HOUSING

The most recent population estimate for Dudley comes from the US Census, which estimated that Dudley had 9,676 citizens as of 1996. This figure has undoubtedly grown in the last four years and the Town's population is probably closer to 10,000 today. In fact, population growth forecasts prepared by the CMRPC sees Dudley having 10,204 citizens by the turn of the century and 10,741 citizens by the year 2010. The table below presents Dudley's growth in population over the years, as well as projections for future growth.

Table H-1 (Population Growth)

<u>Year</u>	# of People	Numerical Change	% Change
1920	3,701		
1930	4,265	564	15.2%
1940	4,616	351	8.2%
1950	5,261	645	14.0%
1960	6,510	1,249	23.7%
1970	8,087	1,577	24.2%
1980	8,717	630	7.7%
1990	9,540	823	9.4%
1996+	9,662	136	1.3%
1998+	9,802	126	1.4%
2000*	10,204	528	5.5% (7% change from 1990-2000)
2010*	10,741	537	5.3%
2020*	11,144	403	3.7%

Sources: US Census Bureau; 1996 and 1998 population estimates provided by the US Census Bureau; forecasts for years 2000, 2010 and 2020 provided by the Massachusetts Institute for Social and Economic Research (MISER).

The table above shows that Dudley experienced a very high growth rate during the 50's and 60's. The growth rate has stabilized over the past thirty years and is projected to remain fairly stable for the next twenty years. Currently, Dudley has roughly 460 people per square mile. The table below allows us to compare the Town's rate of population growth against the growth in the number of housing units.

Table H-2 (Housing Unit Growth)

Year	# of Units	Numerical Change	% Change

1960	2,035		
1970	2,626	591	29.0%
1980	3,140	514	19.6%
1990	3,583	443	14.1%
1998	3,889	306	8.5%

^{* =} The 1998 housing unit figure was determined by adding the number of building permits for new houses issued from 1990 through 1998 to the 1990 Census housing unit count. Building permit information was obtained from the Building Inspector's entry in the annual Town Reports.

Comparing the two previous tables clearly indicates that Dudley's housing stock is growing faster 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. Dudley's Census data confirms this trend. In 1960, the typical Dudley household contained 3.2 people. By 1990, the persons per household figure had decreased to 2.67. The figure is probably a bit lower today.

Table H-3 (Type of Housing Unit-1990)

	# of Units	Percentage of Total
Single Family Homes:	2,319	64.7%
Two to Four Units:	933	26.0%
Five or More Units:	300	8.4%
Other:	31	0.9%

Source: 1990 US Census.

The table above indicates that roughly two-thirds of Dudley's housing stock is of the single-family home variety, and one third is of the multi-family variety. This indicates a healthy mix of housing opportunities for Dudley citizens. The Town's housing mix has been fairly stable from 1980 to 1990. The percentage of single family and multi-family housing units has remained relatively unchanged.

The 1990 Census reported that 64.7% of Dudley's residents live in an "urban" environment, while the remainder live in a "rural" environment. In Dudley's case, there is a distinct concentration of residential density in the eastern sector, directly across the river from Webster. This increased density is evident from Pine Street south to the area known as "Chaseville", and towards the west in the area between Merino Pond, Larner Pond and Mason Road. There is also a significant amount of residential development between Airport Road and Dudley Hill Road.

Table H-4 (Age of Housing Stock)

Year Structure Built Number of Units % of Housing Stock

1990-1998	306	7.9%
1980-1990	567	14.6%
1970-1980	751	19.3%
1960-1970	486	12.5%
1950-1960	492	12.6%
1940-1950	378	9.7%
1939 or earlier	909	23.4%

Sources: US Census and Dudley building permit records.

The table above indicates that roughly one quarter of Dudley's housing stock was built before World War II. In terms of Dudley's neighbors, Webster and Southbridge have a higher percentage of older houses (40% and 46% respectively), while Oxford has a slightly lower percentage (21%). Charlton has the lowest percentage of older housing (13%), although this is not surprising when one considers that Charlton has the highest population growth rate of the five communities.

In terms of the percent of housing units occupied versus the percentage of vacant units, the 1990 Census reported that 94.5% of Dudley's housing units were occupied while 5.5% were vacant at this time (mostly rental units). This compares to a 9.1% vacancy rate for the State as a whole and a 6.9% vacancy rate for Worcester County during this timeframe. This indicates a healthy and stable housing market.

