

# CHAPTER 10

## *Housing*

*Westport Master Plan \* 2004*

## 10. Housing

### 10.1 Introduction

*An examination of Westport's current housing stock along with the demographic and housing market characteristics of the Town, region and State will allow the Town to identify its housing needs and develop a strategy to meet those needs. The Town of Westport's housing stock is comprised of single-family, duplex, multi-family, mobile homes, summer homes and accessory apartments. Ownership types include rental housing, condominiums and owner-occupied housing. Although diverse types of housing are present, the vast majority of homes are single-family detached, owner-occupied.*

*Westport's "Executive Summary" for the Updated Master Plan, completed in May of 2000 and accepted by Town Meeting, is the product of an extensive series of public meetings held by the Master Plan Update Committee to obtain public input into the issues facing the community. This document identifies three overall categories of housing issues affecting the Town as it enters the twenty-first century. These issues may be summarized as follows:*

#### Issue 1

As a region, Southeastern Massachusetts traditionally lagged behind other areas of the Commonwealth in economic development and income. As a result, many current residents, especially seniors, others on fixed incomes, and younger residents are unable to afford the "standard" homes on large subdivision lots being created in Westport as a result of the current housing market and regulatory environment.

#### Issue 2

Increased valuation and taxes in areas such as Westport Harbor, which attract buyers of seasonal second-homes and those seeking a desirable retirement community, create financial hardship for year-round resident elders on fixed incomes who cannot afford to stay in their long-time homes. Westport lacks affordable housing alternatives for seniors and programs to assist those who would prefer to remain in their homes.

#### Issue 3

Westport's regulatory environment results in virtually the entire Town being uniformly zoned for single-family or duplex dwellings on 60,000 square-foot or larger lots. The Zoning By-Law and Subdivision Regulations thus:

- drive housing costs higher;
- limit development to "cookie-cutter" subdivisions
- fail to provide for affordable housing;
- fail to plan for and protect open space, recreation areas and trails, and scenic areas;
- fail to preserve for the public's benefit the Town's character as represented by its:
  - a) village centers
  - b) waterfront
  - c) farms
  - d) other historic and heritage resources, and
  - e) environmentally-sensitive areas.

### 10.2 Goals and Objectives

### **10.2.1. Executive Summary Goals and Objectives**

The Executive Summary addresses the above issues by establishing a series of "Goals and Objectives" based on the public visioning process. The Housing Goals and Objectives section of that document contains the following goals, objectives and actions, which, for the sake of conciseness and clarity have been re-organized and condensed. In the course of completing this Master Plan Update, as further data have been obtained and analyzed, additional issues have been identified, and additional public response has been received, additional goals, objectives and actions have been added to those identified below. In addition, this Housing Chapter attempts to incorporate relevant suggestions and requirements of the Housing Certification portion of Executive Order 418 and the Community Development Plan portion of that Order. The following, and all additional "Goals and Objectives", will be discussed further in later sections of this chapter.

**Goal 1: 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 population.**

**Objective 1.** Increase the Town's supply of smaller housing units suitable for occupancy by one or two persons, including the elderly.

**Action 1**

Amend accessory apartment by-law to increase flexibility.

**Action 2**

Allow subdivisions to deviate from standard design and dimensional requirements by using planning tools such as the Special Permit process, designed to further the Town's specific housing goals, such as varying size, type, density and cost of units.

**Action 3**

Identify suitable areas for multi-family and condominium units and amend zoning bylaw to allow such uses by special permit/site plan approval or by inclusion within an overlay zone.

**Action 4**

Identify and zone suitable areas to allow assisted living and/or congregate housing.

**Objective 2.** Increase the Town's supply of affordable housing in general.

**Action 1**

Establish a local initiative to encourage a certain percentage of affordable and/or elderly units in new subdivisions (via zoning bonuses, exemption from phased development bylaw, etc.).

**Goal 2:** Incorporate into the housing development process mechanisms to plan for and protect open space, recreation areas and trails, and environmentally sensitive areas.

**Action 1**

Allow subdivisions to deviate from standard design and dimensional requirements by using planning tools designed to allow and encourage conservation/open space subdivisions which preserve or buffer significant natural and cultural features from negative impacts, and create an organized, useful system of recreation areas, trails, greenways and wildlife corridors.

**Goal 3: Incorporate into the housing development process mechanisms to preserve for the public's benefit the visual and functional character of Westport as represented by its:**

- village centers
- waterfront
- farms
- other historic and scenic resources that comprise Westport's heritage landscapes.

**Action 1**

Incorporate into the housing development process mechanisms to vary density, lot sizes and setbacks, etc.

**Action 2**

Enact denser residential zoning in village centers and shopping nodes with specific provisions for site design, septic, circulation etc.

**Action 3**

Institute flexible development regulations to encourage buffers or otherwise minimize the impact of new residential developments on farms, scenic arterial roads, waterfront, and other significant landscape features.

**10.2.2. Additional Goals and Objectives from Issues Raised During Plan Development**

*During the course of preparing this Master Plan, an unprecedented number of new Comprehensive Permit (Chapter 40B) applications were filed in Westport, leading to much controversy. The Town was unprepared to cope with the Comprehensive Permit process, and will be unprepared to cope with the additional demand for services and facilities, and, in particular, drinking water, unless it begins to plan for future demand, generated not only by affordable housing projects, but also by growth in general. The higher density of 40B developments however, does generate specific concerns about the impact on the existing wells of neighboring property owners, given Westport's shallow and limited aquifer. It is not known how much growth is sustainable using private wells, as opposed to extending public water from, for example, Fall River, which owns the rights to surface water bodies in Westport.*

In a short period of time, the Town has learned how to work with proposers of 40B developments to somewhat address the Town's housing needs and to address residents' concerns such as environmental impact, water supply, and traffic, and has, in fact, approved several 40B projects. Until Westport reaches the state's target percentage, which is that 10 percent of the housing units in Town must be classified "affordable" as defined by the state, Westport will be subject to having its local bylaws and regulations overridden by the Comprehensive Permit process. Westport's percentage of affordable units as of 2003 was 1.68%. The Board of Selectmen have responded to these challenges by creating a Housing Partnership to organize the Town's response to Comprehensive Permit applications and to lead the Town's efforts to meet the housing needs of those who live or work in Westport. As of 2004, the number of affordable units was over 4%.

As a result of these events, several additional **Actions** under **Goal 1, Objective 2**, have been added to supplement those in the Executive Summary. The following three actions will need to be considered and re-considered in light of the downturn in the economic condition of the State

and Town since this Plan was initiated, and in light of the fact that the State has several different affordable housing proposals currently under consideration in both the legislature and the executive branch to significantly amend Chapter 40B. Although many residents have expressed hope that, by identifying eligible units and petitioning the State to count them as affordable units, the Town may achieve 10% affordable units, the number of potentially eligible units is too low to make a significant contribution to reaching that target. It is difficult to see how the Town could achieve even the interim target of 0.75% affordable units each year via local initiative without a significant increase in investment and commitment to doing so. This is unlikely to happen, given the current fiscal condition of the Town. Although the end result may be unattainable given the Town's current resources, the Town should still identify and document affordable units, monitor and respond to developments at the State level to enable the Town to avoid inappropriate Comprehensive Permit developments, and work through the regional planning agency and local legislators to influence State housing policy.

**Add to Goal 1, Objective 2:**

Action 2: Consider developing a detailed plan or strategy for creation of housing that serves the needs of residents of Westport and the region and works toward meeting the State's target, currently 10% affordable housing units, and interim objectives, currently 0.75% affordable units produced each year.

Action 3: Review the Town's Zoning By-Law and administration to strategize changes that will document and encourage the creation of units that will meet State criteria for being defined as "affordable" (for example, document that accessory apartments will be rented at no cost or at affordable rates to relatives).

Action 4: Work cooperatively with developers and the State to obtain a high level of local preference in new affordable housing developments.

### **10.3. Summary of Previous Master Plans**

#### **10.3.1. 1964 Master Plan**

This Plan did not contain an "Action Plan" with goals and objectives but did suggest several suitable ways in which residential development could be guided in the future and included proposed zoning and subdivision regulations, some of which were adopted.

#### **Population and Family Size**

In 1964, 60% of Westport's population belonged to typical large-sized families, and nearly 40% of the dwellings in Town were occupied by only one or two people. Nearly 20% of the population was 55 years and older, largely single or "empty-nester" couples with no children at home.

In addition, the authors noted that many sound, older homes remained vacant as older persons moved out of Town when their families gradually grew smaller, because the predominant type of housing was comprised of large homes that were not easily adjusted to suit diminishing family size.

This plan stated that, if housing recommendations were based solely on population characteristics, Westport should have 60% of its housing stock as large-sized, single-family homes, and 20% for older singles and couples. Presumably the remaining 20% would be for singles and couples with no children who are younger than 55.

### **Residential Land Uses**

The authors discuss several types of residential use and note appropriate locations for them. They first describe the area north of Rte. 177 as being in the process of development into smaller lots, with housing suitable for moderate-income working families. Because there is little farming in this area and it is very conveniently located for working commuters, they suggest it be zoned General Residential.

The inland area south of Rte. 177 is characterized by the rural atmosphere created by its farms and villages. This area is deemed suitable for an Agricultural Residential district. The authors note that this area has become more suitable for commuters since Rte 88 has been constructed.

Several areas were described as suitable for Multi-family Residential development, depending on good access, soils with good sewage disposal characteristics and a combination of locational advantage and land cost that makes development feasible. This type of housing would be suitable for the small household size which was becoming increasingly common, and because of the small numbers of children found in such housing would contribute well to the tax base. Whether such development should be permitted is left to the policy-makers. The authors note that development of apartments near existing village centers would reinforce them as "centers" and might provide convenient access to amenities for small families and older persons. They also note that apartments with waterfront locations would prove attractive to many persons. Given the increased recognition of the fragility of the coastal environment and resultant increased regulation of coastal resource areas, as well as the increased cost of insurance in these zones, this is likely not an appropriate location for apartment buildings or condominiums.

