

HOUSING

Population:

The 2000 US Census counted 2,097 residents in East Brookfield, a slight increase from the 1990 Census count of 2,033 residents. With a total landmass of 9.8 square miles, East Brookfield has a population density of approximately 213 people per square mile. The table below presents East Brookfield’s growth in population over the years, as well as the Town’s projected population for the years 2010 and 2020.

**Table H-1
East Brookfield Population Growth**

<u>Year</u>	<u># of People</u>	<u>Numerical Change</u>	<u>% Change</u>
1930	926	----	-----
1940	1,016	90	9.7%
1950	1,243	227	22.3%
1960	1,533	290	23.3%
1970	1,801	268	17.5%
1980	1,955	154	8.6%
1990	2,033	78	4.0%
2000	2,097	64	3.1%
2010*	2,300	203	9.7%
2020*	2,400	100	4.3%

Sources: US Census Bureau; forecasts for 2010 and 2020 provided by the Central Massachusetts Regional Planning Commission – Transportation Department.

The table above shows that East Brookfield experienced a significant growth in population between the years 1940 and 1980. The growth rate has since stabilized, especially during the past decade when East Brookfield’s population grew by a mere 64 residents. However, recent development activity in and around East Brookfield indicates that another growth spurt may be underway. According to the Central Massachusetts Regional Planning Commission’s (CMRPC) regional growth forecast, East Brookfield’s population growth rate is projected to increase by 9.7% between 2000 and the end of the decade. This forecast is well on its way to being accurate, as the Town Clerk’s annual census effort for 2004 identified 2,190 residents in East Brookfield.

**Table H-2
Population Growth – Neighboring Communities**

<u>Year</u>	<u>East Brookfield</u>	<u>Brookfield</u>	<u>Charlton</u>	<u>North Brookfield</u>	<u>Spencer</u>	<u>Sturbridge</u>
1980	1,955	2,397	6,719	4,150	10,774	5,976
1990	2,033 (4.0%)	2,968 (23.8%)	9,576 (42.0%)	4,708 (13.4%)	11,645 (8.0%)	7,775 (30.1%)
2000	2,097 (3.1%)	3,051 (2.8%)	11,263 (7.6%)	4,683 (-0.1%)	11,691 (0.4%)	7,837 (0.8%)
2010*	2,300 (9.7%)	3,400 (11.4%)	14,300 (27.0%)	4,800 (2.5%)	12,300 (5.2%)	9,300 (18.7%)

Sources: US Census Bureau; forecast for 2010 provided by the CMRPC Transportation Department.

The previous table indicates that East Brookfield has had a fairly moderate increase in population over the past twenty years, while Charlton and Sturbridge have grown at a rapid rate. The 2010 population projections suggest that East Brookfield will see its rate of growth increase from the past few decades, yet still be less than neighboring Brookfield, Charlton and Sturbridge. Brookfield and Charlton’s vast amount of vacant land with good soil makes them prime candidates for growth while Sturbridge’s easy access to Routes 20, 84 and the Mass Pike has spurred its high growth rate.

Housing Growth:

The table below shows how East Brookfield’s housing stock has grown over the years and allows for a comparison against its growth in population. Please note that this table refers only to East Brookfield’s year-round occupied housing units.

**Table H-3
East Brookfield Housing Unit Growth**

<u>Year</u>	<u># of Occupied Housing Units</u>	<u>Numerical Change</u>	<u>% Change</u>
1960	454	----	----
1970	534	80	17.6%
1980	642	108	20.2%
1990	721	79	12.3%
2000	778	57	7.9%

Sources: = US Census.

**Table H-4
Housing Unit Growth – Neighboring Communities**

<u>Year</u>	<u>East Brookfield</u>	<u>Brookfield</u>	<u>Charlton</u>	<u>North Brookfield</u>	<u>Spencer</u>	<u>Sturbridge</u>
1980	642	875	2,107	1,415	3,708	2,032
1990	721 (12.3%)	1,124 (28.5%)	3,147 (49.3%)	1,733 (22.5%)	4,321 (16.5%)	2,795 (37.5%)
2000	778 (7.9%)	1,204 (7.1%)	3,788 (20.4%)	1,811 (4.5%)	4,583 (6.1%)	3,066 (9.7%)

Sources: US Census.

Taken together, the previous tables indicate that the housing stock of East Brookfield and its neighbors has been growing at a faster rate than their populations. The period between 1980 and 1990 saw a tremendous growth in the number of housing units throughout the region; however, the housing unit growth rate for the past decade was much more modest (with Charlton being the exception). Looking at the 20-year period between 1980 and 2000, all of East Brookfield’s neighbors saw larger increases in their housing stocks, both in terms of percentages and in actual numbers. As an example, East Brookfield gained 136 new housing units between 1980 and 2000, while Charlton gained a whopping 1,681 new housing units.

Housing Unit Inventory:

**Table H-5
Type of Housing Units - Year 2000**

	<u># of Units</u>	<u>Percentage of Total</u>
One Unit (detached):	744	87.6%
One Unit (attached):	12	1.4%
Two Units:	62	7.3%
Three or Four Units:	16	1.9%
Five or More Units:	8	0.9%
Mobile Homes:	<u>7</u>	<u>0.9%</u>
TOTAL:	849	100%

Source: 2000 US Census.

**Table H-6
Type of Housing Units in Neighboring Communities - Year 2000**

<u>Town</u>	<u>One Unit</u>	<u>Two Units</u>	<u>3-4 Units</u>	<u>5+ Units</u>	<u>Mobile Homes</u>
East Brookfield	756	62	16	8	7
Brookfield	812	110	74	34	272
Charlton	3,337	188	286	167	3
North Brookfield	1,230	256	282	121	13
Spencer	2,945	675	734	566	18
Sturbridge	2,507	147	67	415	199

Source: 2000 US Census.