Table H-5

Type of Occupancy (Owner /Renter - 1990)

	# of Units	<u>Percentage</u>
Owner Occupied Housing:	2,343	69.2%
Renter Occupied Housing:	1,044	30.8%

Source: 1990 US Census.

The table above indicates that more than two thirds of Dudley's housing units are owner-occupied. Of the four surrounding communities, Dudley ranks in the middle in regard to owner-occupied housing. Charlton and Oxford have higher owner-occupancy rates (78% and 73% respectively), while Southbridge and Webster have much lower owner-occupancy rates (45% and 53% respectively). From 1980 to 1990, the percentage of owner occupied housing has dropped roughly 5%, while the percentage of renter occupied housing has grown roughly 5%.

Table H-6 Households by Type (1990)

	# of Household	ds Percentage
Married Couple Family:	2,120	62.6%
Male Householder:	102	3.0%
Female Householder:	330	9.7%
Non-Family Household:	835	24.7%

Source: 1990 US Census.

The table above indicates that roughly two thirds of Dudley's households consist of married families. This represents a slight reduction since the 1980 Census. Back in 1980, the married couple family category comprised 68.4% of Dudley's households as compared to 62.6% in 1990. The largest increase has been in the non-family household category, which grew from 21.2% in 1980 to 24.7% in 1990. The female head of household category also grew from 8.7% to 9.7% during the same timeframe.

In terms of housing cost, the 1990 Census reported a median housing value of \$132,700. However, please keep in mind that the value was the respondent's estimate of how much the property would sell for if it were on sale. Remember: how you appraise your house, how a prospective buyer appraises your house, and how the local assessor appraises your house can be three entirely different numbers. The 1990 median contract rent-figure (\$378 per month) is probably a bit closer to reality.

Home sales have been on the rise in Dudley over the past decade. In 1990, there were 120 home sales in Dudley. By 1998, this had figure increased to 204 (source: Banker & Tradesman). As of the mid-way point of 1999, 77 home sales have occurred in Dudley with an average sales price of \$125,000 (source: Boston Globe real estate web site).

Housing-Related Issues in Dudley

1. Zoning Conflicts:

1-A. Residential Uses in the Industrial Districts. In terms of housing, the most serious conflict found in the Town's Zoning By-Law is that residential uses are allowed by right in Dudley's two industrial zoning districts. While it has been proven that residential uses and commercial uses can work well together as permitted uses in a single zoning district, the same cannot be said for residential uses and industrial uses. Industries, especially manufacturing and warehousing operations, are reluctant to set up shop in a zoning district where residential uses are also permitted by right. This reluctance is due to the possibility of having a new subdivision built next door to an industrial operation. Residences located next to industries have a tendency to complain about the industry next door. This is the old zoning maxim: 'if you don't like pigs, don't move next to a pig

farm'. Balancing a homeowner's right to peace and quiet against an industry's right to conduct business can be quite difficult and the Town should not put itself in the position of being the arbitrator.

There is also a safety issue here. Some industries make use of hazardous chemicals and substances. In such cases, the industry in question is required to work out an emergency response plan with the municipality. In a case where there are houses adjacent to the regulated industry, the safety of the residential neighbors needs to be factored into the industry's emergency response plan. The Town's zoning scheme should not set up a situation where numerous residences need to be evacuated if there is a chemical spill or accident at a nearby industrial operation.

Another problem with allowing residential uses in the industrial zoning districts is that land zoned for industry is eaten up by residential development. Municipalities count on the tax dollars provided by industrial development. Thus, having a town's industrial land eaten up by residential development can result in decreased tax revenues. This phenomenon often results in the need for a town to find new areas for industrial development, which requires the rezoning of land currently zoned for other purposes. The Town should not have to search out new land suitable for industrial development due to its industrially-zoned land having been developed residentially.

1-B. *Private Stables*. Currently, the Town's Zoning By-Law allows private stables in the residential zoning districts, regardless of lot size. Yet, someone who wanted to raise livestock in a residential district would need to get a Special Permit from the Zoning Board of Appeals, unless the lot was at least five acres in size. This has created a situation where a landowner in the Residential-10 district can have a private stable on a 10,000 square foot lot as a use by right, yet a landowner with four acres in the rural Residential-43 district needs a Special Permit to have a chicken coop. Since raising livestock and private stables involve similar issues (animal control, manure storage and disposal, neighborhood impact, etc.), the Town's zoning scheme should give them similar treatment. In addition, the Town's Zoning By-Law should be amended to include a definition for what constitutes a "private stable".