A fourth type of housing, Seasonal Residential is seen as being best located south of the Head of Westport along the water. However, even in 1964, the authors note an increase of year-round homes in areas formerly dominated by summer homes. Lastly, the potential for construction of motels, inns and guesthouses is discussed. The authors note that, within the various districts, the types of housing are tending to become more mixed, with seasonal, agricultural, estate and small-lot residential uses existing or being built within the same area of Town.

### **10.3.2. 1972 Master Plan**

*The 1972 Master Plan update was unable to use 1970 census data; therefore some of the data could not be compared with the 1964, 1983 and 2003 plans.*

#### **Seasonal Homes**

Although in 1964 seasonal homes were seen to be becoming less dominant in traditional summer-home neighborhoods, the 1972 Plan reports that 33% of all existing and 10% of all new dwellings were still seasonal.<sup>18</sup> The plan reports the number of seasonal units in 1970 as either 789, 992 or 1054. The authors expressed a wish for more seasonal homes due to the lower costs of community services used by these residents and the net annual revenue of approximately \$300,000 the Town received in property taxes from seasonal homes. Noting the rising cost of land and the change in commuting patterns, the 1972 Plan predicts a relative reduction in seasonal home building. This was indeed the case, as

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<sup>18</sup> Inconsistent data from one section of that plan to another indicate approximately 20-30% of existing homes were seasonal in 1970.

seasonal homes decreased from 20-33% of all units to 13% as of the 1983 plan. The plan noted that Westport had an abundance of waterfront and waterview property that the plan authors considered suitable for seasonal residential development in order to increase tax revenue, but that development should be directed away from flood-prone areas.

#### **Decrease in Household Size**

The 1972 plan noted a sharp decrease in average household size, as predicted by the 1964 plan, averaging 2.5 in 1970, down from 3.36 in 1960. Nearly one-third of dwelling units were occupied by only one or two persons, and nearly one-sixth had five or more persons. The trend confirms the need for smaller housing units noted by the 1964 plan. Housing was being produced at a rapid rate, averaging 139 units permitted per year between 1964 and 1971, with the highest rate at 269 in 1971.

#### **Housing and Income Issues**

Because, according to the 1972 plan, 65.3% of Westport residents had family incomes below \$10,000, this plan suggested that if property taxes were raised, families of limited income would be unable to maintain their homes, leading to "blight".

#### **10.3.3. 1983 Master Plan Update**

*The 1983 Master Plan Update noted 5,405 housing units, including seasonal (722) and vacant units (129), a 39% increase in the number of housing units between 1970 and 1980. Single-family homes comprised 85% of the housing stock in 1980, unchanged from 1970. Owner-occupied homes comprised 81% of the stock. Housing quality was very good, with only 2% of units lacking complete plumbing and only 3% having more than one person per room.*

Based on a Water Quality Management Plan, this plan update projected that 1,750 new units would be constructed between 1980 and 2000, or an increase of 32%, to 7,155 units. The number of units was expected to increase at a greater rate than the population increased due to declining family size. Although family size declined, the number of housing units did not approach 7,155, nor did the rate of increase approach 32%. The number of year-round units in 2000 was 5,545, an 18% increase, while the total number of housing units in 2000 was 6,143, an increase of 14%.<sup>19</sup>

*This plan also projected that only 40% of the new residents would locate north of Rte 177, as opposed to the 54% residing in that area in 1980. The authors anticipated the greatest pressure for new growth to occur in the center of Town, north of Adamsville and Hix Bridge Roads and south of Rte 177. This projection appears accurate, judging by the locations of new subdivisions (shown on Map 10-1 Zoning and Absolute Development Constraints). A substantial amount of undeveloped land remains in this area; therefore this trend may be expected to continue.*

The 1983 policy goal was to construct housing balanced as to type, location and price. Attached housing, such as townhouses, was suggested, because of: 1) the lower cost to build and maintain per unit and 2) the suitability of this housing type for seniors and younger couples. The action to implement this goal was to revise zoning to allow cluster development in appropriate areas.

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<sup>19</sup> For comparing projected to actual growth, U.S. Census data is used. Local assessors' data may indicate slightly larger numbers for each point in time; however the overall trend is the same.

Another suggested action was to allow a density bonus to developers in exchange for certain site amenities such as recreation facilities or highway improvements beyond the subdivision site boundary. The plan cautioned that unbuildable land such as wetlands must be excluded from the site capacity calculations for cluster development.

These policy goals are still relevant; however no progress has been made towards their achievement.

## 10.4. Background Information

### 10.4.1. Housing Demand in Westport

*Housing demand is affected by a variety of factors including demographic variables such as age distribution of the population, household characteristics, and household income. In addition, it is affected by market conditions and external variables such as the proposed extension of commuter rail to Fall River and New Bedford, which will have an affect on both population characteristics and market conditions.*

### 10.4.2. Age Distribution - Westport Population

According to the U.S. Census, Westport's total population was 13,852 in 1990. By 2000, it had risen to 14,183, for an increase of 2.4 per cent.<sup>20</sup> Table 10-1. compares the changes in significant age cohorts of the population between 1990 and 2000. First-time homebuyers and renters tend to be in their twenties to mid-thirties. Statewide, the age group between 20 and 34 decreased by 37.14% from 1990 to 2000. Bristol County saw a 31.7% drop, while 12 nearby Southeastern Massachusetts towns averaged a 33.96% decrease. This age cohort decreased by 42.71% in Westport, 15% greater than the state, 35% greater than the county, and 26% greater than the average decrease of nearby towns. One factor for the decline of this cohort is the lack of suitable first-time homebuyer and rental housing coupled with a lack of jobs in Westport and surrounding communities.

**Table 10-1.**  
**Age Distribution in Westport, Selected Neighboring Towns, Bristol County, and**  
**Massachusetts, 1990 and 2000**

Age Group	1990	2000	% Change, Westport	% Change, Selected SE Mass Towns <sup>21</sup>	% Change, Bristol County	% Change, MA
0-5	711	652	-8.30	1.28	-4.04	-3.69
5-14	1,755	1,828	4.16	12.10	12.42	18.73
15-19	1,079	878	-18.63	2.67	-1.63	1.42
20-24	1,036	658	-36.49	-22.33	-19.51	-21.29
25-34	1,833	1,719	-6.22	-11.63	-12.19	-15.85
35-44	2,357	2,257	-4.24	12.22	18.17	15.74
45-54	1,803	2,389	32.50	55.14	42.54	45.54
55-64	1,377	1,728	25.49	27.13	6.00	6.09

<sup>20</sup> In 1990 the local census showed a smaller population than the federal decennial census, 13,241. In 2000 the local census showed a higher number than the federal, 14,206. The local rate of increase is therefore 7.3% from 1990-2000.

<sup>21</sup> Acushnet, Berkley, Dartmouth, Dighton, Freetown, Swansea, Lakeville, Mattapoisett, Rochester, Fairhaven, Rehoboth, Somerset.

<b>65-74</b>	1,174	1,144	-2.56	3.03	-13.03	-6.97
<b>75-84</b>	599	725	21.04	36.87	22.49	18.13
<b>85+</b>	128	205	60.16	58.01	31.70	26.55
<b>TOTAL</b>	13,852	14,183	2.39	11.5	5.60	5.53

U.S. Census, 2000.

Looking at the middle and older age cohorts, one notes that the 35-44 year-old group decreased by 4.24% in Westport, whereas this group increased state, county-wide, and among the 12 towns studied by 15.74, 18.17, and 12.22% respectively, again perhaps reflecting a lack of suitable housing and job opportunities.

The age cohorts between 45 and 64, which includes the "baby-boomers", shows an increase of 57.99% in Westport, higher than Bristol County (48.54%) or the State (51.63%), but less than the average for the 12 study towns (82.27%). Many of this group, which comprised 29% of Westport's population in 2000, have children who have, or will be leaving home. As they approach retirement, this group may create a demand for smaller homes or different types of housing from the standard 4-bedroom single-family on a 60,000 square foot lot, which Westport's current zoning encourages. Discussions with the Building Department indicate a trend for persons in this age cohort to move from the southern portion of Westport to North Westport, where smaller homes on smaller lots are more available. In addition to the aging of the resident population, 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. The trend toward having fewer children, along with the trends toward two-wage-earner families and single-parent households will tend to make it difficult for wage-earners and heads of household to care for their elderly family members. This will create a greater demand for a variety of solutions, including assisted living arrangements that allow elders to age in place gracefully.

The population aged 65 years and older, which comprised 14% of the total population in 2000, has increased dramatically compared with county and state increases. Westport gained 79% in that age cohort, whereas Bristol County gained 41% and the State 38%, respectively. The increase in the elderly in Westport is similar to that for the 12 other towns investigated, which averaged a 98% increase in this age group. In addition to smaller housing types, such as apartments, condominiums and accessory apartments, assisted living facilities are needed if this segment of the population is to be enabled to remain in Westport. The current deficit of these housing types in Westport often leads to fragmentation of families.

#### 10.4.3. Household Characteristics

*The average size of American households continues to decrease due to increases in divorce, single-parent families, and the trend toward having fewer children, among other factors. In keeping with this nationwide trend, the average size of the Westport household decreased from 3.36 in 1960 to 2.5 in 1970, then increased slightly to 2.8 in 1990. In 2000, the average household size decreased slightly to 2.62. In 1960, 40% of Westport's dwellings were occupied by only 1 or 2 people; in 1970 nearly 33% were occupied by 1 or 2 people; by 2000, 56% of Westport's 5,386 households were made up of only 1 or 2 people, and 20% consisted of householders living alone. While the number of households has increased by 8.8% since 1990, the number of family households has increased only 5.8%, whereas the number of non-family households (householders living alone or sharing a home with non-related people) has increased by 19.2%. This decrease*

*in household size and increase in non-family households has not resulted in a concomitant increase in the number of smaller housing units being built. The multi-bedroom single-family detached home on a large lot is still the norm in Westport.*

Conversations with real estate agents indicate a demand from first-time homebuyers and empty nesters for 3-bedroom homes with 1-1/2 to 2 baths. In addition, many homebuyers are planning ahead for the time when they may need to provide housing for elder family members or for themselves. These buyers are looking for homes where, even if the home is a two-story structure, there is a bedroom on the first floor or a room that may easily be converted to a bedroom.