Please note that Tables H-5 and H-6 above include *all* housing units in East Brookfield, including vacant houses and seasonal houses. The two tables above indicate that slightly less than 90% of East Brookfield's housing stock is of the single-family home variety (the highest percentage of single-family homes when compared with adjacent neighbors) and just over 10% is of the multi-family variety (the lowest percentage of multi-family units when compared with adjacent neighbors).

The composition of East Brookfield's housing stock *does not* indicate a healthy mix of housing opportunities for its residents. East Brookfield has little in the way of rental housing, multi-family housing, no senior housing at all, and none of its housing units qualify as "affordable" to low and moderate-income households (more on this later). The composition of East Brookfield's housing stock has been fairly stable over the past twenty years.

Table H-6 indicates that East Brookfield has the lowest supply of multi-family housing (2 units or more) when compared to its neighbors, with only 86 such units. Spencer has the largest supply of multi-family housing of the neighboring communities, with 1,975 such units. The other compared communities ranged between 218 multi-family units (Brookfield) and 629 multi-family units (Sturbridge).

Age of Housing Stock:

Table H-7
Age of Housing Stock

<u>Year Structure Built</u>	<u>Number of Units</u>	<u>% of Housing Stock</u>
1990-2000	83	9.7%
1980-1990	82	9.7%
1970-1980	106	12.5%
1960-1970	136	16.0%
1940-1960	179	21.1%
1939 or earlier	<u>263</u>	<u>31.0%</u>
TOTAL:	849	100%

Sources: US Census.

The previous table indicates that almost one third of East Brookfield's housing stock was built before World War II. East Brookfield's percentage of pre-World War II housing is comparable to the percentages of Brookfield (31.5%), North Brookfield (44.1%), and Spencer (33.7%). Charlton and Sturbridge have the lowest percentages of older housing (14.1% and 14.8% respectively), although this is not surprising when one considers that Charlton and Sturbridge have experienced significant increases in population (and thus housing) during the last forty years. With slightly less than one third of East Brookfield's housing stock being over 60 years old and more than half (52.1%) being over 40 years old, it is quite likely that there are opportunities for many of East Brookfield's residential dwellings to be improved and which may be funded via grants, etc.

Housing Occupancy:

Table H-8
Type of Occupancy (Owner/Renter - 2000)

	<u># of Units</u>	<u>Percentage</u>
Owner Occupied Housing:	648	83.3%
Renter Occupied Housing:	130	16.7%

Source: 2000 US Census.

The previous table indicates that approximately 83% of East Brookfield's housing stock is owner-occupied (the highest percentage of owner-occupied housing when compared with adjacent neighbors), and slightly less than 17% of renter-occupied housing (the lowest percentage of rental housing when compared to adjacent neighbors). The percentage of owner-occupied housing in East Brookfield has remained fairly stable over the past thirty years, hovering right around 80%.

In terms of the percent of occupied housing units versus the percentage of vacant units, the 2000 Census reported that 91.6% of East Brookfield's housing units were occupied, indicating a vacancy rate of 8.4%. Of the 71 East Brookfield housing units identified as being vacant in 2000, 52 of them were associated with seasonal usage, presumably cottages along Lake Lashaway. East Brookfield had the highest housing unit vacancy rate when compared with its neighbors, although Sturbridge was a close second with a vacancy rate of 8.1%.

**Table H-9
Type of Occupancy in Neighboring Communities (Owner/Renter - 2000)**

	<u>East Brook</u>	<u>Brookfield</u>	<u>Charlton</u>	<u>North Brook</u>	<u>Spencer</u>	<u>Sturbridge</u>
Owner Units:	648 (83%)	972 (81%)	3,143 (83%)	1,246 (69%)	2,871 (63%)	2,380 (77%)
Renter Units:	130 (17%)	232 (19%)	645 (17%)	565 (31%)	1,712 (37%)	686 (23%)

Source: 2000 US Census.

The table above indicates that East Brookfield has the lowest number and percentage of rental units when compared with its adjacent neighbors. Of the compared communities, Spencer has the highest number and percentage of rental units. Once again, this is indicative of East Brookfield being a community with limited housing choices.

Types of Households:

**Table H-10
Households by Type (2000)**

	<u># of Households</u>	<u>Percentage</u>
Family Households:	600	77%
Non-Family Households:	178	23%

Source: 2000 US Census.

The previous table indicates that just over three quarters of East Brookfield's households consists of family-oriented households. This represents a slight drop in the number of family-oriented households since the 1990 Census when such households accounted for approximately 80% of all East Brookfield households. The US Census has documented a slight increase in the number of households headed by females, with 60 such households identified in 1990, and 64 such households identified in 2000. A similar increase has been documented for senior households (65 years of age and older), with 71 such households identified in 1990, and 75 such households identified in 2000.

**Table H-11
Households by Type – Neighboring Communities (2000)**

<u>Household Type</u>	<u>E. Brook</u>	<u>Brookfield</u>	<u>Charlton</u>	<u>N. Brook</u>	<u>Spencer</u>	<u>Sturbridge</u>
Family Households:	600 (77%)	857 (71%)	3,045 (80%)	1,236 (68%)	3,094 (67%)	2,213 (72%)
Non-Family Households:	178 (23%)	347 (29%)	743 (20%)	575 (32%)	1,489 (33%)	853 (28%)

Source: 2000 US Census.

The table above indicates that of East Brookfield's adjacent neighbors, only Charlton has a higher percentage of family-oriented households. This is fairly typical for communities whose housing stock is primarily made up of single-family home-ownership units.

Average Household Size:

A comparison of the previous tables indicates that East Brookfield's housing stock has and continues to grow at a faster rate than its population. This is not surprising when one considers the national trend towards smaller household sizes. Couples are having fewer children today and many households are of the single parent variety. East Brookfield's US Census data confirms this trend. In 1960, the typical East Brookfield household contained 3.38 people. By 1980, the persons per household figure had declined to 3.00 and by 2000, to 2.69 persons per household.

