local preference pool who are not selected, as well as all other applicants not meeting the local preference criteria, are placed in an open pool from which the tenants of the other 30% of the units will be drawn.

## **B. Household Affordability Qualifications**

The state’s affordable housing program also specifies some criteria for families to meet in order to qualify for the rental or ownership of a 40B affordable unit. Most housing subsidy programs are targeted to particular income ranges depending on program goals. The income ranges are percentages of the Area Median Family Income (AMFI). In 2011, Westport’s AMFI is \$74,500 for a family of four.

Extremely low-income housing is directed to those earning at or below 30% of area median income (AMI) as defined by the U.S Department of Housing and Urban Development (\$22,350 for a family of four for the Providence-Fall River, RI-MA HUD Metro FMR Area), very low-income generally refers to those earning at or below 50% of AMI (\$37,250 for a family of four) and low-income refers to those earning at or below 80% of AMI (\$59,600 for a family of four). These income levels are summarized in Table I-2 below.

<b>Table I-2. Targeted Income Levels for Affordable Housing: Westport, 2011</b>			
<i>Persons in Household</i>	<b>30% of Median Income*</b>	<b>50% of Median Income*</b>	<b>80% of Median Income*</b>
1	15,650	26,100	41,750
2	17,900	29,800	47,700
3	20,150	33,550	53,650
<b>4</b>	<b>22,350</b>	<b>37,250</b>	<b>59,600</b>
5	24,150	40,250	64,400
6	25,950	43,250	69,150
7	27,750	46,200	73,950
8+	29,550	49,200	78,700
*2011 Median Family Income for Westport is \$74,500 for a family of four.			
Source: HUD FY 2011 Income Limit Documentation System FY 2011 Income Limits Summary(HUD)			

Westport is not alone in its dilemma on meeting the state’s requisite 10% affordable housing goal. Most of Westport’s neighbors also have affordable housing levels below the state target with the exception of the city of Fall River, which has 11.2 % of its housing units included in DHCD’s Subsidized Housing Inventory (SHI). The median percentage of units on the SHI of these communities is 3.7%. Westport is just below this median with 3.5% (224 units) of its year-round housing units on the SHI.

**Subsidized Housing Inventory (SHI): Westport and Neighboring Communities, 2011**

- Acushnet – 97 units (2.4%)*
- Berkley - - 15units (0.7%)*
- Dartmouth – 934 units (7.9%)*
- Dighton – 150 units (5.8%)*
- Fairhaven – 495 units (7.1%)*
- Fall River – 4,762 units (11.2%)*
- Freetown – 88 units (2.7%)*
- Lakeville – 150 units (3.9%)*
- Mattapoisett – 70 units (2.7%)*
- Marion – 90 units (4.5%)*
- Middleborough – 413 units (4.6%)*
- New Bedford – 5,164 units (12.1%)*
- Rehoboth – 36 units (0.8%)*
- Rochester – 8 units (0.4%)*
- Seekonk – 83 units (1.6%)*
- Swansea – 245 units (3.9%)*
- Westport – 224 units (3.5%)***

*Source: DHCD, June 30, 2011*

## II. HOUSING NEEDS ASSESSMENT

This Housing Needs Assessment examines the demographic profile of the town of Westport and assesses its current housing situation. This process assesses population, income, employment and housing data to identify housing needs in Westport to enable the creation of housing to meet the identified needs. It provides the context within which a responsive set of strategies can be developed to address housing needs and meet production goals.

### A. Profile of the Population of Westport

- *Population Characteristics*

The town of Westport's population, gender, and age characteristics are displayed in Table II-1.

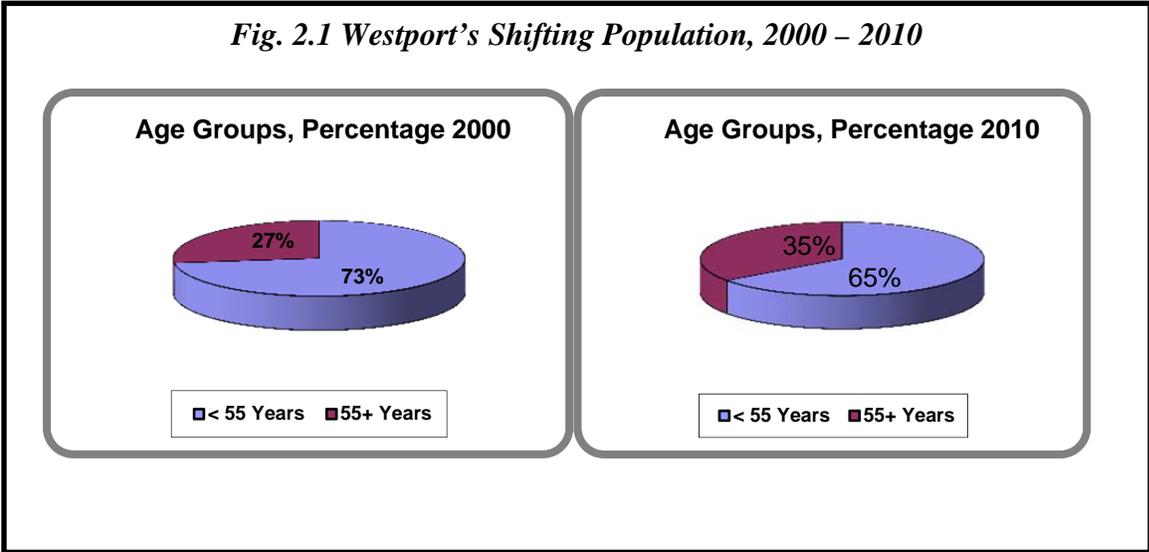
Table II-1. Demographic Profile: Westport, 2000-2010							
	2000	%	2010	%	% Change 2000-2010	% Change 2000-2010 Bristol County	% Change 2000-2010 Mass
<b>Total Population</b>	14,183	100.0	15,532	100.0	9.5	2.5	3.1
<b>Gender</b>							
<b>Male</b>	6,947	49.0	7,571	48.7	4.4	3.4	3.5
<b>Female</b>	7,236	51.0	7,961	51.3	10.0	1.7	2.8
<b>Age</b>							
<i>Under 5 years</i>	652	4.6	661	4.3	1.4	-8.7	-7.6
<i>5 to 19 years</i>	2,706	19.1	2,665	17.1	-1.5	-4.1	-1.9
<i>20 to 24 years</i>	658	4.6	726	4.7	10.3	15.2	17.7
<i>25 to 34 years</i>	1,719	12.1	1,320	8.5	-23.2	-13.3	-8.8
<i>35 to 44 years</i>	2,257	15.9	2,229	14.3	-1.2	-12.3	-16.5
<i>45 to 54 years</i>	2,389	16.8	2,421	15.6	1.3	19.6	15.9
<i>55 to 59 years</i>	1,020	7.2	1,242	8.0	21.8	34.2	39.6
<i>60 to 64 years</i>	708	5.0	1,247	8.0	76.1	57.7	56.7
<i>65 to 74 years</i>	1,144	8.1	1,686	10.9	47.4	6.7	6.7
<i>75 to 84 years</i>	725	5.1	911	5.9	25.7	-10.6	-4.6
<i>85 + years</i>	205	1.4	354	2.3	72.7	29.5	24.4
<i>Under 19 years</i>	3,358	23.7	3,326	21.4	-1.0	-5.2	-3.2
<i>65 years+</i>	2,074	14.6	2,591	16.7	24.9	3.1	-11.9
<b>Median Age</b>	41.0	-	45.6	-	-	38.6 (2010)	39.1 (2010)
<b>Race</b>							
White	13,901	98.0	15,170	97.7	-	-0.3	0.6
Black	24	0.2	72	0.5	-	64.3	48.0
Asian or Pacific Islander	73	0.5	107	0.7	-	49.0	68.1
Other Race	53	0.4	0	-	-	11.9	56.1
Hispanic Origin (of any race)	98	0.7	138	0.9	-	71.6	46.4
Source: U.S. Census Bureau							

Between 2000 and 2010, there was a significant increase in the 20 to 24 years age group. This may be indicative of young adults living at home longer. They may be returning home after college unable to find a job that provides an income that allows them to live independently.

During this same time, there was a significant decrease in the 25 to 34 age group. This decrease taken together with a slight decrease in the 35 to 44 years of age group and the slight decrease in the 5 to 19 years age group indicates a loss of young families with school-age children.

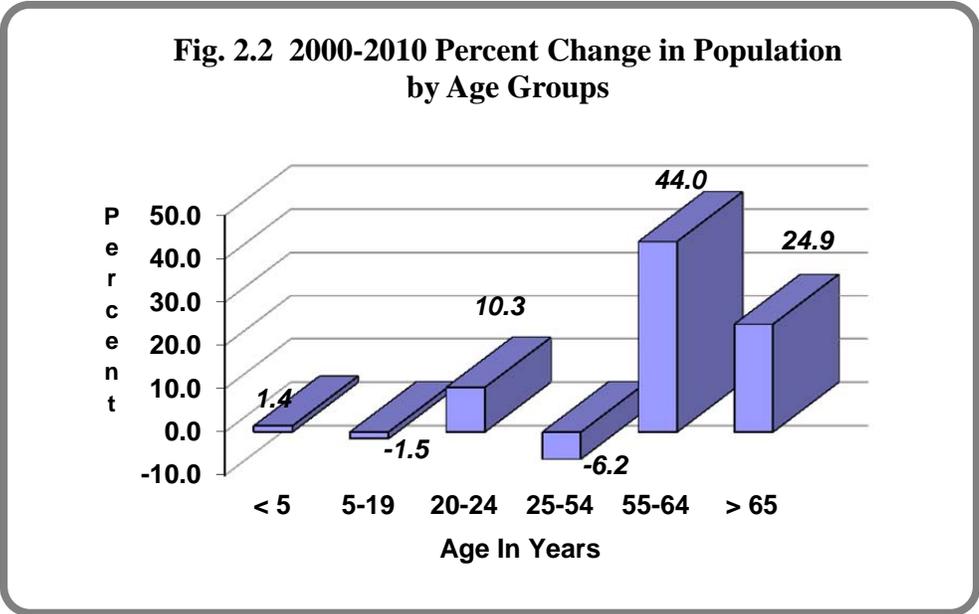
The over 55 years of age population also shows a notable increase from 2000 to 2010, with the greatest increases in those 60 to 64 and 85 and over years of age. The 55 to 74 age group shows and increase of 45.4%. The 2010 median age of residents in Westport (45.6 years) is significantly older than that of Bristol County (38.7 years) and Massachusetts (39.1 years).

Reviewing the population data indicates a shift in the make-up of the 2010 population. Figure 2.1 below demonstrates the decline from 2000 to 2010 in the 54 years of age or younger population as the 55 years and over grew through the decade. The 25 to 54 age groups decreased its proportion of the population which may be the lack of suitable first-time homebuyer and rental housing coupled with a lack of jobs in Westport and surrounding communities. At the same time, the 55 and over age groups increased its proportion of the town's population with its dramatic increase in the older population (i.e., those 60 years and older).



In addition to the aging of the resident population, many of whom may have moved to town during the boom of the 1970's, Westport's attractiveness as a retirement community is leading to in-migration of older persons, which would potentially add to the demand for smaller housing types tailored to an aging population. Westport may also need to continue its consideration of alternative housing types that address the needs of the elderly, such as Assisted Living and Nursing Home facilities.

Figure 2.2 illustrates the changing age distribution within the population age groups of Westport between 2000 and 2010.



**Shifting Population**

*Westport has a population which is older than Bristol County and the State. While the younger adult and middle-age population (25-54 years of age) decreased, the elderly population (65 years and over) rose dramatically. This indicates a possible trend in the loss of families with school-aged children and Westport's increasing retirement community.*

- **Households**

Table II-2 shows the distribution of households by type in Westport between 2000 and 2010.

<b>Table II-2. Household Types: Westport, 2000 - 2010</b>					
	<b>2000</b>		<b>2010</b>		<b>% Change 2000-2010</b>
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>	
<b>Total Households</b>	5,386	100.0	6,154	100.0	14.3
Family Households	4,080	75.8	4,438	72.1	8.8
Family Households with own children under 18	1,561	29.0	1,585	25.8	1.5
Married-couple family	3,388	62.9	3,624	58.9	7.0
Married-couple family with own children under 18	1,272	23.6	1,240	20.1	-2.5
Female Head of Household	483	9.0	559	9.1	15.7
Female Head of Household with own children under 18	198	3.7	247	4.0	24.7
Non-family Households	1,306	24.2	1,716	27.9	31.4
Householder living alone	1,063	19.7	1,404	22.8	32.1
Householder 65 years and older	477	8.9	683	11.1	43.1
Households with individuals under 18 year	1,722	32.0	1,791	29.1	4.0
Households with individuals 65 years and older	1,508	28.0	2,130	34.6	41.2
Average household size	2.62	x	2.52	x	x
Average family size	3.01	x	2.97	x	x
<i>Source: U.S. Census Bureau</i>					

From 2000 to 2010, the number of households increased by 14.3%. The number of family households increased 8.8%, whereas, the number of non-family households (householders living alone or sharing a home with non-related people) increased by 31.4%. The households with individuals under 18 years of age increased slightly (4.0%), but the households with individuals 65 years and older had a significant increase (41.2%).

The average size of American households continues to decrease due to increases in divorce, single-parent families and the trend toward having fewer children. In keeping with this national trend, both household and family sizes in Westport continued to decrease from 2000 to 2010. The decrease in household size, the increase in householders over 65 years and the dramatic increase in householders living alone reveals the need for a housing type that varies from the multi-bedroom single-family detached home on a large lot that is still the norm in Westport.

**Changes in Household Types in Westport**

*Between 2000 and 2010, female-headed households increased significantly, especially those with children under 18. Non-family households also rose dramatically. Householders living alone and those households with individuals over 65 years increased and have become a considerable segment of the population.*

A closer look at Westport’s neighbors reveals that the total number of households in Westport had the highest annual rate of growth when compared to its surrounding communities, although doubling the annual rate of growth of the surrounding communities during the 2000 - 2010 periods (see Table II-3).

Westport had the greatest increase in the number of households of its neighbors in the decade from 2000 to 2010. Westport experienced a 14.3% increase in its number of households with Freetown, second highest growth, experiencing 7.8% increase in the number households. The city of Fall River actually experienced a loss of households (-0.8%).