#### 10.4.4. Household Income

In addition to age and household size, the median income of a community influences the demand for different types of housing as well as its affordability. Table 10-2 shows the distribution of household income in Westport and the trend between 1989 and 1999.

**Table 10-2.**  
**Income Distribution of Households in Westport, 1989 and 1999<sup>22</sup>**

<b>Income Range</b>	<b>1989</b>	<b>% of Total</b>	<b>1999</b>	<b>% of Total</b>	<b>Per Cent Change</b>
Less than \$25,000	1525	30.8	1064	19.7	-30.23
\$25,000-\$34,999	742	15.0	470	8.7	-36.66
\$35,000-\$49,999	1062	21.4	903	16.8	-14.97
\$50,000-\$74,999	1046	21.1	1271	23.6	21.51
\$75,000-\$99,999	357	7.2	783	14.6	119.33
\$100,000-\$149,000	178	3.6	595	11.1	234.27
\$150,000 or more	44	0.9	295	5.5	570.45
<b>Total</b>	<b>4954</b>	<b>100.0</b>	<b>5381</b>	<b>100.0</b>	<b>8.62</b>
<b>Median Household Income</b>		<b>\$37,092</b>	<b>\$55,436</b>		<b>49.46</b>

*The most evident pattern is that the median income has increased dramatically in 10 years, from \$37,092 to \$55,436 or an increase of 49.5 per cent. This likely reflects the increasing affluence of persons moving into Westport, rather than increasing economic opportunities and wages for existing long-term residents. The median household income for the U.S. in 1999 was \$41,994 up 40% from 1989, while that for Massachusetts was \$50,505, up 37%. Thus, Westport's median income seems to be rising about 10% faster than that of the nation and state. Westport's median income is also somewhat higher than the median income for the Town's Metropolitan Statistical Area (the Providence-Fall River-Warwick MSA), which has a median income of \$52,800.*

The other item of note is that, while Westport experienced a 30% reduction in the number of households in the lowest income bracket, slightly better than that of the State and Bristol County, a significant number of Westport's households, approximately 20%, still have incomes of less than \$25,000.

<sup>22</sup> U.S. Census, 2000.

Westport's moderate-income households, earning between \$50,000 and \$100,000 increased dramatically, by 142%, while statewide this segment increased only 45%. Westport's growth in this segment mirrored that of Bristol County as a whole, which rose 138%. The number of medium income households in 2000 was 49.1 %.

*The higher end of the income spectrum also saw very significant growth between 1989 and 1999. The number of households earning \$150,000 or more showed the largest increase of any category, at 570%, and the total increase in household incomes over \$100,000 was 805%.*

*Table 10-3. shows the 1999 median incomes for 12 southeastern Massachusetts towns. Westport's median income compares favorably with the other towns and with the medians for Bristol County, \$43,496, and the State, \$50,502.*

**Table 10-3**  
**Comparison of Median Incomes in Bristol County Towns, 1999**

<b>Town</b>	<b>Median Income</b>	<b>% Change</b>
Fairhaven	\$41,696	38.5%
Dartmouth	\$50,742	44.4%
Acushnet	\$51,500	44.1%
Somerset	\$51,770	42.2%
Swansea	\$52,524	30.9%
<b>Westport</b>	<b>\$55,436</b>	<b>49.5%</b>
Mattapoisett	\$58,466	44.5%
Dighton	\$58,600	43.6%
Rochester	\$63,289	50.7%
Freetown	\$64,576	41.9%
Rehoboth	\$65,353	45.3%
Berkley	\$66,295	54.1%
Lakeville	\$70,495	57.1%
Bristol County	\$43,496	38.0%
Massachusetts	\$50,502	36.7%

Source: U.S. Census

The federal government uses two measures of poverty for different purposes. *Poverty thresholds*, issued by the Census Bureau are "the statistical version of the poverty measure" used to calculate the number of people living in poverty in any given geographical region. *Poverty guidelines*, issued by the Dept. of Health and Human Services are "the administrative version of the poverty measure", are more simplified, and are used to determine eligibility for certain federal and state programs, such as Community Development Block Grants (CDBG's). Although both measures are updated annually, because of the timing of the release of the threshold data, the *guidelines* are used to determine poverty status at a given moment for the purposes of grant eligibility. The 1999 guidelines would reflect the thresholds for 1998. The 1999 and 2002 HHS Poverty Guidelines are given in Table 10-4. The poverty thresholds for 1999 and for 2001 (the most recent available) are given in Table 10-5.

Table 10-4 1999 and 2002 HHS Poverty Guidelines 48 Contiguous States and D.C.		
<b>Size of Family Unit</b>	<b>Poverty Level</b>	<b>Poverty Level</b>
	<b>1999</b>	<b>2002</b>
1	\$8,240	\$8,860
2	11,060	11,940
3	13,880	15,020
4	16,700	18,100
5	19,520	21,180
6	22,340	24,260
7	25,160	27,340
8	28,980	30,420
For each additional person, add	2,820	3,080

**Table 10-5**  
**1999 and 2001 Poverty Thresholds**

Size of Family Unit	Poverty Level	Poverty Level
	1999	2001
1	\$8,501	\$9,039
2	10,869	11,569
3	13,290	14,128
4	17,029	18,104
5	20,127	21,405
6	22,340	24,195
7	25,912	27,517
8	28,967	30,627

*In 1999, the percent of Westport individuals living below the poverty level was 4.9%, up slightly from 4.3% in 1989. Although the poverty rate in Westport is thus less than one-half that of the State (9.3%) and for Bristol County (10.0%), on average, 695 individuals are living below the poverty level in Westport. Of these, 165 are 65 years old and over; 173 are under 18 years old. This indicates a need for affordable housing for both the elderly and for households with children and perhaps a need for 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.*

#### **10.4.5. Major Characteristics of Westport's Housing Supply**

*The vast majority of homes in Westport are single-family homes located on large lots and served by individual wells and septic systems. In 1990 the population density was the 5th lowest in Bristol County, at 276.7 persons per square mile. In 2000, population density had only climbed to 283.4 persons per square mile, the fourth lowest in Bristol County. Although several areas have existing homes on small lots, particularly in the north end of Town and in the villages, many of these homes are sited on land unsuitable for individual septic systems, and are experiencing related problems as owners seek to expand their homes and increase lot coverage. The remainder of the developable land is zoned for 60,000 square foot lots, which drives up the cost of housing and makes it uneconomical to construct smaller homes, because of high land and infrastructure costs. Flexible zoning that allows clustered lots with smaller frontage, such as cluster and conservation subdivisions, generally bring down the cost of infrastructure by shortening road length and associated lengths of drainage and utility line installations.*

##### **10.4.5.1. Existing Housing Stock and Projected Growth**

Between 1990 and 2000, Westport's housing stock increased by 262 units, from 5,881 to 6,143 units, or by 4.4%. This represented a net average increase of 26 units per year. In Massachusetts as a whole, total housing units increased by 6.0%, and in Bristol County units increased by 7.8% during this time period. Table 10-6. shows the percentage increases in 12 selected neighboring towns.

**Table 10-6**  
**Percent Change in Total Housing Units for**  
**Selected Neighboring Towns**  
**1990-2000**

<b>Town</b>	<b>% Change 1990-2000</b>
Fairhaven	2.4%
Dartmouth	13.0%
Acushnet	10.3%
Somerset	8.0%
Swansea	10.9%
<b>Westport</b>	<b>4.5%</b>
Mattapoisett	7.6%
Dighton	14.3%
Rochester	21.8%
Freetown	4.2%
Rehoboth	21.4%
Berkley	33.6%
Lakeville	16.7%
Bristol County	7.8.0%
Massachusetts	6.0%

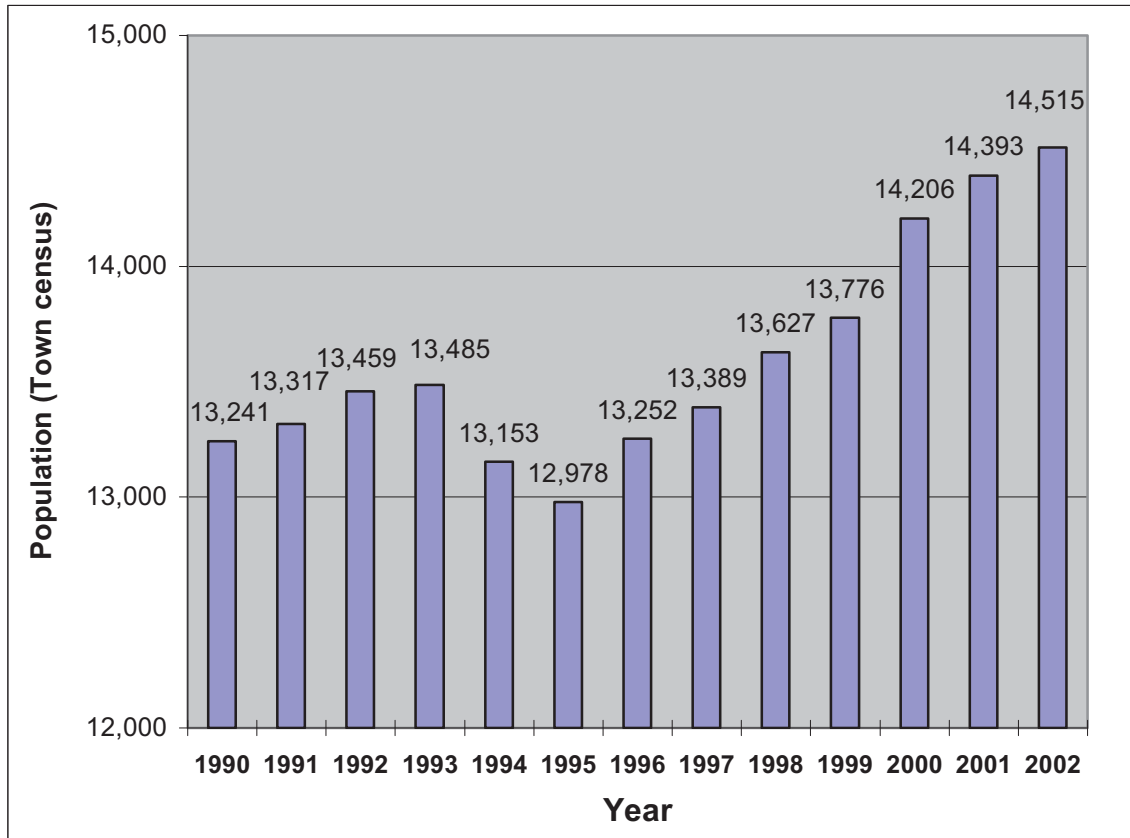
According to the decennial census, Westport has the second lowest production of housing among these towns; however, looking at recent trends, from 1996 to the present, as shown by local data, indicates that the growth rate of both population and home building permits has increased dramatically in the last 5 to 6 years. Table 10-7. lists data obtained from the Building Department on the number, type and construction cost of new homes constructed between 1990 and 2002.