Median Age of Residents:

Another factor contributing to smaller household sizes is "the graying of America", that is, our nation's elderly population is expanding. The Census data clearly demonstrates that this national trend is taking place in East Brookfield. In 1970, the median age of East Brookfield's population was 28.2 years of age. By 1990, the median age had increased to 34.1 years of age, and the recent year 2000 Census shows the median age has continued to increase and now stands at 38.6 years of age.

Age Group Distribution:

**Table H-12
East Brookfield Age Characteristics**

<u>Age Group</u>	<u>Number</u>	<u>% of Total Population</u>
Under 5 Years of Age	124	5.9%
5 – 19	455	21.7%
20-44	721	34.4%
45-64	518	24.7%
65 Years of Age and Over	<u>279</u>	<u>13.3%</u>
Total:	2,097	100%

Source: US Census Bureau, 2000 Census.

Table H-12 indicates that roughly one quarter of East Brookfield's population consists of school-aged children or soon to be school-aged children. This represents a slight decrease from the 1990 Census when roughly 30% of the Town's population consisted of school-aged or soon to be school-aged children.

The most significant decline has been in the 20-44 age-group, which declined from 43% in 1990 to 34% in 2000. The 45-64 age-group (or the soon to be seniors) saw the greatest increase, growing from 20% in 1990 to roughly 25% by 2000. East Brookfield's senior population showed only a modest increase between 1990 (275 seniors) and 2000 (279 seniors).

Income Levels:

**Table H-13
Median Household Income Comparison**

East Brookfield Median Household Income:	\$51,860
State Median Household Income:	\$50,502
East Brookfield as a Percent of State Average:	102.7%
Worcester County Median Household Income:	\$47,874
East Brookfield as a Percent of Worcester County Average:	108.3%

Source: 2000 US Census

According to Table H-13, East Brookfield's median household income is slightly higher than the State and County median. This is indicative of a highly skilled workforce where the majority of workers travel out of town to the region's employment centers. If the City of Worcester's median household income (\$35,623) were removed from the Worcester County calculation, the gap between East Brookfield's median household income figure and the County figure would be much larger.

**Table H-14
Per Capita Income Comparison**

East Brookfield Median Per Capita Income:	\$22,629
State Median Per Capita Income:	\$25,952
East Brookfield as a Percent of State Average:	87.2%
Worcester County Per Capita Income:	\$22,983
East Brookfield as a Percent of Worcester County Average:	98.5%

Source: 2000 US Census

While East Brookfield's per capita income figure is lower than the State and County figures, much of this can be attributed to the fact that East Brookfield has a high percentage of family-oriented households and school-age children make up 27.6% of the Town's total population.

**Table H-15
East Brookfield Household Income Distribution**

<u>Income Categories</u>	<u># of Households</u>	<u>Percent of Total</u>
Less than \$15,000:	22 households	4.1%
\$15,000 - \$24,999:	46 households	7.1%
\$25,000 - \$34,999:	65 households	10.3%
\$35,000 - \$49,999:	87 households	24.8%
\$50,000 - \$74,999:	182 households	30.1%
\$75,000 - \$99,999:	104 households	10.4%
\$100,000 - \$149,999:	72 households	10.4%
\$150,000 and over:	20 households	2.7%

Source: US Census Bureau, 2000 Census.

It is interesting to note that there are only 22 East Brookfield households with total incomes of less than \$25,000 while there are 92 households with total incomes of \$100,000 or more. With the majority of households earning above \$50,000, this is indicative of a community with high wage earners and very few low-income residents.

Education Levels:

**Table H-16
East Brookfield Educational Attainment**

<u>Education Level</u>	<u>Number</u>	<u>Percent</u>
Less than 9 th grade:	78	5.5%
9 th to 12 th grade with no diploma:	156	10.9%
High school graduate:	545	38.2%
Some college, no degree:	281	19.7%
Associate degree:	136	9.5%
Bachelor degree:	146	10.2%
Graduate or professional degree:	86	6.0%

Source: 2000 US Census.

The previous table indicates that approximately 84% of the Town’s adult population consists of people with at least a high school education, and roughly 16% have a bachelor’s degree or higher. East Brookfield’s education attainment levels are comparable with those of neighboring communities.

Housing-Related Issues in East Brookfield

1. Zoning Issues:

1-A. *Accessory Apartments:* An accessory apartment can be a second dwelling unit located within a single-family home, or it can be located above a garage or within a barn on a property whose primary use is for a single-family home. Another term for accessory apartments is “in-law apartments”; however, this term often limits the use of such apartments to related family members. Accessory apartments allow elderly people to live in close proximity to their family, as well as young people who cannot afford their own home at the time. Accessory apartments also allow the primary homeowner to collect a bit of rent, thus helping them cope with property taxes. Many communities in the region have adopted accessory apartment bylaws and have found that they provide another housing alternative for their residents.

The East Brookfield Zoning Bylaw does not expressly allow for accessory apartments. While the Town’s two residential zoning districts do allow for “accessory uses”, and the Bylaw’s definition of what constitutes such a use could be construed to allow accessory apartments, whether such an interpretation is made is largely dependant on who sits on the Planning Board at any given time. The Bylaw does not contain any design or dimensional standards for accessory apartments, thereby giving the Building Inspector no criteria from which to judge such proposals.

1-B. *Senior Housing:* East Brookfield's Zoning Bylaw does not contain any provisions that directly address the need for senior housing alternatives. The Town's 65 and over population has grown steadily over the past decade, and the soon-to-be senior age-group (45-64) has seen the highest rate of increase of all of the age-groups over the last decade. Thus, East Brookfield will be dealing with the issue of elderly housing for some time to come. The Town does not have any senior housing developments at present, but the demand for such housing is clearly evident. All of the neighboring communities with local Housing Authorities have extensive waiting lists for senior housing units. As East Brookfield's senior and soon-to-be senior populations are the fastest growing segments of the Town's overall population, the demand for senior housing will become even more pronounced over the next decade. Many communities in Massachusetts have adopted senior housing bylaws within their zoning framework. Such bylaws can take the form of senior residential communities, retirement communities, as well as assisted living and residential care facilities (both are governed by State regulations).