<b>Table II-3. Household Change: Westport and Neighboring Communities, 2000 - 2010</b>					
	Total Households		Difference	% Change	Annualized Rate of Growth
	2000	2010			
Westport	5,386	6,154	768	14.3	1.43
Dartmouth	10,555	11,237	682	6.5	0.65
Fall River	38,759	38,457	-302	-0.8	-0.08
Freetown	2,932	3,162	230	7.8	0.78
Bristol County	205,411	213,010	7,599	3.7	0.37
Massachusetts	2,443,580	2,547,075	103,495	4.2	0.42
<i>Source: U.S. Census Bureau</i>					

▪ ***Household Income***

A major factor in a community’s demand and affordability for different types of housing is the households’ income level. Table II-4 shows the distribution and change in household income and median household income for Westport in 1999 and 2009.

<b>Table II-4. Westport Household Income Distribution: 1999 &amp; 2009</b>					
	1999*		2009**		% Chg 1999-09
	Number	Percent	Number	Percent	
			Estimate		
<b>Households</b>	<b>5,381</b>	<b>100.0</b>	<b>6,038</b>	<b>100.0</b>	12.2
Less than 10,000	352	6.5	314	5.2	-10.8
10,000 to 14,999	255	4.7	343	5.7	34.5
15,000 to 24,999	457	8.5	331	5.5	-27.6
25,000 to 34,999	470	8.7	454	7.5	-3.4
35,000 to 49,999	903	16.8	808	13.4	-10.5
50,000 to 74,999	1,271	23.6	1,257	20.8	-1.2
75,000 to 99,999	783	14.6	950	15.7	21.3
100,000 to 149,999	595	11.1	1,005	16.6	68.9
150,000 to 199,999	157	2.9	325	5.4	107.0
200,000 or more	138	2.6	251	4.2	81.9
Westport Median household income	\$55,436	-	\$62,761	-	13.2
Area Median Family Income***	\$48,100	-	\$72,500	-	50.7
Bristol County Median household income	\$43,496	-	\$55,789	-	28.3
Massachusetts Median household income	\$50,505	-	\$64,496	-	27.7
<i>Sources: U.S. Census Bureau, * 2000 U.S. Census; ** American Community Survey 5-Year Estimates (2005-2009)</i>					
<i>*** HUD Income Limits, 1999 &amp; 2009</i>					

The data above indicate an increase of 13.2% in Westport's median household income from 1999 to 2009, even while Bristol County and the state experienced larger increases in median household income during the decade (38.3% and 27.7%, respectively). Nevertheless, Westport's median household income remained higher than Bristol County's yet lower than Massachusetts' by 2009.

Between 1999 and 2009, there was a decrease (from 20% to 16.4%) of households at the lower income ranges or less than \$25,000. As of 2009, 791 households were classified as *extremely low income* category (below 30% of the area's median household income), 1,442 households were *very low-income* (50% of the median), and 2,869 were *low income* (below 80% of the median). The largest proportion of households in 1999 and in 2009 belongs to the *moderate income* category (between \$50,000 and \$74,999). Households with incomes less than 80% of the median are more likely to experience housing burdens and need more affordable housing options. Westport will have to consider these households when addressing needs for more affordable housing units.

Westport experienced a dramatic increase (77.6%) in high-income households, or those with incomes greater than \$100,000 from 1999 to 2009. Even more dramatic is the estimated rise in the number of households earning \$150,000 to \$199,999, which jumped by 107%. This likely reflects the increasing affluence of persons moving into Westport, rather than increasing economic opportunities and wages for existing long-term residents.

These results have definite impact on the housing profile of Westport. Hence, a plan anticipating possible changes in the future will help the town plan to meet the housing needs of its residents.

- *Poverty Status*

The poverty status of families and individuals with income information in 1999 and 2009 for Westport and its neighboring communities are shown in Table II-5. It is important to note that only those that report income are included in the tabulations.

<b>Table II-5. Poverty Status in Westport and Neighboring Towns, 2009</b>				
	<b>Poverty Status: BELOW POVERTY LEVEL</b>			
	<b>Westport</b>	<b>Dartmouth</b>	<b>Fall River</b>	<b>Freetown</b>
	<b>Estimate</b>	<b>Estimate</b>	<b>Estimate</b>	<b>Estimate</b>
<b>Families with children under 18 yrs with Incomes below Poverty Level below Poverty Level</b>	<b>109</b>	<b>259</b>	<b>3,236</b>	<b>23</b>
% Married couple with related children under 18 years	25.7	9.7	12.5	N/A*
% Male-householder with children under 18 years	25.7	6.6	4.4	N/A*
% Female-householder with children under 18 years	48.6	37.5	83.1	N/A*
<b>Individuals with Incomes below Poverty Level</b>	<b>716</b>	<b>1,407</b>	<b>16,876</b>	<b>N/A*</b>
% Males 18 years and over	38.5	35.1	23.6	N/A*
% Males 65 years and older	4.2	9.4	3.1	N/A*
% Females 18 years and over	48.9	48.9	42.8	N/A*
% Females 65 years and over	9.2	19.1	7.3	N/A*
<i>*Numbers of those below poverty level are too small to be statistically relevant for comparison. Source: U.S. Census Bureau, American Community Survey Five Year Estimates (2005-2009)</i>				

The poverty threshold, or poverty line, is the minimum level of income deemed necessary to achieve an adequate standard of living in a particular country.<sup>2</sup> The U.S. Census Bureau determined that the Poverty Thresholds for 2009 for a family of four (two children) was \$21,756, for an individual less than 65 years of age it was \$11,161 and for an individual 65 years or older it was \$10,289.

The data reveal that of Westport's 109 families with children below 18 years old who are living below poverty level, half are female-headed households. Among Westport residents who are living below poverty, the great majority are also females. Furthermore, the percentage of women 65 years and over is twice that of the men in the same age group having incomes below poverty level in the town.

<sup>2</sup> Ravallion, Martin *Poverty Comparisons: A Guide to Concepts and Methods*. Living Standards Measurement Papers, The World Bank, 1992, p.25.

The neighboring communities of Westport have the same pattern of poverty, although some slight variations appear here and there. These findings point to a need for affordable housing in the town, especially for female-headed households with children under 18 years of age. The results also imply the need for special programs for housing the elderly – perhaps rent subsidies and other social services as well as for subsidized housing rehabilitation. More partnership between Town government, churches, and other non-profits could help meet this demand.

- **Employment**

The occupational and industry distribution of Westport’s 16+ labor force in 2010 are listed in Table II-6.

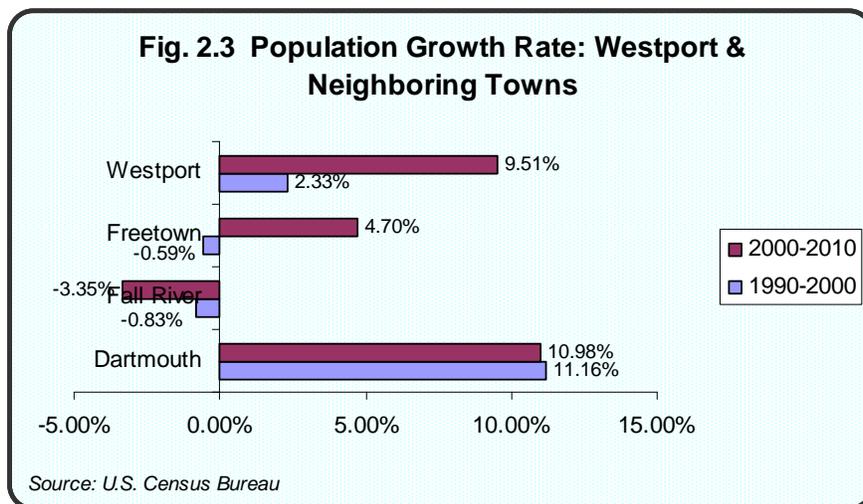
<b>Table II-6. Occupation and Industry of the Labor Force (16+ years old): Westport, 2009</b>		
	<b>Number (Estimate)</b>	<b>Percent (Estimate)</b>
<b>Workers</b>	<b>7,894</b>	<b>100%</b>
<b>Occupation</b>		
Management, professional, and related occupations	2,701	34.2
Service occupations	1,229	15.6
Sales and office occupations	1,950	24.7
Farming, fishing, and forestry occupations	143	1.8
Construction, extraction, and maintenance occupations	981	12.4
Production, transportation, and material moving occupations	890	11.3
<b>Industry</b>		
Agriculture, forestry, fishing and hunting, and mining	143	1.8
Construction	851	10.8
Manufacturing	872	11.0
Wholesale trade	343	4.3
Retail trade	819	10.4
Transportation and warehousing, and utilities	472	6.0
Information	150	1.9
Finance, insurance, real estate, and rental and leasing	639	8.1
Professional, scientific, management, administrative, and waste management services	461	5.8
Educational, health and social services	1,891	24.0
Arts, entertainment, recreation, accommodation and food services	612	7.8
Other services (except public administration)	340	4.3
Public administration	301	3.8
<i>Source: U.S. Census Bureau, American community Survey (ACS) Five Year Estimates (2005-2009)</i>		

It is quite evident from the above data that more than one-third (34.2 %) of Westport’s workers were engaged in management, professional or related occupations. A quarter of these workers (24.7%) were in sales and office occupations, and 15.6% in service occupations. In 2009, one-quarter of the labor force worked in the Education sector while about 11.0 % were in the Manufacturing industry.

Although Westport has historically vibrant agricultural and fishing communities looking for agricultural and fishing retention, only 1.8% of its residents are involved in the farming and industries.

- **Population Growth Rate**

Figure 2.3 shows the trend population growth rates from 1990 through 2010 for Westport and its neighboring communities.



As the data show, Westport’s population grew more during the decade from 2000 - 2010 (9.51%) than in the decade of 1990 to 2000 (2.33%). During the 2000 – 2010 decade, Westport grew more than Fall River (which lost population) and Freetown, but slightly less than neighboring Dartmouth. Westport seems to have had the greatest increase in its population growth rate of its neighbors. Freetown experienced an increase in its growth rate while Dartmouth had a decrease in its growth rate in the 2000-2010 decade than the previous decade. Fall River experienced a greater decline in its growth rate in the 2000-2010 decade.

- **Build-out**

SRPEDD completed a Build-out Analysis for Westport in 1999 that was updated in 2002. Results of this study are shown in Table II-7. The analysis was based on the assumed maximum development under the 2002 zoning regulations that were in place at that time, taking various factors in the town existing at that time into consideration.

A look at the number of units projected by the analysis gives an upper bracket for the number of houses that might be present when the Town is finally "built out". Since the build-out analysis is only a default scenario, the Town will certainly modify these numbers by revising zoning as time passes, and this number will likely decrease, due to the limited areas zoned for commercial use under current zoning. Also, over the long run, sea level change is expected to decrease the land acreage significantly in Westport. In contrast, a decrease in projected single-family homes at build-out might be offset by changes in zoning which allows more multi-family and elderly

units. In addition, build-out analyses tend to become more accurate as Towns become more built-out, and the projected numbers tend to decrease as parcel-based analyses are used.

The data point to an additional 9,996 dwelling units that could possibly be built under the zoning regulations existing in 2002. These dwelling units would be mostly single-family, detached homes. Since this study was completed, the town zoning by-laws were modified to allow multi-family structures to be built in one location, the Noquochoke Overlay District.

The 2005 Planned Production Plan used the 1990 - 1995 rate of building permit issuance to determine that the projected build-out would be reached in 40 years (high-level estimate) to 68 years (low-level estimate, 54 units/yr). Using the average over 1990 through 2002 yields build-out in 50 years (mid-level estimate, 74 units/yr). This would translate to a town-wide build-out of single-family homes by, on average, the year 2050, with a range of 2040 to 2068 under the zoning and other regulations existing at the time of the study. Since the 2005 Plan was completed, the issuance of building permits has decreased, therefore it is expected that the timeline of approaching build-out will be beyond 2068.

<b>Table II-7. Build-out Analysis: Westport, 2002</b>	
Total area (acres)	31,658
Land Area (acres)	
Buildable Land (acres)	17,739
Non-Buildable Land, Water (acres)	13,919
Number of New Dwelling Units	9,996
New Residential Roads (miles)	138
New Commercial/Industrial Floor Area (sq. feet)	10,201,950
Additional Residential Water Use (gallons/day)	1,869,305
Additional Commercial/Industrial Water Use (gallons/day) [3]	765,146
Additional Municipal Solid Waste, Recycled (tons)	9,097
Additional Municipal Solid Waste, Non-Recycled (tons)	3,689
Additional Residents	24,924
Additional Students	3,491
<i>Source: MassGIS, SRPEDD</i>	

**Changing Town Population Profile, Changing Needs**

*The demographic profile of Westport has changed from 2000 to 2010 in such a way that varied housing needs of the town's population segments have to be met, particularly for:*

- *the dramatic increase in the older population and the rise of those who live alone;*
- *households with incomes falling below 80% of the median household income; and*
- *young professional adult population, and young families who need some motivation to stay and establish residence in the town.*

## B. Housing Profile

### ▪ *Housing Characteristics*

Table II-8 shows the Census data for Westport's housing characteristics, including occupied units, vacancy rates and units in structures.

<b>Table II-8. Housing Characteristics: Westport, 2000 –2010</b>					
	<b>2000</b>	<b>2010</b>	<b>Diff- erence</b>	<b>% Growth</b>	<b>Annual Rate of Growth</b>
<b>Total Housing Units</b>	6,143	7,193	1,050	17.1	1.7
<b>Total Occupied Housing Units</b>	5,386	6,154	768	14.3	1.4
<b>Occupied Ownership Units</b>	4,460	4,996	536	12.0	1.2
<i>% of Occupied Housing Units</i>	82.8	81.2	-	-	-
<i>Average Household size of Occupied Units</i>	2.73	2.67	-	-	-
<b>Occupied Rental Units</b>	926	1,158	232	25.0	2.5
<i>% of Occupied Hus</i>	17.2	18.8	-	-	-
<i>Average Household size of Occupied Units</i>	2.10	1.89	-	-	-
<b>Vacancy Rate</b>					
Ownership Units	0.6	1.2	-	-	-
Rental Units	2.5	6.0	-	-	-
<b>Vacant Housing Units</b>	757	1,039	282	37.2	3.7
<i>% of All Housing</i>	12.3	14.4	-	-	-
For seasonal, recreational, or Occasional use	598	776	178	29.8	3.0
<i>% of All Housing</i>	9.7	10.8	-	-	-
<b>Units in structure</b>		<b>2009 Estimate*</b>			
1-Unit Detached	5,199	5,945	746	14.3	1.4
<i>% of All Housing</i>	84.6	86.3	-	-	-
1-Unit Attached	160	174	14	8.8	0.9
<i>% of All Housing</i>	2.6	2.5	-	-	-
2 Units	499	360	-139	-27.9	-2.8
<i>% of All Housing</i>	8.1	5.2	-	-	-
3 or 4 Units	138	141	3	2.2	0.2
<i>% of All Housing</i>	2.2	2.0	-	-	-
5 to 9 Units	106	151	45	42.4	4.2
<i>% of All Housing</i>	1.7	2.2	-	-	-
10 or more Units	28	81	53	189.3	18.9
<i>% of All Housing</i>	0.5	1.2	-	-	-
Mobile Home, Trailer or Other	13	40	27	207.7	20.8
<i>% of All Housing</i>	0.2	0.6	-	-	-

*Source: U.S. Census Bureau; American Communities Survey Five Year Estimates (2005 – 2009)*

In 2000, Westport had predominantly single family detached units, and it is estimated that the town added 1,050 more of this type of structure between 2000 and 2010, signifying an annual growth of 1.7%. Through the decade, the town also added units in multi-family structures with 45 units in structures with 5 to 9 units and 53 units in multi-family structures with ten or more units.