**Table 10-7**  
**Housing Units Constructed from 1990 through 2002 (Building Permits)**

<b>Year</b>	<b>Single Family</b>		<b>Duplexes</b>			<b>Multi-Family</b>			<b>Accessory Apts.</b>	
	<b>Units</b>	<b>Const. Cost</b>	<b>Bldgs.</b>	<b>Units</b>	<b>Const. Cost</b>	<b>Bldgs</b>	<b>Units</b>	<b>Const. Cost</b>	<b>Units</b>	<b>Const. Cost</b>
1990	48	\$7,261,645	1	2	\$250,000	0	0	\$0	2	\$51,000
1991	45	\$4,987,000	5	<10	\$276,000	0	0	\$0	4	\$22,000
1992	45	\$4,879,000	1	2	\$80,000	0	0	\$0	3	\$60,000
1993	44	\$ 5,265,000	0	0	\$0	0	0	\$0	7	\$30,500
1994	62	\$9,511,850	1	2	\$123,600	0	0	\$0	3	\$6,022
1995	78	\$12,966,890	5	10	\$657,425	0	0	\$0	4	\$67,900
1996	68	\$8,523,037	1	2	\$196,020	0	0	\$0	2	\$309,420
1997	85	\$13,211,482	0	0	\$0	0	0	\$0	3	\$106,120
1998	124	\$19,956,210	5	10	\$41,200	0	0	\$0	2	\$334,630
1999	115	\$19,734,231	0	0	\$0	0	0	\$0	2	\$20,000
2000	95	\$18,052,789	0	0	\$0	0	0	\$0	2	\$10,000
2001	78	\$15,348,759	1	2	\$202,240	0	0	\$0	3	\$84,000
2002	74	\$11,859,507	0	0	\$0	0	0	\$0	5	\$467,048

Figure 10-1, population growth according to the local annual census from 1990 to 2001, shows a clearly increased rate of growth from 1996 to the present of 1.7% per year.

**Figure 10-1.**  
**Population Growth - Westport Annual Census - 1990 to 2001**



From 1990 through 1995, Westport issued an average of 54 building permits for single-family housing units per year. In recent years, from 1996 through 2002, building permits have increased to an average of 91 units per year. The mean number of permits per year from 1990 through 2002 was 74. The number of building permits issued is considerably higher than the average increase in housing units per year according to the census. To some extent this may be due to demolition and replacement, to counting of completed units only, and by not counting accessory apartments by the census.

#### **10.4.5.2. Housing Generation and Buildout**

A look at the number of units projected by the EOEa buildout analysis, Table 10-8, will give an upper bracket for the number of houses that might be present when the Town is finally "built out"; however, since the buildout 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. Over the long run, also, sea level change is expected to decrease the land acreage significantly in Westport. In contrast, a decrease in projected single-family homes at buildout might be offset by changes in zoning which allowed more multi-family and elderly units. In addition, buildout 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. Using the rates of permit issuance noted above for the last 7 years, 91 units per year for single-family houses, the projected buildout of 9,036 units would be reached in 40 years (high-level estimate). Using the 1990-1995 rate, build-out would occur in 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 translates to town-wide build-out of single-family homes by, on average, the year 2050, with a range of 2040 to 2068 under existing zoning and other regulations.

**Table 10-8.****Housing Units in Westport projected at Build Out by EOEa Buildout Analysis**

<b>Zone</b>	<b>Single-Family</b>	<b>Duplex</b>	<b>Multi Family</b>	<b>Total Units</b>
Residential/Agricultural	8,815	930	0	9,745
Business	221	26	4	251
Unrestricted	0	0	0	0
Total	9,036	956	4	9,996
Affordable Units Required				1,000

At the rate of permitting over the years from 1990 to 2002, the number of all types of housing units increased by an average of 80 units per year, with a lower rate of 62 per year from 1990 to 1995 and a rate of 1996 per year from 1996 through 2002. This represents an increase of 1.0% to 1.6% per year. Using the twelve-year average of 1.3%, projects that over the decade from 2000 to 2010 housing units would increase to 6,975 units by 2010. This projection must be compared, however, with those obtained by other methods.

The M.I.S.E.R.<sup>23</sup> projections for Westport's population in 2010, based on the 1990 census (2000 projections not yet available) are as follows:

Low-level: 14,432

Mid-level: 15,230

High-level: 17,106

The mid-level M.I.S.E.R. projection for 2000 was 7% higher than the actual population reported by the U.S. Census.

However, based on Westport's average household size in 2000 of 2.62 persons, the mid-level population projection for 2010 would project 5,813 housing units, fewer than the 6,143 units reported in Census 2000. The high-level population projection projects 6,529 housing units in 2010, an increase of 399 units over 10 years, or 40 units per year, a 6.3% increase. Given that Westport's population is already at 14,515 in 2002 according to the local census, and growing at an average of 1.7% per year, the high M.I.S.E.R. projection seems the most reasonable of their projections as it is closer to the 16,611 projected by a linear projection of local census figures and produces a building permit rate of 40 units per year. Using the M.I.S.E.R. rate projects buildout to occur in 71 years, or in 2071.

To summarize, projecting the year of "complete" build-out from Westport's history of building permit issuance produces an estimate of 2050, with a low estimate of 2040 and a high estimate of 2068. Using the M.I.S.E.R. population estimate produces buildout at 2071.

<sup>23</sup> Massachusetts Institute for Social and Economic Research, University of Massachusetts.

Considering that the actual developable acreage is likely overestimated, using 2040 to 2050 as the time to build-out is a reasonable estimate.

In recent years the number of demolitions in Westport has risen fairly sharply (Table 10-9). Although not all demolitions are of homes, there has been a significant jump in demolitions since 1996, and these are mainly demolitions of homes, rather than other types of buildings. This trend will be slowed by the Demolition Delay By-Law for historic buildings, but in general, will mean that smaller, more affordable, older homes will decrease.

**Table 10- 9**  
**Demolitions in Westport, 1990-2002**

<b>Year</b>	<b>No. of Demolitions</b>
1990	5
1991	8
1992	7
1993	6
1994	11
1995	3
1996	11
1997	14
1998	12
1999	9
2000	18
2001	15
2002	43

#### **10.4.5.3. Single-Family and Multi-Family Housing**

Table 10-10 compares the percent of duplex and multi-family housing in Westport with that in selected neighboring towns, Bristol County and Massachusetts. While this type of housing represents 42 to 44% of all housing statewide and in Bristol County, in the rural towns of southeastern Massachusetts it represents on average only 11% of the housing stock. Westport is barely above this average at 12%. The percentage of single-family housing versus duplex and multi-family has not changed in Westport since the 1990 decennial census.

Although the major contributing factor to increased housing prices is the rising cost of land, which may be addressed by increasing density, construction costs may be reduced by developing duplex and apartment units. Based on Building Department figures, the average cost per unit for single-family construction, exclusive of land costs, from 1990 to the present was \$159,500; the cost per unit for duplexes was \$60,900, while that for accessory apartment units was \$35,700.

**Table 10-10**  
**Single-Family vs. Multi-Family Housing in Westport and Neighboring Towns**  
**Bristol County, Massachusetts, 2002 Census**

<b>Town</b>	<b>Single Family</b>	<b>Duplex</b>	<b>Multi-Family</b>	<b>%Duplex</b>	<b>%Multi-Family</b>	<b>% Multi-Family + Duplex</b>
Acushnet	3,046	252	295	7.6%	6.5%	14.1%
Fairhaven	5,440	688	1104	9.5%	15.2%	24.7%
Dartmouth	9,535	699	1012	6.2%	9.0%	15.2%
Somerset	5,890	554	699	7.8%	9.8%	17.6%
Swansea	5,427	292	351	4.8%	5.8%	10.6%
<b>Westport</b>	<b>5,359</b>	<b>499</b>	<b>272</b>	<b>8.1%</b>	<b>4.4%</b>	<b>12.5%</b>
Mattapoisett	2,814	139	219	4.4%	6.9%	11.3%
Dighton	1,963	104	172	4.6%	7.5%	12.1%
Rochester	1,589	20	25	1.2%	1.5%	2.7%
Freetown	2,809	114	56	3.8%	1.8%	5.6%
Rehoboth	3,353	176	68	4.9%	1.9%	6.8%
Berkley	1,795	24	6	1.3%	0.3%	1.6%
Lakeville	3,445	30	121	0.8%	3.3%	4.1%
Bristol County	117,550	24,434	71,419	11.3%	32.9%	44.2%
Massachusetts	1,494,616	308,465	795,900	11.8%	30.4%	42.2%
Average Neighboring Towns						10.7%