1-C. *Two-Family and Multi-Family Housing:* East Brookfield's Zoning Bylaw is contradictory on the matter of multi-family housing. Section One of Article IV (Multi-Family Type Dwellings) expressly states, "There shall be no multi-family type dwellings (apartment houses, condominiums, etc.) built in the Town of East Brookfield. For the purposes of this Bylaw, multi-family type dwellings shall include any building constructed with two or more separate residential units." However, Section Five of Article IV states that, "This Bylaw does not prohibit the alteration of existing buildings to become multi-family dwellings." Then in Section 4 (Use Regulations), explicitly states that two-family dwellings are allowed By Right in the Town's two residential zoning districts. Thus, it is not at all clear if East Brookfield allows multi-family housing and under what circumstances. If East Brookfield were to allow multi-family housing in the town center area (along Route 9) where water service is available, it would alleviate some of the pressure to develop housing in the more rural areas of Town. Having more people live in the downtown area would increase the demand for shopping opportunities, services and food establishments and perhaps spur additional economic development.

1-D. *Mixed Use Village Zoning:* While the town center area along Route 9 contains a mixture of commercial uses, service establishments and residences, the East Brookfield Zoning Bylaw does not contain any mixed use village zoning provisions. Many Massachusetts communities have adopted mixed use/village center zoning provisions that provide mechanisms for concentrating development in existing village centers where the infrastructure is in place to service dense development. Such bylaws often contain provisions for multi-story buildings that have commercial enterprises on the first floor and apartments on the second and third floors. While such a bylaw may not be feasible for East Brookfield until sewer service can be provided in this area, the Town's Zoning Bylaw could be amended to promote a more complete mixture of uses in the town center area.

1-E. *Cluster Housing/Open Space Subdivisions:* It is evident from the results of the Master Plan citizen survey and associated public forums that East Brookfield citizens are concerned about maintaining the community's rural character. Although the Town's landscape is notable for its rolling hillsides, open fields, extensive river frontage and sensitive environmental areas, development pressure in the region does have the potential to alter the landscape in less than desirable ways. Cluster-housing/open space development is a concept that allows for building houses closer together and on smaller lot sizes than would normally be allowed under the underlying zoning standards, while preserving the remaining land as open space. Cluster

housing appeals to developers because it enables them to build shorter subdivision roads and (where available) extend public utilities at a reduced cost. Cluster housing can help to preserve rural character *if* the local bylaw gives the Planning Board the flexibility to determine what areas of the property are to remain as undeveloped open space (for instance, preserve the ridgeline by having the houses clustered up front, or preserve the rural character of local roads by tucking the houses back from the road, etc.). Cluster housing can make economic sense for a municipality in several instances, such as having a central location for picking up school children (instead of having the bus stop at every student's house), reduced infrastructure installation costs for the developer and reduced infrastructure maintenance costs for the Town.

1-F. *Municipal Review of Lot Proposals*: The current subdivision approval process does not allow for a review of site drainage issues including: volume, degree of infiltration, flow direction and the ability of down-slope drainage structures to accommodate the increased surface water runoff. Development of property typically requires various grading changes to the site, which may cause drainage damage. Under the current laws and regulations, the site owner/contractor are responsible for proper grading to prevent water damage. Those various grade changes are listed and regulated as follows:

1. Grading around the structure is regulated by the State Building code and enforced by the towns Building Inspector.
2. Grading which causes damage to an abutters property is addressed in the Massachusetts Constitution Articles X and XI.
3. Grading where the driveway meets the way from which the lot gains access, is regulated by the highway department. The Town currently uses a "Street Entrance Permit". The permit requires a \$500 surety/deposit and contains conditions that address construction methods and drainage issues to protect the existing way from damage.

2. Deficiencies in the Subdivision Regulations:

2A. *Erosion Control During the Construction Phase*: Although there are no erosion control standards in the town's Subdivision Regulations, the Planning Board, state and federal regulations typically require erosion control. Work that disturbs 1 acre or more of land requires a storm water pollution prevention plan (SWPPP), which will typically require erosion control measures be taken on the site. Also, any work falling within Conservation Commission jurisdiction typically requires erosion control. Failure to adequately control erosion during the construction phase can result in the erosion of topsoil, clogging of down-slope drainage facilities, as well as flooding of the property and adjacent properties. Erosion control measures need to be in place during the construction phase in order to ensure that disturbed soil does not wash away. Erosion control problems can be expensive to fix after the fact.

2-B. *Subdivision Road Design Standards*: The Subdivision Regulations currently require that new subdivision roads have a 50-foot right-of-way and a pavement width of 30 feet. These standards are suitable for large-scale subdivisions (20 lots or more); however, they are a bit excessive for small-scale subdivisions. Having these standards apply to all new subdivisions will result in an inefficient use of land and contribute to residential sprawl. The Planning Board does have the option of reducing the right-of-way and pavement widths if the subdivision is small-scale, if it is highly unlikely that a connection will ever be made to the new subdivision road (making it a through road), and/or the new subdivision road is intended to be a private way.