2. <u>Deficiencies in the Subdivision Regulations</u>:

2-A Stormwater Management and Erosion Control: Dudley's Subdivision Regulations have minimal standards for stormwater management and no erosion control standards whatsoever. When a site is developed, care must be taken to create drainage structures that can accommodate the expected levels of stormwater runoff. Also, down-slope drainage facilities must be evaluated to ensure that they can handle the additional stormwater generated by the newly developed site. Failure to adequately plan for a site's drainage and stormwater management needs can result in flooding of the property and adjacent properties, overloading down-slope drainage facilities, and soil erosion. Erosion control measures need to be in place during the construction phase in order to ensure that disturbed soil does not wash away. Failure to adequately plan for erosion control can lead to on-site soil erosion, on-site water infiltration problems and problems for down-slope drainage facilities if the erosion is severe enough. Stormwater control problems can be expensive to fix after the fact, and the Town should make sure that stormwater and

erosion control issues are adequately planned for during the development review phase and implemented during the construction phase.

- 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 <u>all</u> new subdivisions will result in an inefficient use of land and contribute to residential sprawl. The Planning Board should have the option of reducing the right-of-way and pavement widths if: the subdivision is small-scale, 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 right-of-way.
- 3. <u>Small Lots Without Municipal Sewer</u>: There are several residential zoning districts that have numerous small lots without municipal sewer service. Additionally, several of the residential zoning districts (R-15 & R-25) allow lot sizes to be so small that they may not be able to accommodate an on-site septic system and an on-site water well. In order to reduce the possibility of contamination, the State's septic system regulations (Title V) require septic systems to be located at least 100 feet away from a water well. This can be very difficult for a lot consisting of 25,000 square feet or less, especially once the various setbacks (front, side & rear) required by the Zoning By-Law are factored into the equation. The Town's zoning scheme should ensure that each lot intended for residential purposes has enough land to accommodate an on-site septic system and water well, unless a connection to the municipal sewer system can be made.
- 4. Older Homes in Need of Rehabilitation: As indicated in Table H-4, roughly one third of Dudley's housing stock was built prior to 1950. Much of this housing is old mill housing (now multi-family units) located in Dudley's "urban" area, between Merino Pond and the French River. Although no comprehensive inventory has been compiled, it is quite likely that many of these older residences would not meet today's various housing codes (plumbing, electricity, weather-proofing, building code, etc.). Our federal government offers numerous grant opportunities for building rehabilitation projects, especially when they benefit low and moderate-income families. A brief description of available federal housing rehab grants is provided below.
 - Community Development Block Grant Program: This program was developed at the federal level by the US Department of Housing and Urban Development (HUD). The program is implemented at the State level by the Massachusetts Department of Housing and Community Development (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. In Dudley's case, the Town is eligible to apply for CDF-I Program. Be forewarned that communities interested in applying for CDF funds need to do a substantial amount of advance work prior to submitting a grant application.

Eligible activities include: economic development projects that create and/or retain local/regional jobs; community facilities; housing rehabilitation; and infrastructure improvements (including sewer and water lines). 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 HOME Program and the Housing Stabilization Fund: Another set of programs offered by HUD and managed by the DHCD, these programs offer funds 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 (sewer & water); and making essential improvements such as structural improvements, plumbing improvements and energy-related improvements. These programs are offered every two years (next funding opportunity is in 2001). 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; alterations and renovations that will enhance property safety; energy-related improvements; and repairs designed to bring the structure up to local building codes. Offered on an annual basis, these funds are generally easier to apply for than the above referenced CDBG funds.
- Community Septic Management Program: This program was developed at the federal level by the Environmental Protection Agency (EPA) and is administered at the State level by the Department of Environmental Protection (DEP). The program makes available to homeowners loan money (at 5% interest) for repairing failing septic systems. Dudley has been involved in this program since 1997, and currently has roughly \$202,000 available for septic system repairs. Dudley's Septic Management Program is administered at the local level by the Board of Health and the Town Treasurer as a betterment program. The Central Massachusetts Regional Planning Commission provides technical assistance for this program. Although Dudley's program has been in place for two years now, only a handful of property owners have applied for loan money. The Town should do more to publicize the availability of this money and the Town's Health Inspector should inform the owners of failed septic systems that this program is available to them.
- 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.