#### **10.4.5.4. Owner and Renter Occupied Housing and Housing Stock Condition**

*As noted in previous master plans, the great majority of homes in Westport are owner-occupied, comprising 82.8% of all occupied units in 2000, according to the U.S. Census, up from 80.9% in 1990. As in most communities with a majority of owner-occupied housing, the condition of the housing stock is high. The 2000 U.S. Census indicates that only 39 units lacked complete plumbing facilities, while 24 lacked complete kitchen facilities, and 25 lacked telephones. The number of units lacking plumbing and kitchen facilities declined slightly since the 1990 census, indicating that these problems are slowly being remedied. Although the number of units without telephones has increased slightly, in a resort community some seasonal variability is expected, especially with the trend toward using cell phones instead of landlines. The number of units with more than one person per room, which indicates overcrowding, remained the same as in 1990, seventy-three units, or 1.3%.*

Although in 2000, 21.3% of the housing stock was greater than 60 years old, and 42.6% was greater than 40 years old, relatively few units are overcrowded or in poor condition. There are, however, a number of elderly residents whose homes are in need of repair. Westport is addressing this need through the CDBG Housing Rehabilitation Grant. Discussions with Building Inspector Robert Maltais and his staff indicate several general areas where housing exists that is in disrepair. These include the Greenwood Park area, several units in the 1600's area of Drift Road, an area off Sanford Road (Sunrise Ave., Sunset Ave, and Velvet Ave.) where small "A&P tea" lots have septic problems requiring raised septic systems and where the water tables are only about one foot below grade; and certain portions of the Tickle Road area around the 217 block of Oak Street and LaTessa, going down toward South Watuppa Pond and within the adjacent subdivision.

The Town has provided rehabilitation assistance for several households in recent years, including a home on Conserve Ave. that was severely damaged by fire and rehabilitated in 2002 and has also assisted with many septic system upgrades.

#### **10.4.5.5. Access to Drinking Water and Sewer**

In 1990 only 2.7 percent of households were served by public sewer systems, and only 4.2 percent were served by public water supplies.<sup>24</sup> In 2000 these figures were barely changed, as more single-family homes were built and no new multi-family or commercial projects were developed which required extending these public utilities, which are owned by the City of Fall River. The number of new housing units and their locations and type are constrained by the preponderance of soils that are unsuitable for individual septic systems and the limited quantity of water present in the shallow sand and gravel aquifers. Although general recommendations may be made, based on current knowledge, regarding zoning different parts of Town for different types and densities of housing, the number of housing units the Town can sustain and where they should be placed very much depends on a detailed water supply study and a policy on community package treatment plants or other innovative provisions for handling sewage. The Town may mitigate these limitations somewhat by coordinating with Fall River to extend water and sewer lines to areas where this would be both feasible and desirable from a comprehensive planning perspective. See Chapter 7, Water & Sewer and Chapter 3, Land Use, for in-depth discussions of these topics.

### **10.5. Westport's Housing Needs**

#### **10.5.1. Indicators of Need for Homes for First-Time Homebuyers - Adult Children of Residents**

##### **10.5.1.1. Length of time on the market for Homes for Sale**

As of July 2003, a single-family house in Westport, selling for between \$350,000 to \$450,000 is estimated by local realtors to be on the market for 1 to 9 months before it comes under a sales agreement. The turnover time for other types of housing, such as water-view and very high-end homes is much more variable, as is that for less expensive homes, as these properties are more variable in condition and may appeal to a limited market. The turnover time frame for typical new homes demonstrates a high demand for houses in Westport. The Planning Board office experiences a steady stream of potential buyers and agents interested in contacting developers about lots before they have even been created by the subdivision process.

##### **10.5.1.2. Vacancy Rates**

Another measure of demand for housing is the vacancy rate of year-round homes. The vacancy rate for year-round *ownership* units in Westport from Census 2000 is 0.6%, not significantly different from the rate in 1990, 1.0%. This represents only year-round vacant units that are available for sale, not seasonal, recreational or occasional-use dwellings. Westport's year-round ownership vacancy rate is not significantly different from the state rate of 0.7% in 2000. Westport's vacancy rate for year-round *rental units* was 2.5% in 2000, compared to 5.7% in 1990, and 3.5% statewide in 2000. These low vacancy rates indicate a high-level of need for both ownership housing units and rentals, both statewide and in Westport.

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<sup>24</sup> U.S. Census 1990

**10.5.1.3. Market prices of homes for Sale - 2002**

Banker and Tradesman reported an average sales price of \$251,000 for the 68 single-family home sales they compiled in Westport for the period January 1, 2002 through August 30, 2002. Data obtained for additional sales during this period increased the total number of single-family home sales to 83. The median sales price for the 75 sales for which individual data was available was \$225,000. Table 10-11 shows the distribution of these sale prices.

**Table 10-11**  
**Single-Family Home Sales<sup>25</sup>**  
**January 1, 2002 through August 30, 2002**

<b>Sale Price</b>	<b>Number of Units Sold</b>
less than \$100,000	7
\$100,000-\$149,999	5
\$150,000-\$199,999	21
\$200,000-\$249,999	14
\$250,000-\$299,999	12
\$300,000-\$349,999	8
\$350,000-\$399,999	3
\$400,000-\$449,999	3
\$450,000-\$499,999	4
\$500,000-\$549,999	1
\$550,000-\$599,999	1
\$600,000-\$649,999	0
\$650,000-\$699,999	2
\$700,000-\$749,999	0
\$750,000-\$799,999	0
\$800,000-\$849,999	0
\$850,000-\$899,999	0
\$900,000-\$949,999	1
\$1,180,000-\$1,189,999	1
<b>Total Housing Unit Sold</b>	<b>83</b>

Table 10-12 shows that between 1990 and 2000, the median sales price of a single-family home in Westport as reported by Banker and Tradesman increased from \$126,000 to \$158,500, for an increase of 26% over 10 years. In the past two years, from 2000 to 2002, the median single-family home price has increased to \$211,000, an increase of 33%.<sup>26</sup> For the 75 homes in Table 10-11 for which individual sales prices were available, the median sales price was even higher, at \$225,000. The *average* price of a single-family home in Westport in 2002 is \$251,000.<sup>27</sup> Thus, Westport home prices over the last two years have been increasing at a rate more than six times the rate of increase in the 1990's (16.6% per year versus 2.6% per year).<sup>28</sup> Whereas condominium prices increased 14% from 1991 to 2000, or 1.6% per year, in the two years from 2000 to 2002, condo prices increased 49.4%, or 25% per year. Thus the rate of increase of condo prices in the past two years is sixteen times that of the 1990's.

<sup>25</sup> Banker & Tradesman, Domania, Motley Fool Real Estate

<sup>26</sup> Banker and Tradesman, 1/1/2002 through 8/30/2002

<sup>27</sup> Banker and Tradesman, 1/1/2002 through 8/30/2002.

<sup>28</sup> Banker and Tradesman

**Table 10-12**  
**Median Housing Sales Prices in Westport, 1990 - 2002<sup>29</sup>**

Year	Single-Family		Condominiums	
	Median Sales Price	No. of Sales	Median Sales Price	No. of Sales
1990	\$ 126,000	88	\$ -	2
1991	\$ 122,000	75	\$ 85,000	3
1992	\$ 119,000	99	\$ -	1
1993	\$ 115,000	107	\$ -	2
1994	\$ 125,000	100	\$ -	1
1995	\$ 125,000	75	\$ 60,000	3
1996	\$ 145,000	99	\$ -	0
1997	\$ 125,000	125	\$ -	0
1998	\$ 139,000	139	\$ 58,500	3
1999	\$ 145,000	153	\$ 90,000	3
2000	\$ 158,500	131	\$ 97,000	4
2001	\$ 174,000	139	\$ -	1
2002	\$ 211,000	66	\$ 145,000	3

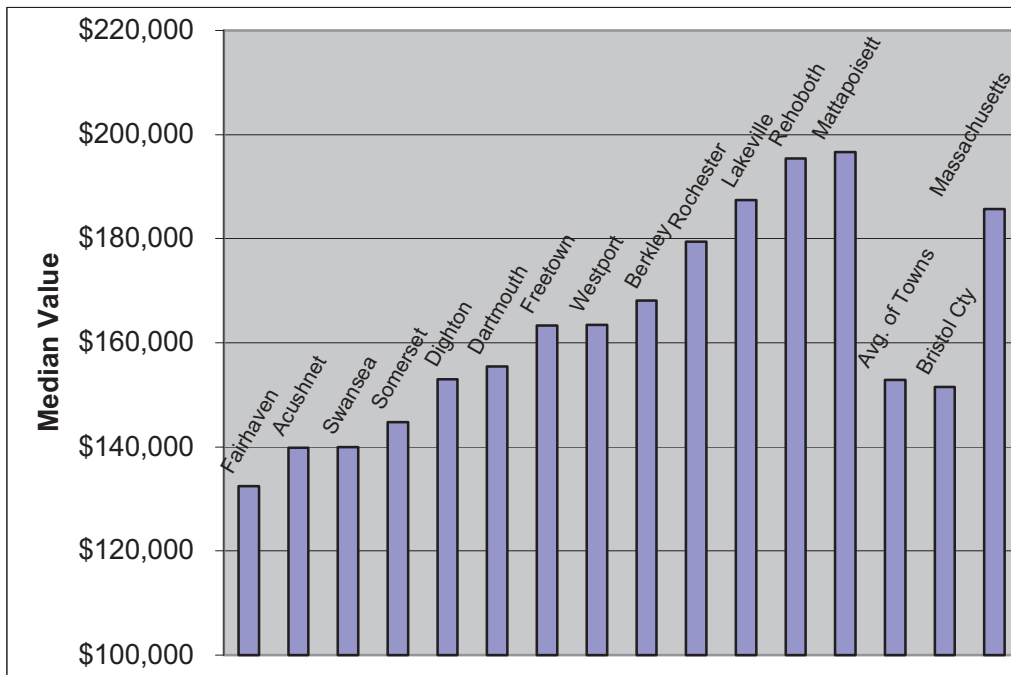
In September 2002, the Boston Globe reported the highest monthly average price of a single-family home on record in Massachusetts at \$369,077. They also reported a 20.5 percent hike in condo prices from August 2001 to August 2002, when the average price of a condominium in Massachusetts rose to \$263,991. Housing demand and low interest rates in 2002 and 2003 have created a very active real estate market. In 2003, the typical new, mid-range, single-family home in Westport would sell for \$350,000 to \$450,000.