2-C. *Fee Schedule:* There are two issues of concern regarding the Subdivision Regulation's fee schedule. First, there is potential for the fee schedule to be so low that the Planning Board is not recouping its normal administrative expenses. The Board's administrative costs include preparing and posting meeting notices, notifying abutters, publicizing hearings in the local newspaper, and plan review time – both the Board's time and the time spent by other local officials that need to provide input on development plans. Under the current fee schedule, the Board would lose money for every large-scale development project it reviews. The second issue is that all of the funds collected by the Planning Board go into the Town's General Fund instead of a separate Planning Board account. Under Massachusetts General Laws Chapter 46, Section 53-G, planning boards can set up a special revolving fund for the collection and expenditure of fees collected from subdivision applicants for the purpose of hiring expert consultants to assist the Board in its review of development plans. This should be explored. The fees paid by the applicant are deposited into a separate project account, which may be spent without appropriation by the board to cover the professional services it needs to review development plans. The account remains open until the particular project is completed. The unspent balance, including interest, is refunded to the applicant at the end of the review process. Currently the Board does not collect review fees from applicants, but rather instructs the developer to pay the review consultant directly. In order to set up a special revolving fund for consultants, the Planning Board would need to seek an appropriation from the Board of Selectmen to hire the necessary consultants to review large-scale development projects.

3. Other Housing Issues

3-A. *Subsidized/Affordable Housing:* Chapter 40-B of Massachusetts General Laws outlines a municipality's responsibilities regarding the provision of low and moderate-income housing. The law defines low and moderate-income housing as "...any housing subsidized by the federal or state government under any program...". Thus, by definition, a government subsidy is required in order to qualify as low and moderate-income housing. This subsidy usually takes the form of an affordability restriction written into the deed (home-ownership units) or lease agreement (rental units). The restriction limits the sale/resale price or rental price to only those households making no more than 80% of the median area household income. The restriction must be applicable for a period of at least 15 years, although many communities insist that the restriction be in place for perpetuity.

Chapter 40-B states that at least 10% of a community's housing stock must consist of low and moderate-income housing (keep in mind the State's definition). Currently, there are 47 municipalities in Massachusetts that have achieved this 10% threshold, with Worcester being the only community to qualify in the 40-town CMRPC region.

Chapter 40-B defines low-income households as those making 50% of the area median family income with 30% of the household income going towards housing cost, and moderate-income households as those making 80% of the area median family income with 30% of the household income going towards housing costs. East Brookfield falls within the Worcester MA-CT Primary Metropolitan Statistical Area, which has a 2006 median household income figure of \$71,700. Thus, for the Worcester area, a low-income household would make 50% of this figure (or \$35,850), and a moderate-income household would make 80% of this figure (or \$57,360).

At the present time, **not a single unit** in East Brookfield’s housing stock qualifies as affordable housing under Chapter 40-B. The table below takes a look at how East Brookfield compares to its neighbors in regard to affordable housing, both in terms of the actual number of affordable housing units that are counted towards Chapter 40-B and the percentage of the total housing stock that is considered affordable.

Table H-17
Percentage of Low/Moderate Income Housing – Neighboring Communities

	<u>E. Brook</u>	<u>Brookfield</u>	<u>Charlton</u>	<u>N. Brookfield</u>	<u>Spencer</u>	<u>Sturbridge</u>
# Affordable	0	37	84	138	232	185
% Affordable	0%	2.94%	2.17%	7.31%	4.82%	5.89%

Source: Massachusetts Department of Housing & Community Development – Chapter 40-B Subsidized Housing Inventory (June 1, 2006).

For municipalities that do not meet the 10% threshold, the practical consequences are as follows: Any developer proposing low and moderate-income housing can have the project exempted from local zoning and subdivision requirements and the development could be built in any zoning district, regardless of suitability. In reality, low and moderate-income housing developments are usually built in areas that have suitable infrastructure and convenience amenities (water, sewer, proximity to public transportation, etc.).

East Brookfield would need to oversee the creation of **80 affordable housing units** in order to reach the goal of having 10% of its housing stock being affordable to low and moderate-income households. The Massachusetts legislature is reviewing whether Inclusionary Housing, i.e., low price housing mixed with high price housing, could qualify as affordable housing.

3-B. *Older Homes in Need of Rehabilitation*: As indicated in Table H-8, roughly one third of East Brookfield’s housing stock was built prior to World War II. Although no comprehensive inventory has been compiled, it is quite likely that many of these older residences would qualify for federal rehabilitation grants. These grants could especially benefit low and moderate-income families. A brief description of available federal housing rehab grants is provided on the following pages.

- *Community Development Block Grant Program*: This is a federal program under the US Department of Housing and Urban Development (HUD). The program is implemented at the State level by DHCD. Offered annually, the Community Development Block Grant Program (CDBG) presently has two pots of money available to Massachusetts municipalities: Community Development Fund I (CDF-I) and Community Development Fund II (CDF-II). A community is eligible to apply for one or the other program. In East Brookfield’s case, the Town is eligible to apply for CDF-II Program. Be forewarned that communities interested in applying for CDF funds need to do a substantial amount of advance work prior to submitting an application. Eligible activities include: economic development projects that create and/or retain local/regional jobs, community facilities, housing rehabilitation and infrastructure improvements. A CDF project must either benefit low and moderate-income people, aid in the prevention and/or elimination of slums and/or blight, or meet an urgent condition posing a serious threat to the health and welfare of the community.

- *The Housing Development Support Program:* The Housing Development Support Program is a component of the federal Community Development Block Grant (CDBG) program administered by DHCD. The program is designed to assist with project-specific affordable housing initiatives with an emphasis on small-scale projects that might otherwise go unfunded. Typical eligible projects include housing rehabilitation, new construction, reclamation of abandoned properties, elderly and special needs housing, and the conversion of obsolete and under-utilized buildings for housing. Funds can be used for acquisition, rehabilitation, site work and related infrastructure. Projects are limited to a maximum of seven housing units, 51% of which must be affordable to and occupied by low and moderate-income households (up to 80% of the area’s median household income).
- *The Massachusetts Affordable Housing Trust Fund:* The Affordable Housing Trust Fund (AHTF) was established by an act of the State Legislature and is codified under Chapter 121-D of the Massachusetts General Laws. The AHTF operates out of DHCD and is administered by the Massachusetts Housing Finance Authority (MHFA) with guidance provided by an Advisory Committee of housing advocates. The purpose of the fund is to support the creation/preservation of housing that is affordable to people with incomes that do not exceed 110% of the area median income. The AHTF can be used to support the acquisition, development and/or preservation of affordable housing units. AHTF assistance can include:
 - Deferred payment loans, low/no-interest amortizing loans.
 - Down payment and closing cost assistance for first-time homebuyers.
 - Credit enhancements and mortgage insurance guarantees.
 - Matching funds for municipalities that sponsor affordable housing projects.
 - Matching funds for employer-based housing and capital grants for public housing.