- **Rental Housing**

In 2010, 18.8% (1,158 units) of the total occupied housing units were rental units. This is an increase of 232 units (25%) in the stock of occupied rental housing units since 2000. Although nearly 19% of the total year-round housing units are rental, there are very few rental units on the market – in fact, only 18 units were listed for rent in January 2010. Of those listed, the median rents for one and four bedroom units were higher than fair market rents (two and three bedroom units were listed with median price ranges comparable to fair market rents). Although this snapshot data does not provide a significant indicator of rental housing needs as stand-alone data, it is noteworthy that data and analysis presented in both the 2005 Planned Production Plan (PPP) and the 2004 Master Plan support similar conclusions and emphasize the need for affordable rental housing.

In both 2000 and 2010, the household size for rental units was lower than that of owner-occupied units. There is a vacancy rate of 6.0% for these rental units. A 5% vacancy rate is presumed to represent a real property market which has a balance between supply and demand; Westport’s vacancy rate is just above this mark. This may be due to the high number of seasonal rental properties that were vacant at the time of the 2010 U.S. Census survey. A longer term in rental agreement usually leads to fewer vacancies; however, seasonal properties, by their very nature, do not lend themselves to long-term leases (such as a one-year lease).

- **Age of Housing**

The years when homes in Westport were built are shown in Table II-9. As the data show, over half of the houses have been built since 1970 (50.7%). The decade of 1970 – 1979 saw the greatest construction of new housing (1,105 housing structures) which transformed Westport. Only 740 housing structures have been built since 1990, which is less than the previous decade, possibly due to the effects of the downswing in the economy that has been affecting the housing industry nationwide since 2005/2006.

<b>Table II-9. Year Homes Built: Westport, Pre-1909 – 2009</b>		
<b>Time Period</b>	<b>Number*</b>	<b>Percent</b>
2000 - 2009	740	12.1
1990- 1999	755	12.3
1980 - 1989	503	8.2
1970 - 1979	1,105	18.0
1960 - 1969	873	14.3
1950 – 1959 [1940 – 1959]	694	11.3
1940 - 1949	347	5.7
1930 – 1939 [1939 or earlier]	187	3.1
1920 - 1929	283	4.6
1910 - 1919	109	1.8
1909 or earlier	529	8.6
<b>TOTAL</b>	<b>6,124</b>	<b>100.0</b>
*There are 17 structures for which no “Year Built” data was available. They are not included in this review. There are a total of 6,141 records for single family and multi-family housing structures built 2009 and earlier.		
Source: Town of Westport Assessor’s Data, 2011		

**Westport's Housing Supply Situation**

*Overall, the housing data show that the housing stock in Westport is predominantly single-family, detached units, with little diversity. Few rental units are available to year-round residents. Given the changing demographics of the town (i.e., more elderly, increasing number of people living alone), there is a need for more options in housing supply in the area in the immediate future as well as in the long term.*

▪ ***Housing Occupancy and Tenure***

Table II-10 estimates the longevity of householders in Westport. Approximately 70% of householders have lived in town for more than ten years. Over one-third have lived in town for over twenty years. Conversely, only 14% have live in Westport for five years or less.

<b>Table II-10. Year Householder Moved Into Unit</b>	
	<b>2009 Estimate</b>
<b>Occupied Housing Units</b>	<b>6,038</b>
Moved in 2005 or later	864
Moved in 2000 to 2004	928
Moved in 1990 to 1999	1,982
Moved in 1980 to 1989	604
Moved in 1970 to 1979	901
Moved in 1969 or earlier	759
<i>Source: U.S. Census Bureau, American Community Services (ACS) Five Year Estimates (2005-2009)</i>	

Table II-11 compares Westport’s housing occupancy and tenure with those of neighboring communities in 2000. Of its neighbors, Westport had the greatest increase in total housing units (17.1%) as the percentage of occupied housing units decreased in Westport and the abutting communities. The data also show that except for Fall River, renter occupancy in the area increased between 2000 and 2010 with Westport having the greatest increase in rental housing units (25%).

<b>Table II-11. Housing Occupancy and Tenure: Westport and Vicinity, 1990-2000</b>										
	<b>Westport</b>					<b>Dartmouth</b>				
	<b>2000</b>		<b>2010</b>			<b>2000</b>		<b>2010</b>		
	<b>No.</b>	<b>%</b>	<b>No.</b>	<b>%</b>	<b>%Chg</b>	<b>No.</b>	<b>%</b>	<b>No.</b>	<b>%</b>	<b>% Chg</b>
<i>Housing Units</i>	6,143	100	7,193	100.0	17.1	11,283	100.0	12,435	100.0	10.2
<i>Occupied</i>	5,386	87.7	6,154	85.6	14.3	10,555	93.5	11,237	90.4	6.5
<i>Vacant</i>	757	12.3	1,039	14.4	37.3	728	6.5	1,198	9.6	64.6
<i>Occupied Housing</i>	5,386	100.0	6,154	100.0	14.3	10,555	100.0	11,237	100.0	6.5
<i>Owner-Occupied</i>	4,460	82.8	4,996	81.2	12.0	8,519	80.7	8,826	78.5	3.6
<i>Renter-Occupied</i>	926	17.2	1,158	18.8	25.0	2,036	19.3	2,411	21.5	18.4
<i>Vacant Housing</i>	757	100.0	1,039	100.0	37.3	728	100.0	1,198	100.0	64.6
<i>Seasonal/Rec Use</i>	598	79.0	776	74.7	29.8	444	61.0	660	55.0	48.6
<i>Seasonal as % of Total Hsg Units</i>	-	9.7	-	10.8	-	-	3.9	-	5.3	-
	<b>Fall River</b>					<b>Freetown</b>				
	<b>2000</b>		<b>2010</b>			<b>2000</b>		<b>2010</b>		
	<b>No.</b>	<b>%</b>	<b>No.</b>	<b>%</b>	<b>%Chg</b>	<b>No.</b>	<b>%</b>	<b>No.</b>	<b>%</b>	<b>%Chg</b>
<i>Housing Units</i>	41,857	100.0	42,750	100.0	2.1	3,029	100.0	3,317	100.0	9.5
<i>Occupied</i>	38,759	92.6	38,457	90.0	-0.8	2,932	96.8	3,162	95.3	4.4
<i>Vacant</i>	3,098	7.4	4,293	10.0	38.6	97	3.2	155	4.7	60.0
<i>Occupied Housing</i>	38,759	100.0	38,457	100.0	-0.8	2,932	100.0	3,162	100.0	7.8
<i>Owner-Occupied</i>	13,521	34.9	13,741	35.7	1.6	2,611	89.1	2,809	88.8	7.6
<i>Renter-Occupied</i>	25,238	65.1	24,716	64.3	-2.1	321	10.9	353	11.2	10.0
<i>Vacant Housing</i>	3,098	100.0	4,293	100.0	38.6	97	100.0	155	100.0	60.0
<i>Seasonal/ Rec Use</i>	100	3.2	100	2.3	0.0	38	39.2	54	34.8	42.1
<i>Seasonal as % of Total Hsg Units</i>	-	0.3	-	0.2	-	-	1.3	-	1.6	-

Source: U.S. Census Bureau; American Communities Survey Five Year Estimates (2005-2009)

- ***Seasonal Housing***

Westport has an additional 1,039 unoccupied housing units, which is 14.4% of all housing units. Of these unoccupied housing units, 776 (75%) are identified by the U.S. Census as “seasonal”. This is a significantly higher percentage than other surrounding communities, and an actual survey of the town in the summer months would likely show an even higher number. Seasonal housing is 10.8% of total housing units. Dartmouth and Freetown had greater increases in vacant housing and seasonal housing than Westport; although, Westport has a larger percent of its housing stock as seasonal (Dartmouth: 5.3%; Freetown: 1.6 %; Westport: 10.8)

While Westport has 7,193 total housing units, there are 776 dwelling units that are labeled as “seasonal”, which results in 6,417 year-round housing units. Interestingly, during the same time period, the seasonal housing in Dartmouth, Freetown and Westport increased. Based on the growing older population in Westport, this increase in seasonal housing may be related to the increase in retirees wintering in warmer climates and returning to their homes for the summer season.

The data gathering for the U. S. Census occurs around April 1, a time of year when seasonal residents are not yet in Westport. Around April 1, some of the rental housing units shown as occupied by the Census, particularly in the south of town around the rivers and coastal areas, are actually seasonal. One of the real challenges we have for affordable housing in Westport is that the available inventory swells in the off season. Sometimes the units are barely livable for year-round occupancy due to low or little insulation. When summer comes, the owners reclaim these units for higher-rent tenants or they oust the winter tenants for their own use. This results in the displacement of affordable housing tenants in the summer time and an insecurity of housing for these households.

**Westport’s “Seasonal” Housing**

*For Westport, “seasonal housing units are those occupied by their owners during the summer.” They may also be units that are rented to vacationers on a weekly or monthly basis during the summer, Westport’s “season”.*

- **Home Sales Activity**

A review of homes listed in the real estate market is summarized in Table II-12.

<b>Table II-12. Real Estate Listings – Single-Family Homes: Westport, September, 2011</b>		
<b>Price Range</b>	<b>Number of Listings*</b>	<b>Percent Listings</b>
Under \$200,000	7	7.5
\$200,000 to \$249,999	4	4.3
\$250,000 to \$299,999	8	8.6
\$300,000 to \$349,999	25	26.8
\$350,000 to \$399,999	6	6.5
\$400,000 to \$449,999	6	6.5
\$450,000 to \$499,999	7	7.5
\$500,000 to \$549,999	6	6.5
\$550,000 and above	24	25.8
<b>Total</b>	<b>93*</b>	<b>100.0</b>
<b>Average Sales Price:</b>	<b>\$560,411</b>	
<b>Median Sales Price:</b>	<b>\$379,900</b>	
<i>*Does not include 3 properties in “Preforeclosure”: owners with several missed payments</i>		
<i>Source: Zillow.com; September 26, 2011</i>		

A review of homes on the market on Zillow.com for September 26, 2011, showed that 96 properties were actively for sale on the real estate market. Three of these do not have market prices listed, being described as in “Preforeclosure with owners missing several payments”. As such, a purchase price is negotiable. Of the remaining 93 properties on the market, the average sales price of these homes is \$560,411 and the median market asking price is \$379,900.

At the lower price range, there are 10 properties priced below \$200,000, most of which are described as needing work. Of these ten properties, two were under foreclosure. These homes are smaller, older homes, over 40 years, with one exception (a home built in 1985 that has mold and a structural beam issue that will not qualify for a mortgage and must be sold for cash). Even those homes for sale for less than \$300,000, are almost all older homes (over 25 years old) with less than 2,000 square feet of floor area.

There are 18 homes for sale that are in over 55 developments that are classified as “condos”. They are smaller, single family homes. In addition there are five homes that are single-family, attached units – one is described as a townhouse and the remaining four are in two duplexes. There are also two mixed-use properties, each having two dwelling units and a commercial unit. One property is considered multi-family, having three small cottages on one parcel.

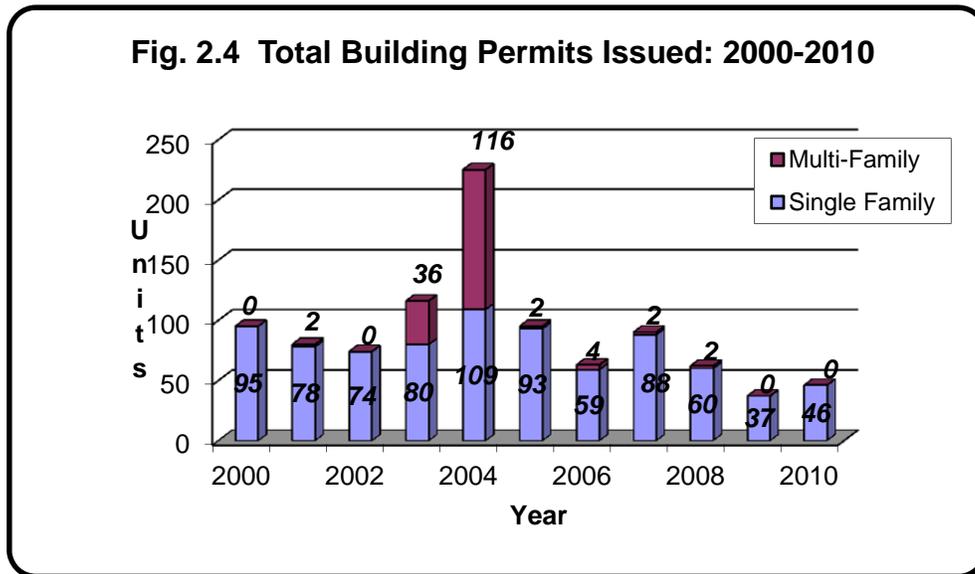
Presently, there are 11 very large homes that could be referred to as “MacMansions” (i.e., lots with larger acreage and units with very spacious living space for one family, over 3,000 s.f.) on the market. All of these were built later than 1980 and are on lots larger than 60,000 s.f. Many of these homes are described as “Expanded Capes” or “Contemporary Colonials”.

### Westport's Minimum Lot Size

Westport's minimum lot size of 60,000 s.f. has been in place since 1974 for public health and environmental reasons and limits any density.

- **Building Permits**

Figure 2.4 graphs the number of residential building permits issued by Westport from 2000 through 2010.