Whereas from 1990 to 2000, the median household income in Westport was increasing at approximately 5% per year, and median home prices were increasing at 2.6% per year for single-family and 1.6% per year for condominiums, in the past two years the increase in median home prices (16.6% per year for single-family and 25% per year for condominiums) is estimated to have greatly outstripped increases in income.

Figure 10-2 compares the median value of a housing unit in Westport with that for surrounding towns, the region, and the state. Because these data were obtained from owner responses to the 2000 U. S. census, the values are lower than actual sales prices for the period, and significantly lower than current (2003) prices, and should only be used for comparison among communities.

<sup>29</sup> Banker and Tradesman

**Figure 10-2.**  
**Median Values of Homes in Westport compared with other neighboring communities, Bristol County, and the Commonwealth**



#### 10.5.1.4. Affordability Gap for Median Income Housing

Although many benefited from the economic growth of the late 1990's, there are many segments of Westport's population whose incomes may not have significantly improved and who cannot afford the high housing prices of the current market. These include young families, moderate-income professionals, young adults who grew up in Westport, and individuals in occupations where wages have not kept pace with housing costs. Housing for the elderly represents a special case which is discussed elsewhere.

Entry-level Town employees, especially those in single-income households, would have difficulty finding housing affordable to them in Westport. In an interview with Police Chief Keith Pelletier, he expressed a preference for police officers to live in Westport, but noted that the typical salary of approximately \$40,000 for entry-level police officers and firemen is not sufficient for them to easily find housing here. Similarly, the base salary for entry-level teachers in Westport's school system, \$35,904, discourages them from living in the community. Union positions in general government generally pay even less than the above two categories. These positions have varied hourly rates and varied numbers of hours worked weekly, as well as different numbers of workers working in each position. However, the average yearly base salary of the positions listed in the union contract is approximately \$28,000, with an approximate range of \$23,000 to \$39,000. Lack of affordable housing, combined with low pay scales may limit Westport's ability to attract qualified public employees.

In addition, housing supply and affordability are issues related to economic development potential. The President and CEO of MassDevelopment, Michael P. Hogan, notes in their

newsletter for October, 2003, Volume 1, Issue 3, "Businesses looking to grow and expand in Massachusetts continue to voice concern over housing costs and the lack of availability."

According to the Department of Housing and Community Development (DHCD), monthly payments for mortgaged properties should not exceed 30% of a household's gross income. The "affordability gap", the difference between the median housing cost and the price a family earning the median income could afford, is calculated below.

The median household income for the Providence-Fall River-Warwick Metropolitan Statistical Area (MSA), that encompasses Westport, is \$54,100, slightly lower than Westport's median, \$55,436. At 150% of the median income (which is considered "middle income" for the Area) or \$81,150 an affordable purchase price is \$261,226 or less. The resulting mortgage payment of approximately \$1742 per month, plus taxes and insurance of \$300 per month approximate 30% of the monthly household income of \$6762. The discussion in 10.5.1.3. on home sales indicates that house are available in this price range.

Low or moderate income qualifying households for home ownership is considered to be 80% of the median income or \$43,280. An affordable purchase price at this income level would be \$118,800 or less. The resultant mortgage payment of approximately \$789 per month, plus taxes and insurance of \$300 per month approximate 30% of the household monthly income of \$3607. Between January and August 2002 there were only 7 homes sold in this price range in Westport.

The above figures are based on the following assumptions, as proposed by DHCD in the E.O. 418 Housing Certification instruction package: 5% down, 7.5% APR mortgage for 30 years, 30% of income for housing costs, and \$300/month for taxes and insurance. The median household income is not broken down by family size. Neither the single-family housing nor the condominiums currently being produced are affordable for purchase by those households on low to moderate incomes.

In addition to the basic calculations above, other factors may affect the ability to afford and finance housing, including:

- Interest rates, recently at a 20-year low, will likely rise.
- Purchasers of homes in Westport's FEMA flood hazard areas are subject to additional costs of \$65 or more per month for the required flood insurance.
- Purchasers of condominiums must factor in the cost of monthly condo fees, which may range from \$50 to \$300 per month. This may offset the fact that condo owners' homeowners insurance is usually included in the condo fee.
- Duplex or multi-family properties, which potentially produce income for the buyer, also typically incur additional costs for insurance, maintenance, and management compared to single-family homes.
- Other variables that enter into qualifying for a mortgage, such as credit history and type and amount of debt may affect the ability of an individual to obtain a mortgage as well as the terms available to that individual.

Table 10-2 demonstrates that 69% of Westport households have incomes of \$75,000 or less and would not qualify for a medium-income (\$81,150) housing. More than 28% of households have incomes lower than the low-to-moderate category (\$43,280) and would not qualify for home ownership were they to enter the housing market.

Although the cost per unit for duplex and multi-family developments such as condominiums is lower than that for single-family units, given the current prices of condominiums in Massachusetts, it appears that low-income families will need to continue to rent, as they are unlikely to find even older, smaller homes or condominiums in their price range.

Affordable rent according to the Department of Housing and Community Development is \$1353 per month. For qualifying rental, low and moderate income is 80% of the median, or \$43,280; middle income is 100% of the median income, or \$54,100. Source: E.O. 418 instructions FY2003. These figures are based on the larger Providence-Warwick-Fall River statistical area, not on Westport alone.

## 10.5.2 Indicators of Need for Rental Housing

### 10.5.2.1 High Market rents and Lack of Available Rentals

Classified advertisements for rental housing in the local newspapers, The Chronicle, Westport Shorelines, the Standard Times, and the Fall River Herald, often contain no listings for year-round rentals in Westport, whether apartments or houses. Typically zero to three ads appear for rentals in Westport. Rents for houses in Westport range from \$600 per month for a one-bedroom cottage suitable for one person to \$ 2000 per month for a larger house. A sampling of the rental ads from the above newspapers for 2001 and 2002 produced the following results:

**Table 10-13.**  
**Typical Rental Costs, Westport, 2001-2002**

Type of Housing	No. of Bedrooms	Seasonal/Year-Round	Rent/Month
House	2	Winter	\$1,000
House(s)	1	Year-Round	\$ 750
House	1	Year-Round	\$ 800
House	3-4	Year-Round	\$1,350
Duplex	3	Year-Round	\$ 850

Discussions with several realtors confirm the price range shown above and the fact that demand for rentals far exceeds availability. The median rent reported by the Bureau of the Census in 2000 was \$652. Based on a sample of only 19 units, the median asking rent reported by Census 2000 was \$469. This information does categorize the units as to size, summer, winter or year round rentals, or other variables, such as rentals to family members. Because of the shortage of rental units, those that are available may be inappropriate. For example, they may not have enough bedrooms for a family with children, or they may not be constructed or furnished to suit the accessibility needs of a frail elderly person.

### 10.5.2.2 Rental Housing for Older Residents

Only one apartment complex is designated for older residents, Greenwood Terrace, managed by the Westport Housing Authority. Given the diverse needs of older residents from the age of 55 to 85 and older, Westport has a need for a spectrum of housing types with varying levels of social and medical support to suit the sub-groups of this rapidly-increasing segment

of the population. Several 40B projects restricted to 55 and older residents are currently in progress and are discussed below.

Of 1,551 households receiving social security, the mean Social Security income is \$10,754. Of the 1,118 households receiving retirement income, the mean retirement income is \$17,848. For non-family households, single males 65 years of age and over have a mean income of \$33,750, while single females 65 years of age and over have a mean income of \$12,449, according to U.S. Census 2000. There is a need to provide rental housing to accommodate these residents who need smaller, affordable housing units.

#### **10.5.2.3 Family Rental Housing**

The median family income in Westport is approximately \$65,000; however the median for a single parent, female head of household family is \$38,491. This range indicates a need for family rental housing.

#### **10.5.2.4 Non-family Rental Housing**

The median income of households consisting of a male living alone was \$36,985; for those with a female living alone, the median income was \$15,672. This range indicates a need for non-family rental housing.

The amount and types of rental housing needed in Westport needs to be further evaluated.

### **10.5.3 Westport's Existing Supply of Affordable Housing**

The existing inventory of affordable housing as reported by the Department of Housing and Community Development through October 1, 2001, consists of 93 subsidized housing units, or 1.68% of the 5,545 year round units, however by 2004 the inventory had risen to over 4%.

The Westport Housing Authority manages 48, 1-bedroom rental units of affordable housing for persons 60 and older at Greenwood Terrace, located at 666 State Road. This complex currently has a waiting list of approximately 38 people--13 Westport residents and 24-25 non-residents, some of who were former Town residents. The Authority would like to increase the number of elderly units on this site. The authority has received grants or commitments of funds to upgrade the septic and fire alarm systems and to rehab the building envelopes of the seven buildings.<sup>30</sup> Because this site is situated on one of the few public transit routes in Westport, it is well suited to elderly housing.

#### **10.5.4. Affordable Housing Generation, Comprehensive Permits (Mass. Gen. L. Ch. 40B)**

*Several 40B projects are presently at various stages in the permitting and construction process. As of October 2003 their status is as follows:*

**Edgewater Apartments:** Developed by Parallax Corporation and located on Borden Street, this project was approved by the Zoning Board of Appeals on January 16, 2001. It consists of a total of 72 rental apartments restricted to 55 yrs and older, in two phases of 36 units each, 25% of which, or 18, are designated as affordable, the rest market-rate. Under construction in phases, with some units available by the end of 2003, the whole project is scheduled to be

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<sup>30</sup> Liz Collins, Chair, Housing Authority and Selectperson, 2002; Westport Annual Report, 2003.

completed by 2005. Tax incentives will likely allow 9 additional units to be designated as affordable in each phase, for a total of 54 affordable units, 27 in each phase.