Housing developments financed by the AHTF can include market-rate units, but the Trust Fund cannot be used to support such units. The level of assistance provided by the AHTF to a specific project must be the minimum amount necessary to achieve the desired degree of affordability. Housing units created through the AHTF can be counted towards the Town’s 10% threshold for affordable housing under Chapter 40-B.

- *The Local Initiative Program:* The Local Initiative Program (LIP) is administered by DHCD and was established to give municipalities more flexibility in their efforts to provide low and moderate-income housing. The program provides technical assistance and other non-financial assistance to housing developed through the initiative of local government to serve households below 80% of the town’s median household income. The program limits the State’s review to the most basic aspects of affordable housing: the incomes of the people served, the minimum quality of the housing provided, fair marketing and level of profit. LIP projects must be initiated by the municipality, either through zoning-based approvals (rezoning, special permits, density bonuses, etc.), financial assistance and/or through the provision of land and/or buildings. LIP projects can include new construction, building conversion, adaptive re-use and building rehabilitation. LIP projects are usually administered at the local level by a local housing partnership or, in the absence of a housing partnership, the Board of Selectmen. Affordable housing units created by a LIP project will be counted towards the municipality’s 10% low and moderate-income housing threshold.

- *The HOME Program and the Housing Stabilization Fund:* These programs are offered by HUD (managed by DHCD) and are designed to support the acquisition and/or rehabilitation of existing structures. Acquisition funds are only available to low-income families. Eligible projects include: property acquisition; housing construction and/or rehabilitation; connecting to public utilities; and making essential improvements such as structural improvements, plumbing improvements and energy-related improvements. These programs are offered every two years. Once again, interested communities need to do a substantial amount of advance work prior to submitting a grant application.
- *The ‘Get the Lead Out’ Program:* This HUD-sponsored program is managed at the State level by the Massachusetts Housing Finance Agency (MHFA). This is a lead abatement program available to single family homes and 2-4 family properties. The Town of Southbridge has used this program to great effect. Offered on an annual basis, these funds are generally easier to apply for than the above referenced CDBG funds.
- *Home Improvement Loan Program:* Another HUD program managed by the MHFA, this program offers funds to eligible owners of one-to-four unit residential properties so that they can make necessary improvements to their residential structures. Eligible improvements include: sewage disposal systems and plumbing needs, safety-related alterations and renovations, energy-related improvements and repairs designed to bring the structure up to local building codes. Offered on an annual basis, these funds generally have an easier application process than the above referenced CDBG funds.
- *Community Septic Management Program:* This program is administered at the State level by the Department of Environmental Protection (DEP). The program makes available to homeowners loan money for repairing failing septic systems.
- *Weatherization Assistance:* HUD provides funding assistance to regional non-profit organizations for fuel assistance and weatherization programs. The Worcester Community Action Council, Inc. is the regional agency that provides such services for Worcester County communities. In order to be eligible for the weatherization program, the applicant must receive some form of federal fuel assistance benefits.

3-C. *Environmental Constraints:* Much of East Brookfield’s land cannot be built upon today because of environmental constraints, whether they are wetlands, floodplains, steep slopes, or poor soil conditions. Many of the upland ridges in town contain significant amounts of ledge (bedrock outcrops). The presence of ledge and the thin rocky soils scattered throughout town have made it difficult to site septic systems that meet the percolation standards of the State’s Title V septic regulations. Although the town’s environmental constraints can be seen as another blessing for the preservation of the town’s rural character, these constraints have limited East Brookfield’s opportunities to provide a wide range of housing choices for its citizens.

The following is an approximate breakdown of the land having environmental constraints is provided below.

- Acres of Wetlands (not including buffer zone): 924
- Acres of Floodplains (often includes wetland areas): 1,284
- Acres of Surface Water and Land Subject to the Rivers Protection Act*: 523
- Acres of Steep Slopes (over 25%): 63

* = Please note that land subject to the State’s River Protection Act is likely to contain some portion of wetlands and/or floodplains.

Housing – Goal

Provide a diversity of housing choices for a population having a broad range of income levels that will enable longtime residents to stay in town, created in a controlled manner consistent with the town’s ability to provide municipal services and in harmony with East Brookfield’s rural character.

Housing – Objectives

- Redevelop first by rehabilitating existing structures and underutilized properties.
- Revive and beautify the town center area by concentrating a mixture of residential and commercial development and extending public sewer service to this area.
- Provide affordable housing opportunities for longtime residents, first-time homebuyers and senior citizens.
- Ensure that new residential development helps the town achieve its State-mandated affordable housing responsibility by providing its fair share of affordable housing opportunities.
- Adopt the Community Preservation Act (CPA) and utilize a portion of the funds raised for the purpose of providing affordable housing.
- Utilize the Town’s right-of-first-refusal on Chapter properties and utilize the limited development concept to both protect significant amounts of open space and provide a few buildings lots earmarked for affordable housing.



