

2. Housing

Introduction

Community Master Plans require a Housing Element in order to understand if the existing housing meets the needs of the current residents and those residents the community would like to attract. The research conducted for the Brookfield Housing Element pointed to certain trends in population and housing, such as a decrease in young families/aging population, a lack of housing geared to seniors, and a high volume of older housing stock. Population and housing data collected and analyzed for this chapter included: census data on population growth, age characteristics, average resident income, and educational attainment, as well as a breakdown of existing housing stock and housing costs. This data and analysis is found in the first section of this chapter and it was used, along with the public comments from the October 2008 Public Hearing and the Master Plan's resident survey results, to formulate housing goals, objectives and an action plan for the Town of Brookfield. These are found in the last section of the chapter.

Population & Housing Trends

Population Growth:

The 2000 US Census counted 3051 residents in Brookfield, a small increase from the 1990 Census count of 2,968. With total land area in town measuring 15.52 square miles, (excluding water bodies), this means that the population density is about 196 people per square mile. To provide perspective, it is interesting to note that according to the 2000 Census, the most densely populated community in the state (Somerville) had 18,156 people per square mile and the least densely populated community in the Central Massachusetts region (New Braintree) had 43. The City of Worcester had 4,632, and the state's overall density was 818 people per square mile.

Table H-1 presents Brookfield's population growth since 1930, as well as its projected growth for 2010 and 2020.

Table H-1
Brookfield Population Growth

Year	Population	Numerical Change	% Change
1930	1,352	----	----
1940	1,393	41	3.0%
1950	1,567	174	12.5%
1960	1,751	184	11.7%
1970	2,063	312	17.8%
1980	2,397	334	16.2%
1990	2,968	571	23.8%
2000	3,051	83	2.8%
2010*	3,400	349	11.4%
2020*	3,600	200	5.8%

Sources: 2000 US Census; *projections for 2010 and 2020 provided by CMRPC

As shown in this table, the town's fastest growth occurred between 1960 and 1990, with an average growth rate per decade of 19.2%. This high growth rate slowed down to a trickle between 1990 and 2000, when the population only increased by 2.8%. CMRPC had projected an increase of over 11% between 2000 and 2010 and then 5.8% between 2010 and 2020. These projections were based on the town's historical growth, residential building permit data, the Executive Office of Environmental Affairs build-out analysis and trends in surrounding communities. The 2010 projected population of 3400 may be surpassed, given that the 2007 Town Census showed that the population had grown to 3,336 -- a 9.3% increase from 2000.

Table H-2
Population Growth – Neighboring Communities

Year	Brookfield	E. Brkfld	N. Brkfld	W. Brkfld	Sturbridge	Warren	Brimfield
1980	2,397 (16.2%)	1,955 (8.6%)	4,150 (4.6%)	3,026 (14%)	5,976 (22.5%)	3,777 (3.9%)	2,318 (2.1%)
1990	2,968 (23.8%)	2,033 (3.9%)	4,708 (13.4%)	3,532 (16.7%)	7,775 (30.1%)	4,437 (17.4%)	3,001 (2.9%)
2000	3,051 (2.8%)	2,097 (3.1%)	4,683 (-.5%)	3,804 (7.7%)	7,837 (.8%)	4,776 (7.6%)	3,339 (11.2%)
2010*	3,400 (11.4%)	2,300 (9.6%)	4,800 (2.5%)	3,900 (2.5%)	9,300 (18.6%)	5,200 (8.8%)	----

Sources: 2000 US Census; projections for 2010 provided by CMRPC

Table H-2 compares the recent and projected growth of Brookfield with that of the six surrounding communities. As shown, the population grew at an extremely high rate in four of these communities between 1980 and 1990, ranging from 13.4% in North Brookfield and 30% in Sturbridge. Between 1990 and 2000, the growth rate dropped dramatically for the same four communities, ranging from a decrease of .5% in North Brookfield to a 7.6% increase in Warren.

Housing Growth:

Table H-3 illustrates the growth of Brookfield's housing stock between 1960 and 2000. As shown, there was double-digit growth for three decades with a stunning 47.8% growth rate between 1970 and 1980. This rate was not sustainable however, and it slowed to 7.1% between 1990 and 2000. Of the surrounding communities, only Sturbridge and Brimfield's housing growth rates (50.8% and 51.8%) exceeded Brookfield's rate of 37.6% between 1980 and 2000.

By comparing Tables H-1 and H-3, it is interesting to note that Brookfield's housing stock increased at almost double the rate of its population between 1960 and 2000 (140.2% growth in housing units / 74.2% growth in population). This pattern is shared in all of the surrounding communities as shown in tables H-2 and H-4 and it reflects a national trend of decreasing average household size.

Table H-3
Brookfield Housing Unit Growth

Year	# of Occupied Housing Units	Numerical Change	% Change
1960	501	----	----
1970	592	91	18.1%
1980	875	283	47.8%
1990	1124	249	28.5%
2000	1204	80	7.1%

Source: 2000 U.S. Census

Table H-4
Housing Unit Growth – Neighboring Communities

Year	Brookfield	E. Brkfld	N. Brkfld	W. Brkfld	Sturbridge	Warren	Brimfield
1980	875 (18.1%)	642 (20.2%)	1,415 (19.1%)	1,051	2,032	1,349	823
1990	1,124 (28.5%)	721 (12.3%)	1,733 (22.5%)	1,228 (16.8%)	2,796 (37.5%)	1,694 (25.5%)	1,076 (30.7%)
2000	1,204 (7.1%)	778 (7.9%)	1,811 (4.5%)	1,362 (10.9%)	3,066 (9.6%)	1,889 (11.5%)	1,250 (16.1%)