***Watuppa Estates:*** Eighty-seven single-family units, of which 22 would be designated affordable were proposed off Tickle Road in 2001, by Delphic Associates, then withdrawn. Re-submitted as a larger proposal, **Briggs Landing**, in August 2003.

***Lincoln Heights:*** Two low-to-moderate income single-family homes were proposed to be built by extending Lincoln Avenue, by Lincoln Heights Ltd. in 2002. The Zoning Board approved the project in 2003.

***Brookmeadow Estates:*** Fifty-two single-family homes were proposed in 2003 located on an extension of Brookwood Drive. Of these units, 16 would be designated affordable. The project was conditionally approved pending resolution of a title issue. Several legal challenges filed by various parties.

***Strawberry Fields:*** Fifty-two condominium units with 16 restricted to low-moderate income households were proposed in 2002. The Zoning Board denied the project in 2003. The developer has indicated he will re-file his application. Application was re-filed.

***Westport Senior Village:*** Located on the west side of Main Road in the Central Village, this elderly housing project, submitted in 2002, and approved in 2003, consists of two phases. The first phase proposes 30 condominium units, to be sold at market rate, and 48 apartments, designated affordable. Construction started in 2004.

Changes in the definition of affordable units in the Chapter 40B regulations would allow Westport to count additional units such as group homes and accessory apartments created after July 1, 2002 as part of the Town's affordable housing inventory. However, documenting the affordability of accessory apartments to meet State criteria for inclusion in the affordable housing inventory will be problematical and time-consuming, as will monitoring the status of these accessory dwelling units when ownership of the property changes.

**Table 10-14**  
**Subsidized Housing Unit Generation**

<b>Project</b>	<b>Approval Date</b>	<b>Building Permit Issued</b>	<b>Description</b>	<b>Units</b>	<b>Affordable Units</b>
Edgewater Apartments	1/16/01		Age-restricted, 36 units, 27 Affordable per phase	72	54
Phase I		6/17/03	12, 2-BR apts.		
			24, 1-BR apts.		
Phase II			12, 2-BR apts.		
			24, 1-BR apts.		
Lincoln Heights	1/22/03		8, 2-3BR single-family detached	8	2
Brookmeadow Estates	5/30/03, under appeal		3-BR single-family detached	52	13
Westport Senior Village	6/23/03		48, 1-BR apts.	48	48
			30, 2-BR condo's	30	0
	<b>Total Approved</b>			<b>210</b>	<b>117</b>
Strawberry Fields	under review		2-BR Condo's	54	16
Briggs Landing	under review		183 age restricted		
			117, 3/4-BR single-family detached	117	30
			66, 3-BR townhouse condo's	66	16
	<b>Total Under Review</b>			<b>237</b>	<b>62</b>
	<b>Total Potential Units</b>			<b>447</b>	<b>179</b>

*Assuming all approved proposed affordable units were built, the Town's affordable housing inventory would increase by 117 units to 210; assuming all the units in projects under review (not necessarily a valid assumption), would bring the total to 272. Based on current rates [see Table 10-7], in the 5 years, from 2003 to 2005, approximately 91 building permits will be issued per year for market-rate housing units built under conventional permitting, added to the permits already issued for 2001 and 2002, leads to an estimated 435 additional units by 2005. Adding the 93 market rate units approved under 40B would bring the Town's total year-round housing inventory to 6,073, of which 210, or about 3.4% will be affordable, still far short of the 10% needed to avoid comprehensive permit projects.*

Assuming all 40B units under review were built would bring the total units to about 6,427, of which 272 would be affordable, or about 4.2%.

Assuming a total of 9,996 housing units at total buildout predicts a need to create 1,000 affordable units. Construction of all units currently proposed under comprehensive permits would bring the Town about 27% of the way to that goal. If the 10% requirement stands, the Town can either wait until another 728 units are built under 40B, or propose local initiatives to produce these units gradually.

Addressing Westport's housing needs may be done with or without strategizing to meet the requirements of Chapter 40B or to produce a Housing Strategy which meets the requirements of the Commonwealth; however, producing a Housing Strategy and implementing that strategy will be necessary for the Town to be eligible for certain state programs and grants and to be exempt from comprehensive permits. The Town may decide to continue on its current course until

private developers, utilizing comprehensive permits, have produced the number of affordable units required by the Commonwealth. This is a policy decision the Town should address. As of 2003, Westport's affordable housing inventory eligible for consideration under Chapter 40B stood at 1.68%<sup>31</sup> of the total year round housing stock of 5,545 units. In order to create affordable housing at the rate required for new housing to meet the 10% goal under Chapter 40B, the Town would need to produce 10 affordable units per year if current building rates continue. This production rate would not, however, erase the already existing deficit of 8.32% or 462 units. In order to meet the Planned Production goal (760 CMR 31.07(1)(i)), the Town would need to demonstrate that affordable units are being produced at a yearly rate 0.75% of its 5,545 total year-round units, or 42 units per year. The Town does not have the resources to do this on its own. Inclusionary zoning amendments proposed by the Zoning Reform Working Group to the Zoning Act and the Subdivision Control Law, which require that developers provide a certain percentage of affordable housing in each new development, may assist towns in achieving state-mandated quotas, or at least not falling even further behind their quota. Changes in those quotas and in 40B itself may render these calculations somewhat irrelevant, although it is unlikely, given the extreme need for housing in Massachusetts, that the Commonwealth will do away completely with measures to increase affordable housing.

As this document is being written, the provisions of General Law 40B have been altered by changes in the regulations of DHCD and by Executive Order of former governor Swift. An impressive number of bills, including regional initiatives, have been introduced into the legislature to amend or abolish Chapter 40B; however, abolition is extremely unlikely. If the Town does not meet the current target of 10% affordable units, or planned production of new eligible units at a rate of 0.75% of the total year-round units per year, both the type of affordable housing and its location will be chosen by developers, not the Town. The housing needs identified in this plan, therefore, will not necessarily be addressed. In addition, the other goals identified by this plan, particularly the land use, environmental and zoning recommendations, will not necessarily be addressed.

If the Town chooses to formulate a housing policy, it should address both the current rate of production of new affordable units, the existing deficit of affordable units and the number of units projected at buildout. Over 15 years a goal of 31 affordable units per year would erase the existing deficit as of 2000, of 462 affordable units, which represents the difference between 1.68% and 10% of total year-round stock being affordable units. Obviously, changes in growth rate and refinement of the number of units possible at buildout will require re-evaluation of the yearly goal. For the 35 or so years after 2015 until buildout is reached in approximately 2050, affordable units should be produced at a rate of approximately 14 per year in order to reach 1,000 affordable units at buildout. These numbers are merely initial gross estimates, subject to considerable revision as development constrains the possibilities and make estimates more accurate. Changes in the regulatory environment continue as this plan is being written. Changes in the definition of "eligible" affordable units under Chapter 40B may increase the Town's affordable percentage somewhat. The Town, however, will need to document units and apply to the Commonwealth in order to obtain credit for all affordable units. The Housing Partnership and perhaps the Housing Authority would be the logical parties to take on the task of coordinating the Town's administrative response to these changes in the regulatory environment, while the Planning Board deals with recommended zoning changes.

## 10.6 Addressing Westport's Housing Needs

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<sup>31</sup> In 2004 this figure increased to over 4%, the exact figure was in flux as of this writing.

### **10.6.1. Current Progress**

The creation in the fall of 2002 of a Housing Partnership by the Board of Selectmen will serve to focus affordable housing efforts and to provide assistance to the Zoning Board of Appeals and the Housing Authority. This newly reconstituted Westport Housing Partnership could increase its ability to meet these and other challenges by expanding its membership to include more than just representatives of various Town boards. By including business and community leaders, concerned citizens, and clergy, the Partnership could acquire members with a variety of interests and expertise and bring the private and religious sectors into the process of providing fair housing opportunities. Establishing sub-committees within the Partnership, with different functions, such as reviewing comprehensive permits, reviewing and recommending zoning changes with respect to expanded housing options, and monitoring affordable and subsidized units would maximize productivity by efficiently applying individual members' expertise to their particular area of interest.

The Demolition Delay By-Law passed by Town Meeting in 2002 to allow the Town to find ways to preserve properties on the Massachusetts Historical Commission survey may have as a possible side effect the preservation of smaller-sized, more affordable houses. The trend toward "mansionization", however, is expected to continue in Massachusetts. Among its many other provisions, the Massachusetts Land Use Reform Act (MLURA), currently under consideration by the legislature, provides for more local authority to regulate the maximum size of buildings. Some municipalities have considered instituting a fee to be paid into an affordable housing fund, when a house in the affordable range is demolished and replaced by a much larger, more costly unit.

### **10.6.2. Issues in Development of Rental and First-time Buyer Housing and Affordable Housing in General**

#### **1. Lack of Diversity in Housing Types**

*As noted previously, there are very few multi-family and duplex units in Westport. Although most Westport residents likely prefer single-family homes, for some residents, they are either inappropriate or unaffordable. Multi-family development is both less costly to build and may be used in different ways to address the housing needs of different sectors of the population. As rental units, multi-family is suitable for children of residents or small families who are not ready to, or cannot afford to, purchase a home and for seniors for whom the maintenance responsibility of even a condominium is too burdensome. Age-restricted multi-family housing also provides seniors of limited mobility a built-in social setting and allows efficient delivery of social services. As condominium ownership units, multi-family housing provides an entry into homeownership for first-time homebuyers, a transitional form of housing for seniors who need low maintenance housing but not assisted living, and vacation homes for Westport's seasonal visitors.*

#### **2. Appropriate Locations for Affordable Housing at Increased Densities**

*General recommendations of areas suitable for zoning at increased densities have been made in Chapter 3, Land Use.*

With extension of public water and sewer, multi-family housing is possible in the Rte 6 corridor and should be clustered in nodes at existing major intersections with shopping and services nearby as designated in the Land Use chapter. This corridor is on the SRTA bus route and will be close to the proposed MBTA commuter rail. Similar opportunities exist

along the Rte 177 American Legion Highway corridor. Where shopping and service nodes do not exist, mixed use development, such as new "village centers" which provides new commercial as well as residential development should be encouraged to create new, liveable communities.