The following set of recommendations should be investigated so that bylaws may later be considered for enactment or revision by Town vote:

Housing - Recommendations

1. Establish a Local Housing Partnership: East Brookfield should establish a municipal entity to deal with affordable housing issues in town, preferably a local housing partnership. East Brookfield's town government, as currently constituted, may not have the administrative capacity to handle the wide variety of affordable housing issues the Town may wish to initiate under this plan. Usually it is the Board of Selectmen that appoints such a partnership or committee. The Selectmen need not obtain Town Meeting authority to establish such an entity but can do so if it believes that Town Meeting action will help lend legitimacy to the committee. Dealing with affordable housing issues is a fairly broad mandate, but there are specific tasks that a local housing partnership can undertake, such as:

- Inventory all government-owned buildings that may be suitable for affordable housing adaptive reuse, as well as government-owned properties that may have excess land that could be developed for affordable housing.
- Prepare and update the Town's housing strategy and planning documents.
- Serve as the Town's official advocate for affordable housing.
- Evaluate tax title properties that may be suitable for affordable housing.
- Apply for the various State and federal affordable housing grant opportunities.
- Monitor on an annual basis those accessory apartments that agree to affordability use restriction as part of their approval (more on this in the next recommendation).
- Manage the lottery system for those affordable housing units created through the Local Initiative Program (LIP) or through a Chapter 40B Comprehensive Permit.
- Provide outreach and education to the community regarding affordable housing.

There are several entities that could advise East Brookfield on how to establish a local housing partnership and get them started, including the Massachusetts Housing Partnership and the Department of Housing and Community Development. Responsible Municipal Entity: The Board of Selectmen.

2. Establish a local Affordable Housing Trust Fund: In January of 2005, the Governor signed into law an amendment to Chapter 44 MGL that enables municipalities to establish a trust fund for the creation and preservation of affordable housing. Such a fund would need to be established locally through Town Meeting action. Previous to this amendment, towns needed to get approval from the State Legislature through a home rule petition in order to set up such a fund. The new law allows towns to collect funds for housing, segregate them out of the general budget into an affordable housing trust fund, and use these funds without having to go back to Town Meeting for approval. The law also allows the trust to own and manage real estate. Such a fund would need to be governed by a five-member board of trustees, most typically appointed by a Town Manager or Board of Selectmen. Investigating the feasibility of such a trust fund for East Brookfield would be an ideal project for a local housing partnership. It is recommended that East Brookfield give strong consideration to establishing such a trust fund as well as a local housing partnership to manage the fund. Responsible Municipal Entity: The Board of Selectmen.

3. Adopt Standards for Accessory Apartments: East Brookfield's Zoning Bylaw should be amended to include a specific provision for accessory apartments, along with standards for their creation and ongoing operation. As a first step, the Town would need to craft a definition for accessory apartments and insert this into Article V, Section II of the Zoning Bylaw (Definitions). As part of the standards for accessory apartments, the Town could include an affordability option for those homeowners wishing to ensure the long-term affordability of such units. Implementing such a provision would take advantage of the 2002 regulatory changes promulgated by DHCD and would allow accessory apartments to be counted towards the Town's affordable housing stock if an affordable housing use restriction is put in place for the apartment. Per DHCD regulations, the accessory apartment would need to be rented at a price affordable to persons or families qualifying as low or moderate income for a period of not less than 15 years, but the affordable housing use restriction could also be in perpetuity as many communities have done. The rent for the accessory apartment would only increase in proportion to the growth in the area's median household income as documented by DHCD (in East Brookfield's case, the rental price for accessory apartments would need to be affordable to persons or families qualifying as low or moderate income in the Worcester MA-CT Primary Metropolitan Statistical Area). Be forewarned that implementing such a provision would require the Town to annually monitor such units to ensure that household incomes do not exceed the DHCD affordable income limits for the area. A local housing partnership could possibly take on the monitoring task on behalf of the Town. Responsible Municipal Entity: The Planning Board.

4. Municipal Review of Lot Proposals: The Street Entrance Permit should be updated to revise the application, review and approval procedures and also address potential drainage issues not accounted for by the conditions currently addressed in the permit. The town should also consider adopting Stormwater Management and Driveway by-laws. The Stormwater Management by-law should reference the Massachusetts DEP Stormwater Management Policy and future revisions. The driveway by-law should include provisions for optimum driveway location with regard to line of sight at street entrance for safety reasons. If the driveway by-law specifies minimum and maximum grades, those grades should be tested on properties with various existing topographic conditions in order to assess the potential impact. If a driveway by-law requires a minimum slope from the road, back towards the interior of the lot and then a maximum slope to the house site, then properties with slopes towards the road may be inaccessible for building purposes. Sample Ordinances and by-laws can be found on the Massachusetts Attorney Generals website. ([Home](#) / [Government](#) / [Municipal Law Unit](#)) Responsible Municipal Entity: The Planning Board.

5. Chapter 40-B Housing Proposals: The Zoning Board of Appeals (ZBA) should continue to receive training on how to deal with Comprehensive Permits as they relate to low/moderate income housing projects as defined by Chapter 40-B of Massachusetts General Laws. The law and its concomitant regulations are periodically modified, and the ZBA should keep abreast of these changes. The UMass Extension's Citizen Planner Training Collaborative (CPTC) offers classes on this subject on an annual basis and will even provide customized training sessions to individual communities. In addition, DHCD has prepared a procedural "how to" booklet for local communities. Responsible Municipal Entity: The Zoning Board of Appeals.

6. Inclusionary & Incentive-Based Zoning: As mentioned previously, the Town does not have any portion of its housing stock being counted as affordable housing according to the latest DHCD Subsidized Housing Inventory. The Town would need to create approximately 80 subsidized housing units in order to reach the goal of having 10% of its housing stock consist of low/moderate-income

housing. As mentioned previously, many Massachusetts communities have attempted to secure more low and moderate-income housing through the use of either inclusionary zoning or incentive-based zoning. It is recommended that East Brookfield evaluate which approach would be more useful to the Town in terms of creating new affordable housing and then implement its preferred option. Responsible Municipal Entity: The Planning Board.