All residential buildings in Dudley should be safe, sound, energy efficient and up to code.

Towards this end, the Town should examine its housing stock and work with property owners to identify needed improvements. Once this is done, the Town should further investigate the above mentioned grant opportunities and see if they make sense for Dudley.

5. <u>Subsidized Housing and Affordable Housing</u>: 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 housing subsidy is required in order to qualify as low and moderate-income housing. Please note that this is quite different from the issue commonly known as "affordable housing". Affordable housing is generally defined as housing that costs no more than one third of a person's total income. Thus, what is affordable for one person may not be affordable to another. Looking at the average home sale price and average contract rent in Dudley, it would be hard to argue that Dudley does not provide opportunities for affordable housing. Low and moderate-income housing opportunities are another issue altogether.

Regarding a municipality's responsibilities to provide low and moderate income housing, 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 only a handful of Massachusetts municipalities that have reached this 10% threshold. Currently, only 2.5% of Dudley's housing stock is considered low and moderate income. Joshua Place off of West Main Street is an example of low and moderate income housing in Dudley. For municipalities that do not meet the 10% threshold, the practical consequence is 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, close to public transportation, etc.). Chapter 40-B is popularly known as the "Anti-Snob Zoning Act".

The Town should review its options for providing low and moderate-income housing and make every effort to reach the 10% threshold. Towards this end, the Town may want to consider the Massachusetts Local Initiative Program (LIP). This program, administered by the DHCD, 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.

- 6. Open Space and Preserving Rural Character: It is evident that Dudley citizens are concerned about maintaining the community's rural character. Although most of north and west Dudley currently consists of rolling hillsides, agricultural land, and old homesteads, development pressure does have the potential to alter the landscape in less than desirable ways. There are a variety of ways to protect land from development, and these methods will be discussed in the Open Space and Recreation chapter. There are a couple of ways to allow residential development in the north and west of Dudley that will be in keeping with the rural character of this area:
 - Cluster Housing: Cluster housing allows for building houses closer together than would normally be allowed under the underlying zoning requirements, while preserving the remaining land as open space. This type of 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 by-law gives the Planning Board the flexibility to determine what areas of the property are to remain undeveloped as open space. Cluster housing can make economic sense for a municipality in several instances: having a central location for picking up school children instead of having the bus stop at every student's house; if municipal utilities are required, the lines for such utilities can be extended into a cluster subdivision cheaper than they can be extended down an existing road as part of a conventional development proposal; and a portion of the cluster development's open space can be used to provide recreation facilities for the residents instead of the Town having to acquire and develop recreational lands. Dudley has had a cluster development by-law on the books now for several years, however, it has yet to be applied to a subdivision proposal. The Planning Board should review its cluster housing by-law to determine why it has never been used, and should take steps to identify and correct any problems with the by-law.
 - 6-B Major Residential Development Review: currently the Town does not have any mechanism to review development plans unless they are submitted to the Planning Board as a subdivision proposal (which means the construction of a new subdivision road). Thus, if a developer wanted to create 20 new lots along an existing Town road, the Town would have limited review authority. The plan would simply be submitted to the Planning Board for their signature as an Approval Not Required (ANR) subdivision. The only municipal review would occur when the developer applies for driveway permits from the Highway Superintendent or building permits from the Building Inspector; and these permits are issued after the lots have been created.

The current review 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 increase in surface water runoff created by the new lots. Many Massachusetts communities have Major Residential Development by-laws in place that provide for municipal review of site planning issues such as drainage, environmental impact and neighborhood impact. It is up to the community to determine what constitutes a "major" residential development; some local by-laws start the review process at four newly created lots while others don't kick in unless ten or more lots are proposed. The Town should have some sort of mechanism in place that allows for municipal review of

Housing - Goals

- 1. Maintain the Town's existing diversity of housing options in order to maintain housing affordability and accommodate households with varying housing needs and family structures.
- 2. Ensure that housing growth rates and locations are consistent with Town government's ability to provide public facilities and services, protect the environment, and preserve and enhance community character.