More public discussion is needed to achieve consensus on density issues. Incentive zoning, where a certain amount of increased density is allowed in certain areas of a subdivision in exchange for either (1) affordable units eligible for counting towards the Town's subsidized housing inventory, or (2) a monetary contribution to a Town Affordable Housing Trust Fund, might, as an additional benefit, distribute affordable housing more equitably throughout new developments. The Town could consider a policy whereby anyone who benefits significantly from up-zoning to greater density or intensity of use, whether by special permit, variance, or density bonuses makes a contribution to the Town's affordable housing fund or affordable units.

Both multi-family and mixed-use developments need to be sited with due regard for environmental factors, such as soil suitability and water supply, as well as impact on and compatibility with surrounding neighborhoods. In addition to Title V issues, siting, size and scale of buildings, circulation and parking, lighting, landscaping and buffering are a few of the issues that must be addressed with higher-density development, such as multi-family and mixed use. Accordingly, at a minimum, special permit with site plan review/approval is recommended. If design guidelines are adopted, design review would also be appropriate. Performance, design and construction standards should be clearly delineated to expedite review and not add unnecessary costs.

Different segments of the population prefer and need different designs and amenities, and would prefer to live in different locations. There is a danger that the same lack of diversity and lack of design seen in single-family subdivisions will be carried over into condominium and apartment developments, producing projects in which citizens live by necessity, not choice.

### **3. Appropriate Housing for First Time Buyers**

Previous discussion noted the preference for first-time homebuyers and empty-nesters for smaller, 2-3 bedroom homes rather than the typical 4-or more bedroom homes currently dominating new construction in Westport. Allowing smaller lot sizes in exchange for deed-restricted affordable units may encourage building these smaller homes. Pre-existing small lots that the Town may take for tax title could be made available for non-profits such as Habitat for Humanity to develop as smaller homes.

### **4. Phased-development**

The phased development by-law, in effect until 2008, does not explicitly refer to single-family development, or, indeed, to residential development, but appears to be aimed at this type of unit. It is unclear how this bylaw might be applied to multi-family and condominium or to commercial developments, but it might be advisable to exempt elderly housing, accessory apartments and affordable housing eligible for inclusion in the 40B affordable units quota from this by-law.

### **5. 10% Target for Affordable Units**

In order for the Town to meet its State target of 10% affordable units it will need to provide incentives for developers to build more than 10% affordable units into new developments.

Since much of the high cost of housing is due to land costs, if the Town chooses to address this issue, it must zone for greater density in appropriate areas where favorable natural factors, transportation, services and infrastructure exist or may feasibly be provided in the future. In addition the Town should pursue alternative means of reaching this goal, by local initiative of Town government and by partnering with the private sector.

## **10.7. Implementation/Action Plan**

Implementation of the recommendations of this section while striving to conform to the goals and objectives of other plan sections will be one of the most challenging projects to emerge from this plan. Success will require a coordinated and multi-pronged approach with cooperation among all relevant Town boards and departments and other public and private entities. Achieving public consensus on housing issues will be time-consuming, but essential. In order to supplement its limited financial and staffing resources, the Town should actively pursue outside funding sources and assistance.

### **10.7.1. Public Education**

*Often banks and real estate agents are willing to offer seminars for first-time homebuyers covering both the process of purchasing a home and the responsibilities of home ownership. Occasionally these seminars have been held at White's of Westport. The Town could make meeting space in Town buildings available and coordinate such seminars. This action is encouraged by DHCD and gains the Town credit towards Housing Certification under E.O. 418. Housing Certification qualifies the Town for participation in certain grant programs and gives the Town more points in competitive grant applications. In addition to educating prospective homebuyers, the Town needs to be aware of the impact of lack of affordable housing on its citizens, employees and on attracting economic development.*

### **10.7.2. Continue Current Housing Initiatives and Support Existing Programs**

- Continue efforts to increase and document the number of affordable units.
- Increase ability of Housing Authority to continue to manage and maintain existing affordable housing and to develop new housing through use of CPA funds.
- Continue thorough review of 40B Projects. Newly-formed Housing Partnership should work with ZBA, Building Inspector, Planning Board, Conservation Commission and Board of Health to develop standard guidelines for reviewing 40B projects and negotiating with developers.
- Investigate whether documenting accessory apartments created since July 1, 2002 for inclusion in affordable unit inventory under Ch. 40B would be cost-effective. If so, document affordable rents or no-rent status of such units as they are created. Apply to DHCD for official inclusion in affordable housing inventory.
- Use Community Preservation Act funds in various ways: for purchasing land for development of affordable housing, for matching funds grants, for supporting expansion of existing housing projects, for housing studies. In April 2003 the CPC Committee began an initiative to work with developers by sending a letter to 40B developers regarding working with that Committee on housing issues.

- *Strive to maintain affordability through deed restriction for as long as allowed by law. Projects with deed restrictions should be monitored and their required continued affordability enforced by the Housing Authority, Housing Partnership or a non-profit agency. One of the above agencies should oversee and review the eligibility of units being developed to ensure progress toward meeting the State's affordable housing goal of 10%.*

**10.7.3. Increase Westport's affordable housing opportunities by public/private partnerships, participation in a wider variety of state housing initiatives and regional cooperation.**

- Through participation in state programs, Housing Partnership should pursue opportunities for direct financial assistance to first-time and moderate-income homebuyers.
- Funds from sources such as CPA could be earmarked for the Housing Authority to under-write loan guarantees for low-/moderate-income homebuyers. Local lenders may agree to provide home mortgages at below market rate interest rates in return for loan guarantees. In some areas, banks will offer mortgages at one percent below market rate, for example.
- *Review tax title or donated land for its suitability for housing, and either develop affordable units itself or work with other agencies to develop affordable housing on such sites. Tax title land is in demand for various uses, such as to correct road drainage, for public wells and community septic systems, for recreation, for historic site and open space preservation, and for sale to balance the budget. Obviously, building housing on this land would create an increased need for services and is a policy decision that must be discussed. However, different housing types create different levels of demand for services; the Town could choose the housing type.*
- Work with non-profit agencies such as Habitat for Humanity, local religious institutions, etc. to increase the Town's capacity over what Town government may accomplish on its own.
- Pursue increasing the Town's capacity to produce affordable housing by partnering with adjacent communities such as Dartmouth on cooperative efforts.
- Large parcels of land may be preserved for multiple public purposes by leveraging funds designated for open space preservation as a match for open space grant money or other outside funding, and designating a smaller portion of a property for housing. A site plan must be developed clearly showing the acreage available for housing and that remaining as open space in order to qualify for any open-space grant program. At least one Massachusetts community has used this mechanism to develop elderly housing while preserving open space.
- The Town might investigate land banking, to acquire land at the current price in anticipation of future public housing needs, for example, an increased need for elderly housing as that segment of the population is expected to increase substantially.

**10.7.4. Revise Zoning and Subdivision Regulations to promote construction of new affordable housing.**

**10.7.4.1. Zone for Mixed-Use** to encourage multi-family in Business Districts, clustered around "shopping nodes" which provide neighborhood retail goods and services along Rte. 6 and Rte. 177. Allow Mixed-Use Village Zones in other areas.

**10.7.4.2. Promote accessory apartments** in homes and above businesses. Review and consider reducing waiting period requirement and footprint limitation for accessory apartments.

**10.7.4.3. Establish percentage goals**, such as a minimum of 10 percent, for permanently affordable housing units in new developments of 10 units or more as part of a Residential Growth Management Strategy. Encourage zoning and subdivision reform at the State level to formalize ability of Towns to require affordable housing in new subdivisions through inclusionary zoning.

**10.7.4.4. Adopt a zoning by-law to allow increased density in exchange for affordable units** in areas where there will be little environmental impact. Research required density needed to produce an incentive for such development. Require such new construction to be compatible with surrounding neighborhoods.

**10.7.4.5. Pursue Source of Funds for On-Going Implementation of Housing Initiatives and More Detailed Strategic Housing Plan**

Administration and management of housing programs is presently shared among many departments and agencies. Administering the CDBG housing rehabilitation grant, for example, is done on a part-time basis by staff members associated with the Selectmen's office and/or Building Department. Housing rehabilitation needs are often identified by inspectors or agents in the Building Department, Health Department, or Veteran's Agent.

The Housing Authority manages the Town-owned affordable housing development, but is not closely integrated into the other departments of Town government, thus housing issues tend to be addressed on a case-by-case basis. Each individual or department working on a certain aspect of housing issues has information and expertise, but this information is not efficiently shared due to a lack of organizational structure and permanent staff.

If the Town is to undertake more housing initiatives, which will require ever greater understanding of technical and legal issues and more time spent in administering grants and other programs, it will likely be more efficient to use staff dedicated to these activities who are able to respond quickly to funding opportunities and individual citizens' emergency housing needs and who can actively monitor and document affordable unit creation for compliance with state mandates.

A Strategic Housing Plan would identify such needs and would clarify the roles of the Housing Authority, Housing Partnership, and other entities so that the Town's capacity to implement housing recommendations is increased. Additional planning is needed also to more specifically define and implement the actions suggested by this Master Plan and perhaps assist in any re-zoning the Town chooses to pursue.

## Notes

**1. For the complete Action Plan for Housing, please refer to Chapter 12, Action Plan, Section 12.8 Housing.**

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