7. Senior Housing: The Town should increase its options for senior housing within its Zoning Bylaw. To do this, the Town would need to give serious consideration as to which types of senior housing alternatives would best suit its elderly population, whether they be congregate care facilities, independent living facilities, restorative care/skilled nursing facilities, or senior housing communities. Responsible Municipal Entities: The Planning Board in conjunction with the Board of Selectmen. Exploring additional senior housing opportunities could also be another project for a local housing partnership group.

8. Substandard Housing: The Town should provide information and education so that property owners may examine their housing stock to identify needed improvements. Once this is done, the Town should further investigate the various State grant opportunities to see if they make sense for East Brookfield and its property owners. Responsible Municipal Entities: The Board of Selectmen in conjunction with the Building Inspector.

9. Housing in the Town Center: The Town should consider consolidating the various zoning districts that comprise the current town center into a single mixed-use district with development standards that would encourage a more traditional New England village center development pattern. The current town center area has some land along Route 9 zoned Commercial and other portions zoned Residential. The Town would benefit from having more people and businesses in the town center. Promoting a dense mixture of new housing and commercial enterprises will undoubtedly require the extension of municipal sewer through this area. East Brookfield has considered tying into the North Brookfield sewer system in the past but has not been willing to allocate the funds necessary to seriously evaluate this possibility. It is recommended that the Town take another look at this issue.

Development standards to consider for this district include: zero front yard setbacks, minimum side setbacks, allowing more than four residential units per multi-family housing project, discouraging stand-alone commercial operations that require large amounts of parking, locating buildings in front of the lot with parking in the rear, façade design standards, signage and lighting standards, shared parking, mixed use buildings (shops on first floor, apartments above). When considering what design standards to adopt for a newly created mixed-use district, the Town would benefit from having a design workshop that would utilize the talents of landscape architects to help citizens visualize their preferred aesthetics for the town center area. East Brookfield could avail itself to the following entities for help with this effort:

- There are two institutions of higher education that can assist East Brookfield with preparing the standards for a new Town Center mixed-use district: a town: the Department of Landscape Architecture and Planning at the University of Massachusetts (Amherst), and the Department of Urban Studies and Planning at the Massachusetts Institute of Technology (Boston).

- The National Trust for Historic Preservation’s National Main Street Center offers technical assistance to member communities for the preparation of comprehensive town center revitalization plans. The Center offers the following types of assistance: town center market analysis, publicity and promotion, targeted business development strategies, design standards for new development, parking and traffic management assistance, and site plan review assistance. The Center operates a regional office in Boston (617-523-0885).

The Town should also pursue grant funds to rehabilitate existing Town Center buildings for the purpose of providing affordable housing. With very little vacant land in the Town Center, the vast majority of new construction in this area will come through the rehabilitation of old or underutilized existing buildings. Responsible Municipal Entities: The Planning Board in conjunction with the Board of Selectmen.

10. Cluster Housing/Open Space Subdivisions: The Town should consider a cluster housing or open space subdivision bylaw as a tool for preserving open space, farmland, critical environmental resources and scenic vistas in the more rural areas of town (essentially the Residential-Agricultural District that covers most of the land south of Route 9). In order for such a bylaw to be effective, it must be written in such a way that a developer would prefer to utilize the cluster concept as opposed to the standard subdivision process. Factors to consider when designing a cluster-housing bylaw include: density bonuses, minimum lot sizes, quantity and quality of required open space, drainage, water, waste disposal, length and width of interior roads and of course public health and safety. Responsible Municipal Entity: The Planning Board.

11. Erosion Control and Stormwater Management: The Town’s Subdivision Regulations should be amended to reference Massachusetts DEP “Erosion and Sedimentation Control Guidelines” and future revisions. The state is currently starting an erosion control certification for design and inspection, which the town should consider utilizing their expertise. The Board should also consider adopting a Stormwater Management by-law and should reference Massachusetts DEP Stormwater Management Policy and future revisions. Sample Ordinances and by-laws can be found on the Massachusetts Attorney Generals website. ([Home](#) / [Government](#) / [Municipal Law Unit](#)): Responsible Municipal Entity: The Planning Board.

12. Land Use Boards Procedural Training: The East Brookfield Planning Board, ZBA and Conservation Committee would benefit from training on Planning Board procedures, with an emphasis on accepting and reviewing applications, holding public hearings and rendering decisions. While the majority of petitioners before the Board are currently in-town landowners looking to create a few new lots through the Approval Not Required (ANR) process, the tide of development pressure is radiating westward from the Worcester metropolitan area and will soon be arriving at East Brookfield’s doorstep. The Board would be well served by brushing up on its procedural responsibilities for those occasions when it will be handling multiple subdivision applications at once. There are two entities in Massachusetts that could provide training in this regard: the Massachusetts Municipal Association and the Citizen Planner Training Collaborative (CPTC) operating out of UMass-Amherst. Responsible Municipal Entity: The Planning Board.

13. Increase Planning Board Fee Schedule: The Planning Board should review its fee schedule to the degree necessary to recoup its administrative costs and establish a revolving account for its collected fees. Currently, all fees collected by the Planning Board are placed in the Town's general fund and the Planning Board does not track its administrative costs, nor does it have a mechanism in place that would allow the Board to collect fees from a developer to hire outside independent experts to review development plans (i.e., engineering reviews, environmental impact studies, traffic studies, zoning and regulatory compliance, etc.). Therefore it is recommended that the Planning Board work with the Town Accountant to establish a revolving account for hiring outside consultants as authorized under MGL Chapter 44, Section 53G. Establishing such an account, along with raising the fee schedule to cover all administrative costs, will enable the Board to recoup its legitimate expenses without having to periodically go before the Board of Selectmen to request additional funds, and it will also allow the Board to hire outside experts at the applicant's expense to review development plans on behalf of the Board. Responsible Municipal Entity: The Planning Board.