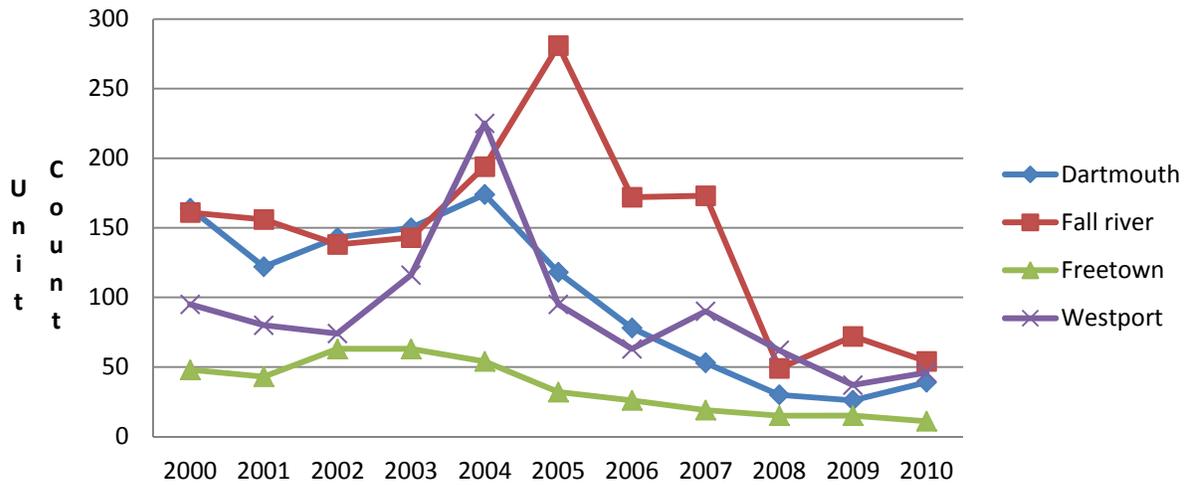


Source: SRPEDD (from Town Building Inspector)

The majority of the units for which building permits have been issued in Westport were for single-family structures. In 2003 and 2004 building permits were issued for units in multi-family developments approved through Chapter 40B Comprehensive Permits.

Below, Figure 2.5 compares the total number of units for which building permits were issued for Westport and its neighbors for 2000 – 2010. Westport and Fall River had spikes in the number of units for which building permits were issued; Westport experienced a spike in 2004 while Fall River experienced a spike in 2005. All four communities have experienced an overall reduction in the number of units for which permits were issued per year. Since 2007, only Fall River has issued building permits for more units than Westport.

**Fig. 2.5 Total Units under Building Permits Issued, 2000 - 2010**



**Westport's Housing Market**

*As of September, 2011, 93 single family homes, 5 condominiums, and 1 mobile home are listed for sale. Westport home prices tend to be at the higher price range, thereby underlining the need for more housing at the lower price range.*

*Compared with its neighboring towns, Westport was one of the towns that issued building permits for fewer units of its neighbors unit 2007 when it became one of the communities issuing building permits for the greater number of units.*

**C. Housing Affordability**

▪ **Home Values**

The Westport Assessor's office provided the data on the latest assessed housing values in the town of Westport, which is shown in Table II-13.

**Table II-13. Assessed Values of Residential Properties\*:  
Westport, 2011**

Assessment	Single-family		Condominiums		Multi-family*		Total	
	No.	%	No.	%	No.	%	No.	%
Less than \$149,999	38	0.7	1	1.8	0	0	39	0.6
\$150,000- \$199,999	400	7.0	5	9.1	16	3.8	421	6.8
\$200,000- \$299,000	2,207	38.6	18	32.7	189	44.7	2,414	38.9
\$300,000 - \$399,999	1,228	21.5	16	29.1	111	26.2	1,355	21.9
\$400,000 - \$499,999	741	12.9	9	16.4	50	11.8	800	12.9
\$500,000 - \$599,999	441	7.7	5	9.1	28	6.6	474	7.6
\$600,000 - \$699,999	215	3.7	1	1.8	8	1.9	224	3.6
\$700,000 - \$799,999	109	1.9	0	0	6	1.4	115	1.9
\$800,000 - \$899,999	68	1.2	0	0	4	1.0	72	1.2
\$900,000 - \$999,999	50	0.9	0	0	4	0.2	51	0.8
Over \$1 million	223	3.9	0	0	10	2.4	233	3.8
<b>Total</b>	<b>5,720</b>	<b>100.0</b>	<b>55</b>	<b>100.0</b>	<b>423</b>	<b>100.0</b>	<b>6,198</b>	<b>100.0</b>
<b>Median Assessed Value</b>	<b>\$313,250</b>	<b>-</b>	<b>\$348,300</b>	<b>-</b>	<b>\$305,100</b>	<b>-</b>	<b>\$312,650</b>	<b>-</b>
Average Assessed Value	\$393,252	-	\$337,396	-	\$371,198	-	\$391,251	-

*Source: Town of Westport Assessor; Applied Geographics, Inc.*

*\*Excluded are 402 parcels classified by the Assessor as mixed-use or as having >1 housing unit on each property; To date, data on the number of housing units on parcels so classified is unknown.*

*\*\*Includes two-family, three-family, 4-8 units, 8+ units*

The data above which is derived from the 2011 Westport Assessor’s data revealed that over one-third of all housing types are assessed between \$200,000 and \$299,999 (38.9%). The median assessed value of a single-family unit is \$313,250, \$348,300 for condominiums and \$305,100 for multi-family structures. Only forty units are valued less than \$150,000 (39 single-family detached and one condominium), while there are 223 single-family units assessed at over \$1 million dollars.

The assessed housing units are overwhelmingly single-family detached structures (92.3%). Of the 423 structures classified as multi-family, most are two-family structures (379, of which 44 are in-law apartments), 15 are three-family structures, 25 have 4-8 dwelling units and 5 have 8+ dwelling units in the structures.

- ***Cost of Homeownership***

Table II-14 provides a breakdown on the number of housing units existing within various affordability ranges based on the FY 2011 HUD Income Limits. The town of Westport’s fiscal year (FY) 2011 Median Family Income is \$74,500.

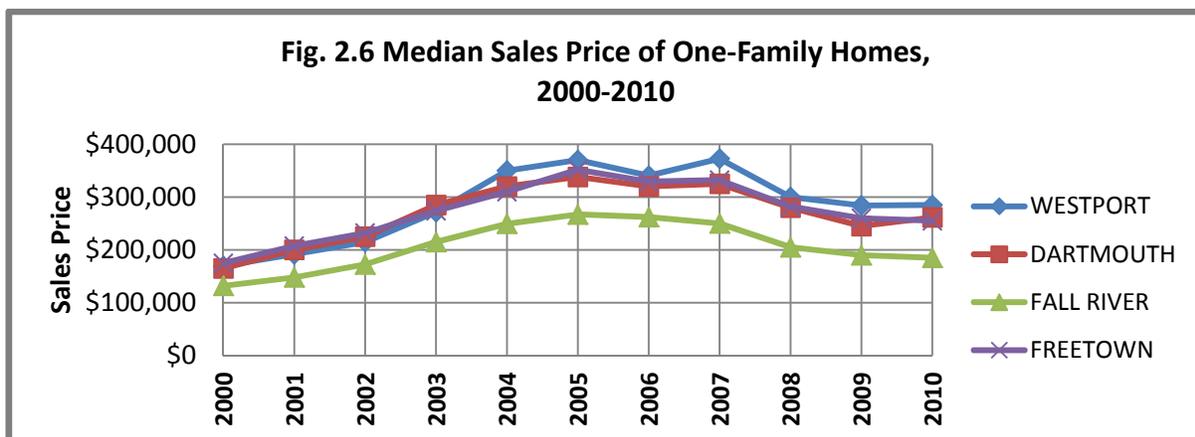
<b>Table II-14. Approximate Cost of Homeownership Units: Westport, 2011</b>			
<b>Approximate Home Price Range**</b>	<b>Affordability Range: % HUD Median Family Income for 2011)</b>	<b>Single-Family Units* Available in Home Price Range</b>	
		<b>Number</b>	<b>Percent</b>
Less than \$111,750	Less than 50% ( Less than \$22,350)	1	0.02
\$111,751 - \$178,801	50% - 80% (\$37,250 – \$59,600)	189	3.30
\$178,801 - \$223,500	80% - 100% (\$59,600 – \$74,500)	739	12.92
\$223,501 - \$268,200	100% - 120% (\$74,500 - \$89,400)	1080	18.88
<b>\$268,201 or more</b>	More than 120% (More than \$89,400)	3,711	64.88
	<b>Total:</b>	<b>5,720</b>	<b>100.0</b>
Median single-family house assessed value	\$313,250		
Median condominium assessed value	\$348,300		
<i>* Includes single-family detached structures and condominiums</i>			
<i>** Based on the Town of Westport Assessor's 2011 Database. Please note that as a standard practice, assessed value is assumed to be 93% of actual value or potential sale price.</i>			

The Assessor's data shown in Table II-14 demonstrate that only 16% of the single-family units are affordable to those families earning 100% or more of the town's specified HUD median family income (\$74,500) in 2011. The data also show that 190 single-family units (3.3%) are affordable to families earning 80% or less of the 2011 HUD median family income (\$59,600).

In 2011, there is only one single-family house assessed at a value affordable for families earning less than 50% of the town's median family income.

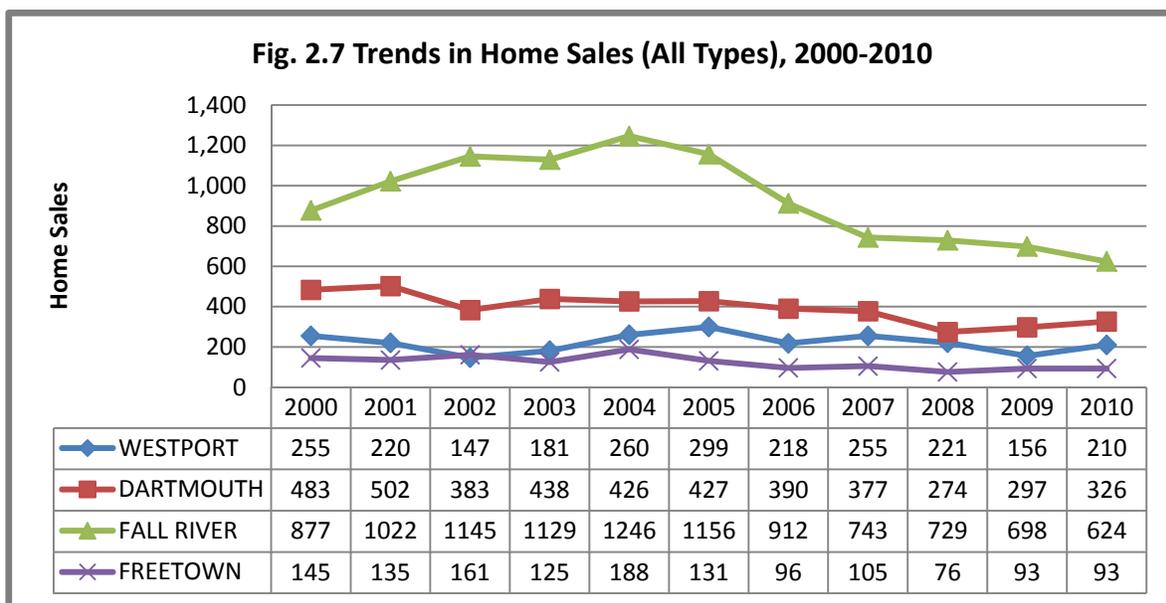
### **Housing Prices**

The trends in median sales prices of single-family homes in Westport and its surrounding communities are displayed in Figure 2.6 while the trends in homes sales are shown in Figure 2.7.



The foregoing monitoring data on actual sales from 2000 to 2010 reveal the rising median costs of single-family homes from 2000 to 2006 and the decrease in costs between 2007 and 2009. Fall River and Freetown continued the decrease of median sales price in 2010 while Dartmouth and Westport experience a slight increase in 2010. Westport’s median sales price peaked in 2005, dipped a bit in 2006, and then had its highest median sales price in 2007. The other communities had their highest median sales prices in 2005. Of these communities, Westport had the highest median sales price.

Reviewing the trend in the number of home sales from 2000 to 2010 (Fig 2.6 below), all of the communities have experienced an overall reduction in sales since 2000. Sales increased in Fall River through 2004, then have decreased steadily through 2010. Dartmouth and Freetown have had a fairly steady decreasing trend in their number of homes sales. Westport had its lowest number of sales in 2002 and the highest number of sales in 2006. Since 2006, there has been a decrease in sales with a slight upswing in 2010, although the number of sales in 2010 is still below the 2000 level.



▪ **Affordability**

The determination of *housing affordability* considers both the price of the housing unit and the income of the household living in it. In this report, *housing affordability* takes into account the costs of housing relative to the income of the household.

Affordable housing should not be confused with *subsidized housing* for persons of moderate and/or low income. Housing under Chapter 40B is considered *subsidized housing* since it is part of a “subsidized” development built by a public agency, non-profit, or a limited dividend corporation. On the other hand, *affordable housing* is considered affordable to families in the community when the housing-related expenses is less than or equal to 30% of the family’s gross income of that area. “Affordable” as 30% of gross income is based on the HUD standards.

If a household is paying more than thirty percent (30%) of its income on housing costs, this is an indication that food, clothing, and medical needs may not be being met for these households.

**What constitutes “Housing Costs”?**

*Housing Costs is the basic rent or mortgage a household pays **plus utilities**. In situations where a rental housing unit is not separately metered, the rent charged by the landlord will be high enough to cover this expense.*

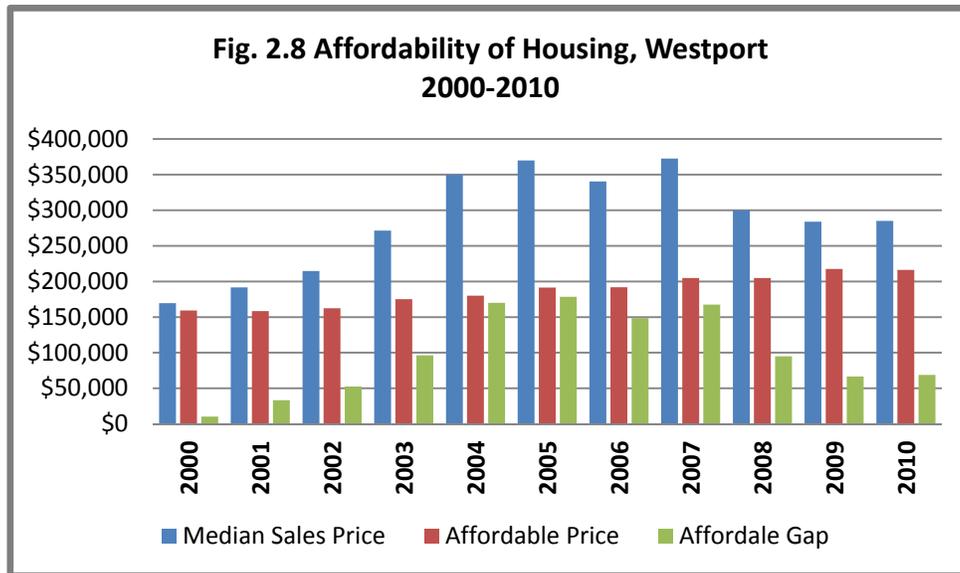
Table II-15 exhibits the change in housing cost burdens for owners and renters in Westport from 2000 to 2010.