Housing - Recommendations

- 1. The Town's Zoning By-Law should be amended to remove residential development as a use by right in any industrial zoning district. The Town is slowly losing its prime industrial land to residential development, not to mention the incompatibility of having neighborhoods in close proximity to industries. Responsible Municipal Entity: the Planning Board.
- 2. The Town's Zoning By-Law should be amended to treat private stables in the residential zoning districts the same way as raising livestock. Private stables should be subject to obtaining a Special Permit from the Zoning Board of Appeals unless the property in question is at least five acres in size. The definitions section of the Zoning By-Law should also be amended to include a definition for what constitutes a "private stable". Responsible Municipal Entity: the Planning Board in consultation with the Zoning Board of Appeals.
- 3. The Town's Subdivision Regulations should be amended to require detailed stormwater management plans and erosion control plans as part of submitting a Definitive Subdivision Plan for review by the Planning Board. The design standards for such plans should be clearly stated within the regulations. Once submitted, such plans should be reviewed by a licensed and certified civil engineer. The plans should clearly outline what new drainage facilities will be constructed, the expected level of stormwater runoff from the site and the ability of down-slope drainage structures to accommodate the increased level of stormwater. Responsible Municipal Entity: the Planning Board in consultation with the Highway Superintendent and the Board of Selectmen under their capacity as Highway Commissioners.
- 4. The Town should establish a Technical Review Community (TRC) to review large-scale development plans whether this is done through a site plan review process or through the building permit process. Such a committee would be composed of representatives from various municipal departments (water, sewer, health, highways, conservation, planning, building, fire and police), and would only meet as needed. Having the TRC review large-scale development plans would ensure that such plans are reviewed in a coordinated fashion and that all municipal concerns are addressed comprehensively. Once a large-scale development plan was filed with the Planning Board, the Board's clerk would circulate copies of the plan to the various departments and ask each department to review the plan and be ready to share their comments at a meeting to be held *prior* to the Planning Board's public hearing on the proposal. Responsible Municipal Entity: the Planning Board would take the lead on this, however, the Board of Selectmen would have to instruct the departments under their jurisdiction to participate in the TRC process; likewise, the Water Commission, Sewer Commission, and Board of Health.

- 5. The Town should proactively examine its housing stock and work with property owners to identify needed improvements. Once this is done, the Town should further investigate the various federal and state grant opportunities and see if they make sense for Dudley and its property owners. Responsible Municipal Entity: the Board of Selectmen in conjunction with the Building Inspector. The Board of Selectmen may opt to establish a local housing needs committee to assist in this effort.
- 6. The Town should review its options for providing low and moderate-income housing and make every effort to see that 10% of Dudley's housing stock consists of low and moderate-income housing. Responsible Municipal Entity: the Board of Selectmen. Once again, the Board of Selectmen may opt to establish a local housing needs committee to assist in this effort. If Dudley wants to support a LIP project, the Selectmen will need to work with the Planning Board to make the necessary amendments to the Town's Zoning By-Law. Additionally, the Selectmen may want to approach the Dudley Housing Authority to see if they are willing to expand their role to include advocacy for low and moderate-income housing. Currently, the Dudley Housing Authority's primary responsibility is the management of Joshua Place.
- 7. The Zoning Board of Appeals should receive training on how to deal with Special Permits as they relate to low/moderate income housing projects as defined by Chapter 40-B of Massachusetts General Laws. Classes on this subject are periodically offered by UMass Extension's Citizen Planner Training Collaborative (CPTC), and a procedural "how to" booklet has been prepared by the Massachusetts Department of Housing and Community Development (DHCD). Responsible Municipal Entity: The Zoning Board of Appeals should include money to cover the cost of classes and training in their annual budget.
- 8. The Town should do more to publicize its Community Septic Management Program, which makes loan money available to homeowners with failed septic systems. A special outreach effort should be targeted to those property owners with land along Dudley's numerous ponds. Perhaps informational pamphlets could be created for this purpose. Responsible Municipal Entity: the Board of Health and the Health Inspector.
- 9. The Town should review its cluster housing by-law to determine why it has never been used, and should take steps to identify and correct any problems with the by-law. Responsible Municipal Entity: the Planning Board.
- 10. The Town should have a mechanism in place that allows for the municipal review of major residential development proposals, that is, multiple lots (five or more) being created along the frontage of an existing Town road. Currently, such development proposals receive no municipal review as they are created under the Approval Not Required (ANR) process. Having a major residential development review provision in the Town's Subdivision Regulations would allow for the municipal review of such site planning issues such as the cumulative impacts of the proposed development in regards to drainage, stormwater management, erosion control, environmental impact and neighborhood impact. Responsible Municipal Entity: the Planning Board.