<b>Table II-15. Housing Burdens: Westport, 2000 - 2009</b>				
	<b>2000</b>	<b>2009 Estimate</b>	<b>Difference</b>	<b>% Chg</b>
Owned Housing with Mortgage	\$2,709	3,147	\$438	16.2
Monthly Cost of Mortgage (Median)	\$1,158	\$1,734	\$576	49.7
Owner Costs as $\geq$ 30% of HH Income	\$858	1,213	\$355	41.4
Renter-Occupied Units	\$916	979	\$63	6.9
Renter Gross Monthly Rent (Median)	\$652	\$819	\$167	25.6
Gross Rent as $\geq$ 30% of HH Income	\$212	482	\$270	127.0
<small>Source: U.S. Census Bureau, American Communities Survey (ACS) Five Year Estimates (2005-2009)</small>				

It is estimated that, in 2009, approximately 41% of owners had housing costs greater than 30% of their household income. This is a 41% increase of owners experiencing a housing burden from 2000 to 2009. In addition, approximately 482 householders who are renting were spending greater than 30% of their household income on housing costs. The above data suggest that in 2009, 1,695 households, or over one-quarter of the households (27.5%) in Westport were living in housing commonly defined as *unaffordable*.

- ***Affordability Gap***

Figure 2.8 illustrates the calculated gap in the affordability of single-family housing in Westport from 2000 to 2010. Basically, the median sale price of single-family homes at a given year is compared with the “affordable housing price” in the area. Affordability implies that the cost of housing would not impose a housing cost burden on a family with earnings within the median family income. The data on “affordability gap” shows the difference between the median housing sales price and the price of housing within the means of those earning the median family income.



The data from the figure above show that from 2000 to 2006, the housing prices in Westport rose steadily over the rise in household income resulting in a widening “affordability gap” during those years. With the recent downturn in the housing market, this trend has reversed and the gap has been decreasing, especially from 2008 to 2010. Single-family housing is becoming more affordable in Westport although it has not reached the same low level of affordability as was seen in Westport in 2000.

- ***Existing Needs and Current Supply***

The Town is working to expand the supply of affordable housing in the community. Presently, the Town’s Subsidized Housing Inventory (SHI) percentage is only 3.5% (224 dwelling units). Of Westport’s 224 units, 188 are rental units. The rental units include the Westport Housing Authority’s 48 units at Greenwood Terrace for elderly and disabled households; 48 units at Westport Village Apartments, an over 65 community; and 72 units at Edgewater Apartments on Sanford Road. The rental units also include 20 units in Department of Developmental Services group homes. There are also 50 rental units planned at town-owned Noquochoke Village with construction planned to begin in 2014.

Additionally, Westport intermittently had a Housing Rehabilitation Program. The 2009 program is funded with federal Community Development Block Grant Housing Rehab funds through DHCD to provide assistance to low and moderate income households in the North Westport Target Area. To date, forty Westport properties have been rehabilitated through this program. Although this program does not create permanently affordable units, it assists low-income residents in need and the units count on the state’s Subsidized Housing Inventory for fifteen (15) years.

To date, the gap in housing affordability may have narrowed, but a gap still exists nonetheless.

The current homeownership market remains beyond the means of those earning within median to low-and moderate-income in Westport. The town's affordable units as of June 2011 are listed in Table II-16.

<b>Table II-16. Available Subsidized Housing: Westport, June 2011</b>					
<i>Project Name</i>	<i>Address</i>	<i>Type</i>	<i>Total SHI Units</i>	<i>Affordability Expiration</i>	<i>Subsidizing Agency</i>
<b>Greenwood Terrace</b>	666 State Rd	Rental	48	Perp	DHCD
<b>Brookmeadow Estates</b>	Brookwood Drive	Ownership	0	Perp	FHLBB
<b>Edgewater Apartments</b>	Borden St and Sanford Rd	Rental	72	Perp	DHCD
					FHLBB
					MHP
<b>Lincoln Heights</b>	Lincoln Avenue	Ownership	0	Perp	FHLBB
<b>Westport Village</b>	100 Village Way	Mix	48	Perp	DHCD
					FHLBB
<b>DMR Group Homes</b>	Confidential	Rental	20	N/A	DMR
<b>Westport HOR Program*</b>	Misc sites	Ownership	22	2017 - 2019; 2021	DHCD
<b>American Legion Highway</b>	American Legion Highway	Ownership	2	Perp	DHCD
<b>Strawberry Fields</b>	Beeden Rd & Rte 177	Ownership	0	Perp	DHCD
<b>Westport Housing Rehab*</b>	Misc sites	Ownership	12	2020 - 2021	DHCD
<b>Briggs Landing</b>	Tickle Rd/Chabot St	Ownership	0	Perp	Mass Housing
<b>TOTAL</b>			224		
<i>Source: DHCD Chapter 40B Subsidized Housing Inventory (subject to change without prior notice).</i> <i>*Consolidation of listings; for full DHCD listing see Appendix A.</i>					

The Department of Housing and Community Development (DHCD) lists 224 units in Westport that meet affordability requirements under the Chapter 40B program. These units are counted towards the town's requisite Subsidized Housing Inventory as of 2011; with 417 more units needed to achieve the required 641 affordable units.

### *Status of Westport Housing*

In summary:

- Westport's housing stock is mainly comprised of the single-family detached structures. Condominiums and apartments are fairly new in town. Over half of the existing housing structures were built post 1970 with the decade of the 1970's seeing the most housing built of any decade.
- The majority of the housing units in Westport are owner-occupied but the vacancy rate for rental units was higher than that of the owner-occupied units.
- Westport has the highest percentage of seasonal housing of its neighbors. Almost three-quarters of the vacant housing is seasonal housing. These units are vacant for much of the year, available for the owners' use during the summer, Westport's "season".
- Compared with its neighbors, Westport was one of the towns that issued building permits for fewer units than its neighbors until 2007 when it became one of the communities issuing building permits for the greater number of units.
- Since 2004, Westport has had median sales prices of single-family homes higher than its neighbors.
- Almost half of the householders in Westport who own their homes shoulder some housing burdens in 2009. Over one-quarter of the households in Westport, both homeowners and renters were living in housing commonly defined as *unaffordable*.
- The gap or difference between the median sales price and the housing costs affordable to households with family income equivalent to the area median has decreased in recent years.

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### III. OBSTACLES TO FUTURE DEVELOPMENT

The town of Westport has made progress towards meeting the state's DHCD Chapter 40B requirement of 10% of affordable housing for each community, particularly in the light of current constraints to new development including the following:

- *Zoning Constraints*

Challenges:

Westport's Zoning By-law, along with those of many other municipalities in Massachusetts, was adopted to control the use of land which had much impact on the patterns of housing development. Consequently, the current zoning by-law has a minimum lot size of 60,000 s.f. for single family residential. The zoning by-law also allows duplexes but requires 80,000 s.f. with 200' frontage. There is a requirement for 30,000 s.f. of contiguous upland PLUS 15,000 s.f. of contiguous upland for each family in excess of one. The larger lot size, while intended to maintain a rural quality and water quality standards, also promote very low housing density that severely constrains the construction of affordable housing.

The following relatively new provisions in Westport's Zoning By-law have potential for promoting smart growth and/or more affordable units:

- *Accessory Apartment (Town of Westport Zoning By-laws section 4.0.1.B.5):*  
This zoning promotes the development of a separate dwelling unit within an existing single family residence. These units, as the zoning is written, will not be eligible for the Subsidized Housing Inventory (SHI)
- *Inclusionary Housing (Town of Westport Zoning By-laws, Article 13):*  
This by-law was adopted to create affordable units considered Local Initiative Program (LIP) units under Chapter 40B. The bylaw requires the provision of one affordable housing unit in developments that include 10 or more multi-family or duplex housing units and also provides a density bonus of two additional market rate units for each affordable unit. It does not apply to the development of ten individual lots that were in existence on June 1, 2005 or any Assisted and Independent Living Facilities. To date this bylaw has not produced any affordable units.
- *Open Space Residential Design (Town of Westport Zoning By-laws, Article 18):*  
This zoning promotes an alternative subdivision design that encourages the preservation of open land for its scenic beauty and the development of housing on smaller lots sizes: 20,000 square feet. It allows for the construction of single family or duplexes or a mix within a development.

Other zoning bylaws currently in place to assist with the production of affordable units:

- *Assisted and Independent Living Facilities (Town of Westport Zoning By-laws, Article 11):*

The purpose of this bylaw is to provide residential units in with supportive services to individuals unable to live independently and congregate living to persons over 55 years of age able to live independently. Independent Living Facilities with more than 10 units are to provide 15% affordable units. To date this bylaw has not produced any affordable units.

- *Noquochoke Overlay District (Town of Westport Zoning By-laws, Article 19):*  
One purpose of this zoning district is to promote the development of varied housing opportunities, such as single family, duplexes and multi-family structures. The maximum number of units specified in the district is 54 units that may be in 1-bedroom, 2-bedroom or 3-bedroom units. The by-law requires that 30% of the units be “visitable” as specified in Massachusetts General Law and a minimum of 30% must be affordable.

#### Mitigation Measures:

This Housing Production Plan includes a number of strategies that are directed to reforming local zoning regulations so as to make them “friendlier” to the production of affordable housing and smart growth development in Westport. These strategies include 1) revising the Accessory Apartment section to include the requirements necessary for eligibility on the SHI, and 2) amend the zoning bylaw to allow a variety of housing types to meet the needs of Westport residents.

- *Infrastructure & Environmental Constraints*

#### Challenges:

Westport has limited municipal water or sewer service, and housing properties must rely on septic systems. These septic systems must comply with Title V if special treatment facilities are not integrated into new development. However, there are concerns about the impact of septic systems on existing wetlands.

In areas where municipal water service is unavailable, residents rely on private wells for their water. The development authorities of housing units in these areas are mandated to incorporate a private water source as well as septic systems that comply with Title V standards. While close attention to water quality issues is essential, it also contributes to higher development costs.

#### Mitigation Measures:

Developers may install packaged wastewater treatment systems to handle larger residential and commercial developments. These systems offer an alternative option to future developers if a site does not have the capacity for the size of a Title V-compliant subsurface absorption system or a developer wants to remediate an environmental impact of development.

- ***Transportation Access***

Challenge:

Westport is an auto-dependent community. Public transit in Westport is extremely limited. Southeastern Regional Transit Authority (SRTA) provides service between Fall River and New Bedford that travels Route 6, through the community.

Mitigation Measures:

As the Noquochoke site is developed, the town plans to follow up its preliminary request to Southeastern Regional Transit Authority (SRTA) to extend service from nearby Route 6 to provide transit service to Noquochoke residents.

- ***Availability of Subsidy Funds***

Challenge:

Westport needs affordable homeownership opportunities, but it has an even greater need for rental units given the limited supply of this type of housing currently available in the town. Funds for the subsidizing of affordable housing projects are available through MassHousing and the Department of Housing and Community Development for

“worthy affordable housing development projects and for affordable mortgage loans”  
(Letter to the Editor, *Banker & Tradesman*, March 15, 2010, p.4).

While MassHousing and DHCD have financing available for both new rental apartments and the preservation of existing units, poor market conditions led to fewer project proposals for this type of housing than for requests for funds for the preservation of existing units. Recently, MassHousing is experiencing an increase in the number of new rental Project Eligibility Applications and the conversion of condominium developments into rental developments (DHCD). In a New York Times article, the Boston metro area is experiencing an improving market for rental units due to a combination of economics and demographics:

“ The pool of probable renters is being fed by people whose houses were foreclosed, have lost a job or taken a new one at a lower salary, or fear residential values will remain flat or fall. Aging baby boomers, fed up with shoveling snow and harsh New England winters, are prime targets for rentals.” (“As Boston’s Economy Grows, Demand for Rental Units Outpaces Condo Market”, *New York Times*, February 22, 2011)

While market conditions for rental housing developments in southeastern Massachusetts may still be weaker than being seen in metro Boston, the same economic and demographic conditions may lead to a rise in the rental development market in Westport.

## Mitigation

Westport has adopted the Community Preservation Act. Funds raised through this program could provide an important funding mechanism for affordable housing, and offer alternative options for the adaptive reuse of municipal buildings into affordable housing.

The selected developer for Noquochoke Village has responded to the RFP with an all rental development. The development will address the needs of people with very low to moderate incomes. Much of its financing is projected to come from Low Income Tax Credits.

- *Negative Community Perceptions*

### Challenge:

Affordable housing conjures up images of an invasion of poor people from urban areas, an imminent plunge in property values, increased crime, and neglect. And yet, faced with the current real estate prices, the town needs to provide affordable housing for its eligible Town employees, young families, college-aged children, and elderly residents who may not be in the position to afford steep homeownership fees but prefer to live or remain in the community. Consequently, the town of Westport remains faced with the dilemma of how it should approach affordable housing initiatives.

### Mitigation:

The Affordable Housing Trust has engaged a Housing Specialist who is leading an effort to engage the community in an open discussion about affordable housing. The Trust is also planning an information campaign related to the issue to help dispel myths about the issue and solidify local support. These outreach efforts are requisites on the part of the community as it moves toward providing its residents with affordable housing in the long term as well as in the immediate future.

- *Evaluation of Existing Infrastructure*

Westport has limited municipal water and municipal sewer service; consequently, all developments require on-site septic systems.

### **Municipal Water System.**

Westport has a limited municipal water system that covers some areas in the northern part of the town, thus most residents have to rely mainly on private wells on-site for their water supply. Therefore, the town's water supply is carefully (and properly) protected with zoning restrictions.

### **Municipal Wastewater Disposal System.**

In the absence of a town wastewater disposal system, wastewater is disposed through Title V on-site wastewater treatment and disposal systems, such as septic systems. Overall, the need for private wastewater disposal systems limits the development of higher density housing options, which are generally more affordable. Hence the town's initiative for growth and residential development must address the issues of wastewater. The use of Innovative/Alternative systems approved under Title V is encouraged in the town's Open Space Residential Design (OSRD) bylaw.

## IV. STRATEGIES IN PLANNING FOR AFFORDABLE HOUSING

The Massachusetts Department of Housing and Community Development (DHCD) took charge of the state's Planned Production Program in December 2002. This program has enabled cities and towns to prepare and adopt housing plans that demonstrate the production of increased year-round housing stock (0.5% over one year or 1.0% over two years), which will meet the criteria for eligibility and inclusion in the town's Subsidized Housing Inventory.

### A. *Housing Needs Assessment Outcomes*

Several key findings of the above housing needs assessment portion of this report influenced the establishment of the goals, as well as the creation of strategies, to effectively respond to specific unmet needs for affordable housing in Seekonk. These mechanisms include close attention to the specific status and economic conditions of families in the community, such as:

1. **Elderly Housing**

The housing needs assessment results revealed that the town of Westport's elderly population (65 + years) rose dramatically between 2000 and 2010, and along with this growth came the increased need for affordable elderly housing. Data showed that both elderly owners and renters experienced housing cost burdens in 2010.

2. **Affordable housing for young adults and young families**

In 2010, fewer young adults and young families resided in Westport than there were in 2000. Young adults living alone, and young adult couples, do not need large-sized, single-family housing, and are more apt to consider smaller single-family structures or a townhouse or apartment housing unit. The decrease in young children and young adults in the area may also imply that young families are not locating in Westport, presumably due to the higher costs of housing.

3. **Limited rental units**

Analysis results also showed limited availability of year-round rental housing units. Moreover, renters suffer housing cost burdens. Hence there is a great need for affordable rental units suitable for small households: singles, childless couples, and small households with children.

4. **Limited supply of Affordable Housing**

There exists a gap between what the town currently lists as affordable units as mandated by the state's DHCD Chapter 40B Program, and how many it should actually have. Basically, Westport needs 417 more affordable housing units to meet the 10% requisite. It is interesting to note that about 25% of the households in town are low- to moderate-income and only 3.5% of the dwelling units are affordable to them. This gap demonstrates a pressing need for more affordable housing in Westport. Furthermore, as of 2011, there is a difference of approximately \$108,000 between the median market price of a single-family

housing unit and the cost of housing affordable to a family with earnings around the area's median family income of \$74,500.

5. **Zoning as an impediment**

The town's zoning by-law does encourage affordable housing; however, it does not allow for a mixture of housing types. Permitted residential structures are limited to single-family structures. Single family structures may be converted to contain no more than two dwelling units through a special permit process, but this process requires double the lot area required in the district. Hence there is a need for zoning modification to accommodate the town's housing needs.

***B. Affordable Housing Goal***

As Westport's 2004 Master Plan states, one of the community's goals is to "Provide a range of housing choices, balanced in terms of type, location, and price, that will meet the housing needs of all segments of the Town's populations" (Master Plan, p.12-8-1).

On February 17, 2010, the Housing Trust hosted a workshop during which attendees were asked to identify the types of household who are struggling with costs of housing. Among the responses are: families, farmers, disabled persons, under and unemployed breadwinners, recent graduates, many town employees, seniors and retirees, single parents, and adult children of Westport. At the core, the needs of these varied populations have one thing in common – due to their level of income, the cost of living in Westport is not affordable.

Workshop participants also identified eight goals that, taken together, represent our vision for what the Trust will strive to accomplish in the next decade. The strategies identified in this Housing Production Plan, when implemented over the next five years, will take strides towards achieving this vision. These categories also reflect the needs identified in the Housing Needs Assessment of this Plan.

- Create Homeownership Opportunities through programs such as the Habitat for Humanity program and First-Time Homebuyers programs
- Create Year-Round Rental Units
- Help Seniors to stay in their homes
- Invest in Housing that Accommodates People's Changing Physical Needs
- Create Units that "Count" to reach the goal of 10% affordable housing
- Preserve Community Character by creating housing that meets the environmental goals and architectural sensibilities of Westport's historical coastal character
- Utilize Existing Properties by rehabilitating old houses for moderate-income families
- Help Town Employees to enable them to rent or buy units in Westport

## *Certification Goals*

Based upon the 2010 Census data, there are 6,417 year-round housing units in 2010. This means 641 units will have to be affordable in order for the town to meet the required 10% affordable goal. Given that Westport has 224 units of this type, the town would have to produce 417 more units. The 0.5% and 1.0% housing production yearly target for certification are 32 and 64, respectively. This Housing Production Plan will be effective for five years, and during this period, the town must produce about 160 affordable housing units.

If a community has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant, with a copy to DHCD, that it considers that 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 proving satisfaction of the grounds for asserting that a denial or 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 toll the requirement to terminate the hearing within 180 days.

## *Action Goals*

### **1. Convert existing houses or other buildings to affordable homes**

Utilizing existing buildings, by converting market-rate properties to affordable rental or ownership homes, can be beneficial on many levels: not only does the Community Preservation Act encourage reuse of developed properties, but existing buildings often mesh with existing community character in a way that is more challenging to achieve through new construction. In addition, conversion can often be accomplished through a legal transaction as opposed to a lengthier construction project.

### **2. Ease home costs for existing residents in need**

This goal speaks to the needs of existing low and moderate-income homeowners in Westport who are struggling with housing costs. This could include a variety of types of existing homeowners – farmers, seniors, young families, and people who are disabled. The essence of this goal is to focus on keeping people in their homes – preventing displacement - by helping with housing costs. This could be done in a number of ways – ranging from subsidies for small home repairs to larger rehabilitation projects to accessibility improvements for people with disabilities. The ultimate result of projects under this goal would focus on helping people who are in need and are struggling with housing costs, although it may not produce units that count as affordable on the state's subsidized housing inventory.

### **3. Construct new affordable homes**

We envision working with private, including non-profit, developers to construct new affordable rental and ownership homes primarily in small-scale developments, such as on infill lots in existing residential neighborhoods and villages. Furthermore, our aim is that these new homes would be adaptable<sup>3</sup> to address a range of special needs. In our workshop, the idea of working with a Habitat for Humanity chapter to build homeownership units was identified multiple times as the type of project that the Trust should foster. Homes created in this way could count on the state's subsidized housing inventory, if done in accordance with the state's Local Initiative Program.

### **4. Amend zoning bylaws** and Town regulations

Westport has zoning bylaws in place that require the inclusion of affordable units. To date units have not been created under these bylaws. This may be partly due to the nation's existing economic situation and partly to the implementation of the zoning bylaws. To be prepared as the economy improves, and to better enable the implementation of the construction of affordable housing units, the bylaws and their respective regulations may be reviewed and revised in a manner that promotes the creation of affordable housing units.

### ***C. Affordable Housing Strategies***

In order to prioritize which initiatives to pursue and when to pursue each, a variety of factors were carefully considered:

1. To help address Westport's diverse housing needs, our initiatives should come from a variety of angles and have different objectives and results.
2. The vision, goals, and priority initiatives that stakeholders identified have led us to understand and reinforce the idea that our initiatives should be formed around three main goals: convert existing market-rate homes to affordable, help existing homeowners in need, and create new affordable units.
3. Practicality and feasibility of initiatives are also important factors. Having limited resources, both in terms of revenue and capacity, we worked with our consultant to carefully choose initiatives that were within our means to accomplish – both in terms of funding and administering.

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<sup>3</sup> By the term "adaptable", we refer to Group 1 units per Massachusetts Architectural Access Board Regulations.

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## D. ACTION PLAN

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### *YEARS 1, 2, INITIATIVES (2013, 2014)*

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#### *Community Outreach*

*This effort will counterbalance negative community perceptions associated to affordable housing. Westport's eligible residents, including municipal employees, will be made aware that a wide range of housing programs would be available to those that may not afford to live within their own community. The Westport Affordable Housing Trust Fund and the Housing Partnership, through the Housing Assistance Office, will continue its efforts to engage the community in an open discussion about affordable housing.*

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#### *INITIATIVE 1 – Zoning Bylaw Measures*

*Encourage use of existing bylaws, amend existing zoning bylaws and develop a mixed-use bylaw to promote the creation of affordable housing units eligible for the Subsidized Housing Inventory and the development of a diversity of housing types available to Westport residents.*

Inclusionary Housing Bylaw: The Planning Board had amended the existing Inclusionary Housing Bylaw in order to improve the effectiveness of the bylaw. The amendments include providing developers with alternatives to building affordable units, including cash payments or land donations to the Westport Affordable Housing Trust Fund. The cash payment alternative could provide additional revenue to the Trust Fund; the land donation alternative could provide buildable land that the Trust could use to develop affordable units, working with an affordable housing developer. Outreach and education to developers might stimulate use of this bylaw.

Accessory Apartment Bylaw: The Planning Board is currently working to propose amendments to the Town's existing Accessory Apartment Bylaw in order to enable the creation of accessory dwelling units that could be included on the Subsidized Housing Inventory as Local Initiative Program affordable units. The comprehensive amendments to the existing Accessory Apartment Bylaw would improve the effectiveness of the bylaw.

Central Village Mixed-Use Zoning: The Planning Board will develop a mixed-use zoning bylaw for the Westport Central Village area that accommodates new growth and infill in a manner that encourages a mix of commercial and residential uses with a diversity of housing types and includes the development of affordable housing units that will be eligible for the Subsidized Housing Inventory.



Measurable Objective: Production of educational materials and workshops by Fall of 2013.

- 🕒 Measurable Objective: Promote adoption of the proposed amendments to the Accessory Apartment Bylaw at May 2012 Town Meeting.
  
- 🕒 Measurable Objective: Develop a Central Village Mixed-Use Zoning bylaw and promote its adoption at May 2013 or 2014 Town Meeting.

## ***INITIATIVE 2 – Leveraging CPA Funds***

*This initiative is a first step to address one of the themes that we heard at our workshop: to seek additional revenue sources for the Trust Fund so that we are not relying 100% on funds from the Community Preservation Act (CPA). **Three potential avenues for leveraging are through:** (1) the Town’s Inclusionary Housing Bylaw that includes cash payment and land donation options; (2) tax title properties and any surplus town-owned land for potential development of housing or as a means to generate additional Trust Fund revenue through sale of such property; (3) Outreach to Trust Departments in area banks to introduce them to the benefits of property contributions for their clients .*

**Tax-Title and Town-Owned Property:** According to town officials, the town currently has over 100 tax title properties<sup>4</sup> and a number of Town-owned properties. If any of these properties include land that would be suitable for development, it could be an opportunity to transfer the land to the Trust either to facilitate development of affordable housing or to sell for additional revenue. We have initiated contact with the Town Treasurer to learn about what is available and the process for acquiring specific properties. This spring we will begin the analysis and identification of desirable properties.



There are two ways that the Town can dispose of tax-title and Town-owned property: transfer by Town Meeting, with approval by the Board of Selectmen, or through sale at public auction. In the framework of a public auction, it would be beneficial for the Board of Selectmen to authorize the Town Treasurer to auction specified parcels for “affordable housing purposes” – this strategy would narrow competition for the designated properties, thus minimizing Trust expenditure. However, we would prefer a transfer by Town Meeting because it would not require any Trust expenditure to acquire the property(ies).

<sup>4</sup> The term “tax title property” refers to property foreclosed on by the town for failure to pay taxes.

Once land is acquired by the Trust, the Trust could then sell the land to either generate revenue or facilitate development on the site (see Initiative 6, for more information on development scenario).



Measurable Objective: Begin assessment of current inventory of tax-title and other town-owned prior to July 2012 and continue into fall 2012 to prepare potential public auction and/or request to the 2013 Town Meeting.

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### *INITIATIVE 3– Noquochoke Village*

*Support ongoing Town efforts to implement vision for development of affordable housing at Noquochoke Village.*

The town-owned property known as Noquochoke Village is located near the intersection of Route 88 and Route 177 in central Westport and consists of 31 acres. The property consists of a town-owned tax lien property that was transferred to the Housing Partnership Committee for affordable housing and expanded through the purchase of an adjacent private property with CPA funds in 2006. The Town had also allocated CPA funds for predevelopment work and a feasibility analysis.

The Westport Housing Partnership Committee and the town administrator have identified a developer in response to a Request for Proposals (RFP) for the development of the site; the Board of Selectmen have approved the recommendation and land sale negotiations have commenced. The Town offers the opportunity to create a high quality mixed-income community that will include 50 rental units, with at least 60% of the units being affordable to low-income households (at or below 80% AMI).<sup>5</sup>

The creation of affordable rental and ownership units is a clear need in Westport, which is why we will advocate and support implementation of this important local-initiative project.



Measurable Objective: Provide education and assistance, as needed, and advocate for the construction and occupancy of Noquochoke Village.

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<sup>5</sup> For more information about this project contact Elizabeth Collins, Chair, Housing Partnership Committee at 508-636-6322.

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#### **INITIATIVE 4 – Homebuyer Program**

*Establish a local homebuyer assistance program that provides mortgage write-down subsidies. The planning of this program will begin in 2012. This program is another small scale program that involves work with individual buyers and existing properties. Work with existing properties was the top priority in our Planning Workshop with stakeholders.*

Our homebuyer assistance program would provide subsidies to low/moderate income homebuyers who would then convert existing market rate homes to affordable homes that would have a permanent deed restriction. Since this type of program is fairly common and recognized by the state, the affordable units created through this program would count on the Westport's Subsidized Housing Inventory (SHI).

The program's subsidy takes the form of direct payments to write-down purchaser's mortgages to an affordable level. To qualify, the purchasers would need to be determined eligible to participate in the program (meet income and asset criteria), complete a homebuyer course, and have located a property to purchase that meets program requirements. In this type of program, the prospective purchaser finds the property in the private housing market and the maximum grant amounts are set by size and type of dwelling unit. Grants will be awarded through a lottery.

 Measurable Objective: Launch program by Summer 2012. Create an average of two to three units annually with subsidies consisting of a maximum of \$105,000 mortgage write-down per unit given in exchange for a permanent affordability restriction.

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#### **INITIATIVE 5– Home Repair Program (CRE-HAB)**

*Establish and promote a Small Grants Program to provide funds for low/moderate income homeowners to do small repairs and improvements and ultimately, help them stay in their homes.*

A limited number of low-income homeowners in North Westport currently have access to Westport's Housing Rehabilitation Program with funding up to \$30,000. This program will be completed by July 1, 2012 and will not continue before 2014 and then only if the Town receives funding from the Dept of Housing and Community Development. Provide financial assistance to moderate and low-income households to rehabilitate their homes or properties. The idea hinges on two primary objectives creating permanently restricted affordable units and

helping existing homeowners to afford the cost of rehabilitating their homes. The financial assistance (+/- \$30,000) will be given in exchange to placing an affordability restriction on the property. DHCD's Local Initiative (LIP) guidelines will be followed to assure listing on the SHI.

 Measurable Objective: CPC would allocate Funds to the Trust beginning in FY 13 to establish this flexible program. funds).

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## ***YEARS 3, 4 & 5 INITIATIVES (2015, 2016, 2017)***

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The items listed below are initiatives to undertake in FY 2015 – FY 2017. We want to emphasize, however, that these initiatives are as important as our first and second year goals, and planning may even begin in our first and second year. In some cases, these initiatives were even ranked higher in need by workshop participants. These initiatives are categorized here for purely practical reasons.

Initiative 6 would require more evaluation and priming due to the complexities involved with developing the program and limited or no effective models to draw from.

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### ***INITIATIVE 6– Small Scale Development***

*Review existing sites for expansion and support appropriate private 40B development.*



This initiative would require Trust acquisition of parcels of land appropriate for development – either through transfer of tax-title or other town-owned property or acquisition of private property – and working with an affordable housing developer to construct/rehabilitate small housing projects, such as single-family, duplex, or small multi-family buildings. The initiative would also require the review of existing properties for expansion possibilities. The Trust will also encourage the town to consider the adaptive reuse of town-owned properties, and private developers and homeowners to reuse existing properties to generate affordable units.

In selecting appropriate locations for such development, we will weigh the choice of possible sites against the land use, conservation, and development goals laid out by the Westport Master Plan. These goals put emphasis on preserving Westport’s unique historic character as well as protection of natural resources.

After the Trust secures developable property, it may fund some level of feasibility and/or predevelopment work (such as environmental assessment, financial feasibility analysis, surveys, and brownfield mitigation) if warranted to further evaluate the site and determine more specifically the level of development best suited for the particular location. The Trust may also create a preferred development scenario by hiring an architect prior to seeking a developer.

Although the initial public workshop provided feedback that encouraged the Trust to work with Habitat for Humanity on a development project, the Trust is bound to seek a developer through procedures that concur with the state procurement laws. Nevertheless, the RFP process can specify non-profit developers who have experience with community and volunteer involvement. The Trust has initiated contact with the Greater Fall River Habitat for Humanity group and there is great potential in that relationship. Affordable housing units developed in this manner could count on the state's Subsidized Housing Inventory (SHI) through the Local Initiative Program (LIP).

 Measurable Objective: Acquire properties with potential for development, complete the predevelopment work, issue and award RFP, contract with developer and begin construction by Spring 2014. On average, create one to two units annually either through new construction and/or rehabilitation.

 Measurable Objective: Identify existing sites for on-site expansion and the adaptive reuse of existing structures.

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### ***INITIATIVE 7 – Referral Services Program for Elderly Homeowners***

*Provide referral services and to elderly homeowners with low/moderate incomes to enable them to stay in their homes.*

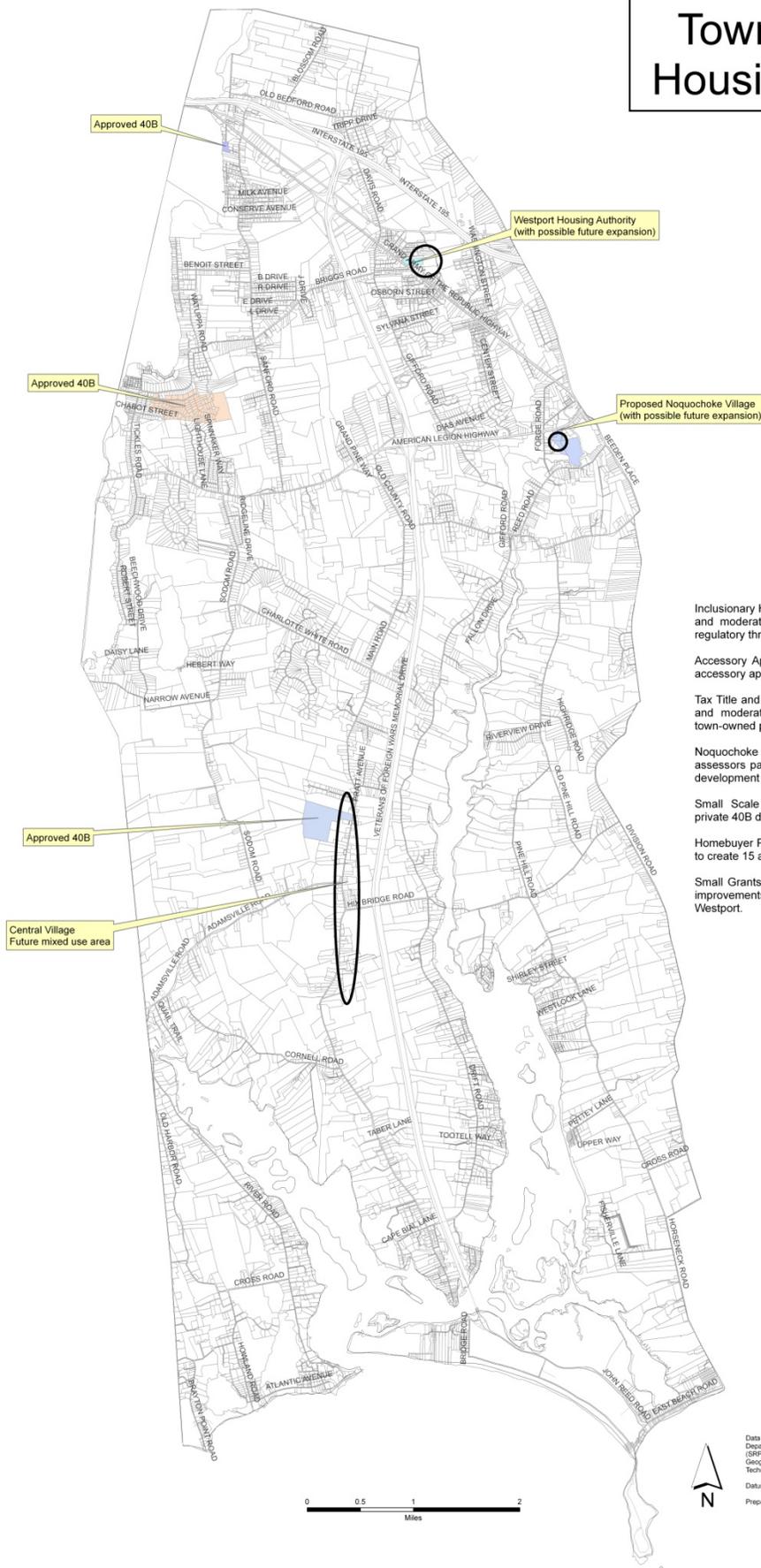
This program would provide referral assistance to elderly homeowners who may be eligible for grants or other financial assistance under other currently funded programs. No similar clearinghouse is currently available at the local level. Outreach will be designed to maximize citizen awareness of the availability of this referral service.

 Measurable Objective: Prior to FY 2014, produce a brochure and website announcement identifying resources and eligibility requirements for at least four relevant programs.

**Table IV -1. Summary of Housing Development and Strategies, Year-End 2017**

Strategies	Priority for Implementation		No. Affordable Units	Responsible Party
	2013, 2014	2015, 2016, 2017		
<b>Initiative 1 – Zoning Measures</b>				
Inclusionary Housing Bylaw	*		5	Planning Board
Amend Accessory Apartment Bylaw	*		*	Planning Board/Town Meeting
Create Central Village Mixed-Use Zoning	*		*	Planning Board/Town Meeting
<b>Initiative 2 - Leveraging CPA Funds</b>				
Tax-Title and Town-Owned Property	*		5	Board of Selectmen/Town Meeting
<b>Initiative 3 - Noquochoke Village</b>				
Establish a Developer	*		*	Board of Selectmen/ Housing Partnership
Construction of Units	*	*	50	BOS/Private Developer
<b>Initiative 4 - Homebuyer Program</b>				
Establish Homebuyer Assistance Program	*	*	10	Affordable Housing Trust/Housing Partnership
<b>Initiative 5– Small Grants</b>				
Establish Small Grants Program For Small Repairs And Improvements	*	*	20	Affordable Housing Trust/Housing Partnership
<b>Initiative 6 - Small Scale Development</b>				
Construction &/or Rehabilitation of Affordable Housing Units	*	*	5	Affordable Housing Trust/Housing Partnership/Private Developer
Review Existing Sites for Expansion	*	*	30	Affordable Housing Trust/Housing Partnership
Encourage Adaptive Reuse	*	*	5	Affordable Housing Trust/Housing Partnership
Support Private Development Of Appropriate 40B Projects	*	*	25	Affordable Housing Trust/Housing Partnership/BOS
<b>Initiative 7 – Grant Program for Elderly Homeowners</b>				
Financial Assistance To Elderly Homeowners		*	5	Board of Selectmen/ Housing Partnership
<b>Total:</b>			<b>160</b>	

# Fig. 4.1 Town of Westport Housing Action Map



**Town of Westport**

- Parcels
- Areas for Adaptive Reuse, Infill, and Expansion

**Inclusionary Housing Bylaw** - Create 5 units to be affordable to low and moderate-income households on subdivisions meeting the regulatory thresholds of Zoning Bylaw Article 13.

**Accessory Apartments** - incentivize the production of affordable accessory apartments throughout Westport.

**Tax Title and Town-owned Property** - Create 15 affordable to low and moderate-income units scattered throughout Westport on town-owned property or land acquired through tax-title.

**Noquochoke Village** - Zoning overlay district identified as assessors parcels Map 33 Lots 17, 45, 47, 47A, and 47E for the development of 50 rental units.

**Small Scale Development** - infill, expansion, adaptive reuse, private 40B development.

**Homebuyer Program** - Establish a homebuyer assistance program to create 15 affordable units throughout Westport.

**Small Grants Initiative** - Provide assistance for small repairs and improvements for low and moderate households throughout Westport.

Data Sources: Town of Westport Planning Department, Town of Westport Assessing Department, Southeastern Regional Planning and Economic Development District (SRPEDD), Office of Geographic and Environmental Information (MassGIS), Office of Geographic Information (MassGIS), Commonwealth of Massachusetts Information Technology Division, Applied Geographics  
Datum: NAD 83m  
Prepared: 05/08/12 For Planning and Analysis Purposes Only

***APPENDICES***

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## APPENDIX A

Available Subsidized Housing: Westport, June 2011					
<i>Project Name</i>	<i>Address</i>	<i>Type</i>	<i>Total SHI Units</i>	<i>Affordability Expiration</i>	<i>Subsidizing Agency</i>
Greenwood Terrace	666 State Rd	Rental	48	Perp	DHCD
Brookmeadow Estates	Brookwood Drive	Ownership	0	Perp	FHLBB
Edgewater Apartments	Borden St and Sanford Rd	Rental	72	Perp	DHCD FHLBB MHP
Lincoln Heights	Lincoln Avenue	Ownership	0	Perp	FHLBB
Westport Village	100 Village Way	Mix	48	Perp	DHCD FHLBB
DMR Group Homes	Confidential	Rental	20	N/A	DMR
Westport HOR Program	Sanford Rd	Ownership	1	3/12/17	DHCD
Westport HOR Program	R Drive	Ownership	1	4/24/17	DHCD
Westport HOR Program	Main Rd	Ownership	1	8/19/17	DHCD
Westport HOR Program	Christopher Circle	Ownership	1	8/29/17	DHCD
Westport HOR Program	Pine Tree Ave	Ownership	1	8/21/17	DHCD
Westport HOR Program	Old Bedford Rd	Ownership	1	11/01/17	DHCD
Westport HOR Program	Gilford Rd	Ownership	1	9/12/17	DHCD
Westport HOR Program	Sanford Rd	Ownership	1	7/25/17	DHCD
Westport HOR Program	Pinewood Ave	Ownership	1	11/21/17	DHCD
Westport HOR Program	Fisher Rd	Ownership	1	4/23/18	DHCD
Westport HOR Program	Reed Rd	Ownership	1	2/21/18	DHCD
Westport HOR Program	Cornell Rd	Ownership	1	12/9/17	DHCD
Westport HOR Program	Chabot St	Ownership	1	3/7/18	DHCD
Westport HOR Program	Davis Rd	Ownership	1	4/11/18	DHCD
Westport HOR Program	Briggs Rd	Ownership	1	11/15/18	DHCD

<b>Westport HOR Program</b>	Highland Ave	Ownership	1	5/15/19	DHCD
<b>American Legion Highway</b>	American Legion Highway	Ownership	2	Perp	DHCD
<b>Strawberry Fields</b>	Beeden Rd & Rte 177	Ownership	0	Perp	DHCD
<b>Westport Housing Rehab</b>	B Drive	Ownership	1	2021	DHCD
<b>Westport Housing Rehab</b>	Greenfield Rd	Ownership	1	2020	DHCD
<b>Westport Housing Rehab</b>	Old Bedford Rd	Ownership	1	2121	DHCD
<b>Westport Housing Rehab</b>	Sanford Rd	Ownership	2	2020	DHCD
<b>Westport Housing Rehab</b>	Davis Rd	Ownership	1	2020	DHCD
<b>Westport Housing Rehab</b>	Tickle Rd	Ownership	1	2020	DHCD
<b>Westport Housing Rehab</b>	Deacon Rd	Ownership	1	2021	DHCD
<b>Westport Housing Rehab</b>	Adamsville Rd	Ownership	1	2020	DHCD
<b>Westport Housing Rehab</b>	Holly Ln	Ownership	1	2021	DHCD
<b>Westport Housing Rehab</b>	B Drive	Ownership	1	2021	DHCD
<b>Westport Housing Rehab</b>	Plymouth Blvd	Ownership	1	2021	DHCD
<b>Briggs Landing</b>	Tickle Rd/Chabot St	Ownership	0	Perp	Mass Housing
<b>Westport HOR Program</b>	S Breault St	Ownership	1	2021	DHCD
<b>Westport HOR Program</b>	Gifford Rd	Ownership	1	2021	DHCD
<b>Westport HOR Program</b>	Petty Ln	Ownership	1	2021	DHCD
<b>Westport HOR Program</b>	Holly Lane	Ownership	1	2021	DHCD
<b>Westport HOR Program</b>	Primrose Ln	Ownership	1	2021	DHCD
<b>Westport HOR Program</b>	Osborn St	Ownership	1	2021	DHCD
<b>TOTAL</b>			224		
* Source: DHCD Chapter 40B Subsidized Housing Inventory (subject to change without prior notice).					

**APPENDIX B**  
**WESTPORT AFFORDABLE HOUSING**  
**TRUST FUND BYLAW**

5601. The purpose of the Westport Affordable Housing Trust Fund (the "Trust") shall be to provide for the creation and preservation of affordable housing in the Town for the benefit of low and moderate-income households.

A. There shall be a Board of Trustees for the Trust, comprised of five members<sup>6</sup>, at least one of whom shall be a Selectman. The Board of Selectmen shall appoint the Board of Trustees for rotating terms not to exceed two years. Vacancies shall be filled by the Board of Selectmen for the remainder of the unexpired term. Any member of the Board of Trustees may be removed for cause after the opportunity for a hearing.

B. The powers of the Board of Trustees, all of which shall be carried on in furtherance of the purposes set forth in G.L. c. 44, §55C, shall include the following:

1. To accept and receive real property, personal property or money, by gift, grant, contribution, devise or transfer from any person, firm, corporation or other public or private entity, including but not limited to money, grants of funds or other property tendered to the trust in connection with any ordinance or by-law or any general or special law or any other source, including money from chapter 44B;
2. To purchase and retain real or personal property, including without restriction investments that yield a high rate of income or no income;
3. To sell, lease, exchange, transfer or convey any personal, mixed, or real property at public auction or by private contract for such consideration and on such terms as to credit or otherwise, and to make such contracts and enter into such undertaking relative to trust property as the board deems advisable notwithstanding the length of any such lease or contract;
4. To execute, acknowledge and deliver deeds, assignments, transfers, pledges, leases, covenants, contracts, promissory notes, releases and other instruments sealed or unsealed, necessary, proper or incident to any transaction in which the board engages for the accomplishment of the purposes of the trust;
5. To employ advisors and agents, such as accountants, appraisers and lawyers as the board deems necessary;
6. To pay reasonable compensation and expenses to all advisors and agents and to apportion such compensation between income and principal as the board deems advisable;

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<sup>6</sup> Note: Town Meeting may consider amending this bylaw to allow the Board of Trustees to consist of up to nine members.

7. To apportion receipts and charges between incomes and principal as the board deems advisable, to amortize premiums and establish sinking funds for such purpose, and to create reserves for depreciation depletion or otherwise;

8. To participate in any reorganization, re-capitalization, merger or similar transactions; and to give proxies or powers of attorney with or without power of substitution to vote any securities or certificates of interest; and to consent to any contract, lease, mortgage, purchase or sale of property, by or between any corporation and any other corporation or person; 9. To deposit any security with any protective reorganization committee, and to delegate to such committee such powers and authority with relation thereto as the board may deem proper and to pay, out of trust property, such portion of expenses and compensation of such committee as the board may deem necessary and appropriate;

10. To carry property for accounting purposes other than acquisition date values;

11. To borrow money on such terms and conditions and from such sources as the board deems advisable, to mortgage and pledge trust assets as collateral;

12. To make distributions or divisions of principal in kind;

13. To comprise, attribute, defend, enforce, release, settle or otherwise adjust claims in favor or against the trust, including claims for taxes, and to accept any property, either in total or partial satisfaction of any indebtedness or other obligation, and subject to the provisions of this act, to continue to hold the same for such period of time as the board may deem appropriate;

14. To manage or improve real property; and to abandon any property which the board determined not to be worth retaining;

15. To hold all or part of the trust property uninvested for such purposes and for such time as the board may deem appropriate; and

16. To extend the time for payment of any obligation to the trust.

17. To adopt any regulations the Board of Trustees may deem necessary to conduct the business of the Board and to administer the Affordable Housing Trust Fund.

C. The Board of Trustees shall provide for an annual audit of the books and records of the Trust. Such audit shall be performed by an independent auditor in accordance with accepted accounting practices.

Upon receipt of the audit by the Board of Trustees, a copy shall be provided forthwith to the Board of Selectmen.

In accordance with G.L. c.44, §55C, all moneys paid to the Trust in accordance with any Zoning or General By-Law, exaction fee, or private contributions shall be paid directly into the Trust and need not be appropriated or accepted and approved into the Trust. Funds appropriated into the Trust by the Town shall become Trust property, and to be expended these funds need not be further appropriated. All moneys remaining in the Trust at the end of

any fiscal year, whether or not expended by the Trustees within 1 year of the date they were appropriated into the Trust, remain Trust property.

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## APPENDIX C

### Q & A

## WESTPORT'S UNMET HOUSING NEEDS

Prepared for the Town of Westport, MA

By Jennifer Goldson, JM Goldson community preservation + planning, January 2010



### Q.1. What is affordable housing?

A. For purposes of the housing trust, when we refer to “affordable housing” we generally mean one of two types of residential property:

1. property which is legally restricted to have a sales price or rent that is affordable to low or moderate income households
2. property where its low or moderate income occupants have received public funds toward housing costs including costs of rehabilitation

(these properties may not have affordable housing deed restrictions).

### Q.2. What is a “low- or moderate-income” household?

A. This may seem like a straightforward question, but it’s not. There are multiple definitions in use depending on the funding source and program (federal, state, Community Preservation Act (CPA), etc). For our purposes, we will focus on definitions that apply to CPA, the state’s subsidized housing inventory, and public housing.

**Moderate-income household:** As defined by the CPA, a moderate-income household has a total household income that is **equal to or less than AMI** for a household of the same size. (See definition of AMI to the right.)

- Moderate-income in Westport’s metro area:
  - ✓ **1 person HH** - up to **\$50,750**
  - ✓ **2 person HH** - up to **\$58,000**
  - ✓ **3 person HH** - up to **\$65,250**
  - ✓ **4 person HH** - up to **\$72,500**

#### Area Median Income (AMI)

“The estimated median income, adjusted for family size, by metropolitan area (or county, in non-metropolitan areas). AMI is updated annually by HUD and used as the basis of eligibility for most housing assistance programs.”

Westport is in the “Providence-Fall River, RI-MA HUD Metro FMR Area.”

(Sources: Massachusetts Housing Partnership & Citizens’ Housing and Planning Association [CPA and Affordable Housing Guidebook](#), pg 44; and [www.huduser.org](http://www.huduser.org))

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## APPENDIX D

# SUMMARY OF FEBRUARY 17<sup>th</sup> WORKSHOP RESULTS

Prepared by JM Goldson community preservation + planning  
17 February 2010

**QUESTION ONE: From your first-hand experience and perspective as a citizen of Westport, what types of households do you know of or have heard about who are struggling with costs of housing/living?**

<b>TABLE A</b>
Young working families – one child
Young single parents
Seniors on a fixed income
Seniors have one choice – the apartments at Village Way
People who lose a partner
People who have a sudden expense (e.g., failed septic system)
People who are faced with a disability and have to adapt the house
Children of Westport who want to live/stay in Westport
Town employees

<b>TABLE B</b>
Young families with one income due to childcare responsibilities and costs are in low-income category
Those who are overburdened with utility bills
Elderly are impacted by level-funded social security while property taxes may have increased and food costs and energy taxes have gone up
Those whose breadwinners are under-employed or unemployed
Those whose assets and income has diminished due to financial turmoil

<b>TABLE C</b>
People starting out in the job market
Single/separated parents
Seniors, retirees – downsizing
18-30 somethings looking to venture on own with rental or first purchase

<b>TABLE D</b>
Young singles just out of school needing rentals
Teachers, police, firefighters, single parents, young families, elderly
Unemployed, displaced foreclosed homeowners
Farmers
Disabled
Families where one person is unemployed or where both work but hours cut

<b>TABLE E</b>
Young people: locally employed, recent graduates with debts from education loans
Singles – can't afford local rents
Families
Older families can't afford taxes – large landowners ("estate lot" designation for tax assessment – farm old use)

**QUESTION TWO: What do you believe should be the primary purpose and focus of the Westport Affordable Housing Trust? What are the main issues that the Trust should help address?**

<b>TABLE A</b>
Identify those who have or in need of moderate or low-income housing
Determine the need
Needs of young families
Education about affordable housing
ID existing [properties] that could be used
Respond to housing needs: Rehab, rentals, purchase

<b>TABLE B</b>
Make an inventory of potential sites both town-owned and other and prioritize on maps
Create a five-year and 10-year plan for projects
Create new affordable units (some financial programs already exist, but units do not)
Enable elderly to maintain and stay in their house (financial assistance for existing homes)
Promote housing that is <u>affordable</u> rather than “affordable housing”

<b>TABLE C</b>
Outreach programs to educate people on opportunities being made available by the “Trust” to purchase
Working with Town Community Preservation Committee
Rehab/renovate programs to restrict housing for moderate/low income residents
Reverse mortgage - program to ensure elderly person can stay in home in return for housing restriction
Pro-actively inventory lands public and private land to create housing stock for mod/low income residents
Secure funding sources for grants outside [CPA] funding
Promote local initiatives by private buildings which contain housing for moderate/low income residents

<b>TABLE D</b>
Converting existing homes to permanently affordable (deed restricted) housing
Fill the gap of the subsidized housing inventory while preserving and maintaining the character and quality of life in Westport
Keeping people in their homes
Introducing workshops for first time homeowners
Subsidies for those who must live in Westport for employment (police, etc.)
Grants to low and very low income elderly to make repairs in homes
Building affordable rentals

<b>TABLE E</b>
Equal emphasis on three categories: seniors to stay in homes; middle income; lower income
Consideration of municipal requirements for developing affordable units: expand cluster bylaws; mixed use zoning
Creating and <u>maintaining</u> affordable housing by either deed restrictions or loan paybacks

**QUESTION THREE: On the Westport Affordable Housing Trust's 10<sup>th</sup> anniversary, the Westport Shorelines runs a cover story about the Trust's impressive accomplishments . . . What accomplishments would be included in the story?**

<b>TABLE A</b>
Westport has 10% affordable
Trust has created more than one building of multiple rental units – attractive, affordable, well-maintained
10 houses completed through Habitat for Humanity and personal sweat equity
Housing provided for most needy segment – young families
All housing rehabbed or built is basically accessible for people with disabilities
Trust has rehabbed multiple existing structures – either already residences or transformed into residential use

<b>TABLE B</b>
Rehab homes – abandoned building: Town has bought and turned into livable units; Town has bought and held while individual families renovated to point where they can get mortgage
Emergency housing cost fund
Program for elderly homeowners that gives annuity-like grants to enable them to stay in their homes
Helped create [over] 50 affordable rental units (some conversions)
Has helped over 50 young families stay in Westport with their young family, first-time homebuyer program

<b>TABLE C</b>
10% affordable housing has been reached
Promote adoption of true cluster zoning; reducing unit cost by reducing land cost (in turn, preserve open space)
Work with Planning Board which would open up housing to low/mod qualified families as well as people just over the bubble of affordability
Created housing opportunities which bridges the income strata between means-tested median income families
Created housing that meets the environmental goals and architectural sensibilities of Westport as a historical coastal character
Promote smart positive housing initiatives

<b>TABLE D</b>
Reached goal of 10% affordable housing
Success achieved through buy down program where purchased foreclosed properties using local contractors and builders to rehab units
Subsidies to town employees to enable them to rent/buy units
Grants to keep elderly in homes

<b>TABLE E</b>
Reduced real estate taxes for seniors
Village zoning for mixed use and multi-unit housing supported by state-approved decentralized wastewater system (including design to reduce nitrogen)
Production of 10 Habitat homes with deed restriction and permanent relationship to the larger organization
Well-designed loan program for downpayments, rental assistance, maintenance needs, etc.
Assistance with rehabilitating old houses for moderate income families

**QUESTION FOUR: If the Trust can only do three things in the next few years, what should they be?**

xxxxxxxxxxxxxxxxxxx	Rehabilitate existing homes/buildings, give small grants/loans for small repairs, and purchase/rehab/resell existing homes (including foreclosed)
xxxxxxxxxx	Create a housing office and connect residents to existing programs
xxxxxx	Find funding sources to augment CPA funds
xxxxxx	Work to get Noquochoke built and transferred to the Trust
xxxxx	Consider individual project ideas
xxxxx	Implement a elderly grant/loan/abatement program with deed restriction
xxxx	Create "top of shop" development
xxxx	<b>Involve Habitat for Humanity and sustain relationships</b>
xxx	<b>Create a first-time homebuyer assistance program</b>
xx	Convert historic properties to housing (e.g., old schools, other public buildings)
x	Develop surplus town land/other land
	Create family housing through the local housing authority

\* **Bold indicates consensus-based priorities**

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**APPENDIX E**  
**Housing Production Plans**  
**760 CMR 56.03 (4)**  
**Summary**

**What is a Housing Production Plan?**

A Housing Production Plan (HPP) is a proactive strategy for planning and developing affordable housing. It outlines a means by which a community can make steady progress in producing affordable housing on an annual basis and can give more control over comprehensive permit applications for a specified period of time.

**An HPP is to Contain:**

- Comprehensive housing needs assessment
- Affordable housing goals
- Implementation strategies

**Step 1. Comprehensive Housing Needs Assessment**

This is the basis for the strategic plan for municipal action with regards to housing and must consider:

- The most recent available census data for demographics and housing stock, projections of future population and housing needs, taking into account regional growth factors, that covers the entire time period of the plan
- Development constraints and limitations on its current and future needs, and the municipality's plans to mitigate those constraints
- The capacity of the municipality's infrastructure to accommodate the current population and anticipated future growth, including plans for enlargement or expansion of existing infrastructure systems to ensure that both current and future needs are met.

**Step 2. Determine Affordable Housing Goals considering:**

- A mix of housing types, consistent with local and regional needs and feasible within the housing market in which they will be situated, including rental, homeownership, and other occupancy arrangements for families, individuals, persons with special needs and the elderly
- A numerical goal for annual housing production by at least 0.5% for each year of the plan (see DHCD numbers) until the overall percentage exceeds the Statutory Minimum

**Step 3. Develop Implementation Strategies**

These strategies outline how the municipality will achieve its housing production goal, and a schedule for implementation of the goals and strategies for production of units, for example:

- The identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing developments to meet its housing production goal
- The identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications

- Characteristics of proposed residential or mixed-use developments that would be preferred by the municipality (e.g. cluster developments, adaptive re-use, transit-oriented housing, mixed-use development, inclusionary housing, etc.)
- Municipally owned parcels for which the municipality commits to issue requests for proposals to develop SHI Eligible Housing
- Participation in regional collaborations addressing housing development

**Step 4. Review and Approval of the HPP**

- An HPP must be adopted by the Planning Board and the Board of Selectmen.
- After adoption the Chief Elected Official may submit the HPP to DHCD for its approval
- DHCD will complete a 30-day completeness review
- Within 90 days of the determination of completeness, DHCD shall approve or disapprove the Plan.

**Step 5. Submit units to DHCD for inclusion on SHI.**

**DO NOT FORGET TO DO THIS STEP!**

Units can be submitted to DHCD at the earliest date of the following:

- When Comprehensive Permit approval is filed with Town Clerk,
- A building permit for the units is issued,
- An occupancy permit for the unit is issued.

**Step 6. Submit to DHCD for certification of its HPP.**

- Requests for certification can be submitted at any time.
- If DHCD determines that the town is in compliance with its plan, the certification is deemed effective on the date upon which the municipality achieved its numerical target for the CALENDAR year in question.
- A certification is in effect for a period of one year from its effective date.
- If the town has increased its SHI Eligible Housing units in one calendar year by at least 1.0% of its total housing units, the certification is in effect for two years from its effective date.