Source: 2000 U.S. Census

Type of Housing Units

Table H-5
Type of Housing Units – Year 2000

Unit Type	# of Units	% of Total	Avg Assessed Value in 2008
One Unit (detached)	796	61.1%	\$250,585 for all one-units
One Unit (attached)*	16	1.2%	
Two Units	110	8.4%	\$231,196
Three or Four Units	74	5.7%	\$265,803
Five or More Units	34	2.6%	\$261,150
Mobile Homes	272	20.9%	Not available
TOTAL:	1302	100%	

* One Unit (attached) definition from Brookfield Zoning Bylaws: A condominium, or spatial unit within a multi-unit project in which units are individually owned and deeded, and in which each unit owner has an undivided interest in the common areas.

Source: 2000 U.S. Census & Brookfield Town Assessor's office

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

Town	One Unit	Two Units	3-4 Units	5+ Units	Mobile Homes
Brookfield	812	110	74	34	272
E. Brkfld	756	62	16	8	7
N. Brkfld	1,230	256	282	121	13
W. Brkfld	1,205	93	96	95	45
Sturbridge	2,507	147	67	415	199
Warren	1,110	335	249	168	146
Brimfield	1,188	36	29	27	116

Source: 2000 U.S. Census

Please note that Tables H-5 and H-6 include all housing units in these towns, including vacant and seasonal units. As shown, Brookfield's one-unit homes account for 62.3 % of its housing stock. Only two of the surrounding communities have a smaller proportion of one-unit homes -- North Brookfield, with one-unit homes accounting for 61.9% of its stock and Warren, with one-unit homes making up 55.2% of its stock.

Brookfield has by far the largest number and highest proportion of mobile homes (20.9%), when compared with the surrounding communities. Sturbridge has the second highest number of mobile homes (199) but that accounts for only 5.9% of its overall housing stock. There are three mobile home parks in town – Wagon Wheel, Brookfield Meadows, and Nanatomqua, however additional mobile homes have been prohibited in the Brookfield Zoning Bylaws since at least 1998.

Brookfield's multi-family housing units represent 26.8% of its overall stock. Similar percentages were found in Sturbridge (23.2%) and West Brookfield (23.5%). Warren and North Brookfield had the highest proportion of multi-family units by far, with 67.75% and 53.6.7% respectively. Brimfield (at 7.7%) and East Brookfield (at 11.4%) had the smallest proportions.

While Brookfield had a relatively low proportion of multi-family housing – often a less expensive alternative to single-family units -- its large number of mobile homes offers lower cost options to its residents.

While multi-family housing units can be considered to qualify as “affordable” under the State’s definition when determining if a community meets the 10% Chapter 40B requirement, mobile homes are currently ineligible under this law. There have been legislative bills filed every year for the last decade to try and change the State’s affordable housing regulations to allow mobile homes (also referred to as manufactured homes) to be considered eligible under Chapter 40B, but none have succeeded.

Age of Housing Stock

Table H-7
Age of Brookfield Housing Stock

Year Structure Was Built	# of Units	% of Housing Stock
1990-2000	16	1.2%
1980-1990	294	22.6%
1970-1980	223	17.1%
1960-1970	65	5.0%
1940-1960	150	11.5%
1939 or earlier	410	31.5%
TOTAL	1,302	100.0%

Source: 2000 U.S. Census

As shown in Table H-7, 31.5% of Brookfield's housing was built prior to WWII. Housing from this era accounts for the same percentage in the towns of East and West Brookfield, however it is lower than North Brookfield's percentage of 44%, and far higher than Sturbridge's percentage of 14.8%. When added to the housing that was built between 1940 and 1960, the data shows that 43% of Brookfield's housing units were built 50 years ago or more. This could pose a maintenance problem for future generations. In fact deterioration of the Town’s housing stock was expressed as a concern at the Master Plan Public Forum. Since 1988, approximately two dozen older homes have been renovated under the federal HUD program that is administered by the Massachusetts DHCD. An additional 4 units are currently being renovated. This program provides grants and low-interest loans to income-eligible homeowners.

Housing Occupancy:

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

	# of Units	%
Owner-Occupied Housing	972	80.7%
Renter-Occupied Housing	232	19.3%

Source: 2000 U.S. Census

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

	Brkfld	N. Brkfld	E. Brkfld	W. Brkfld	Sturbridge	Warren	Brimfield
Owner Units	972 (80.7%)	1,246 (69%)	648 (83%)	1,063 (77.3%)	2,380 (77%)	1,272 (67.3%)	1,094 (87.5%)
Renter Units	232 (19.3%)	565 (31%)	130 (17%)	309 (22.7%)	1,712 (37%)	617 (32.7%)	156 (12.5%)

Source: U.S. Census

At almost 81%, Brookfield had the third highest owner-occupancy rate of the communities as shown in Table H-9. Only Brimfield (87.5%) and East Brookfield (83%) were higher. Warren (67.3%) and North Brookfield (69%), had the lowest owner-occupancy rates of the neighboring communities listed. These numbers correlate with the percentage of single-family structures that exist in these communities, which tend to have higher rates of owner-occupancy. As shown in Table H-6, Brimfield and East Brookfield had the highest percentage of single-family units and Warren and North Brookfield had the lowest.

Housing Vacancy Rates

According to the 2000 Census, Brookfield had a 4.2% housing vacancy rate (35 units) when eliminating seasonal units from the count of vacant housing units. Using this vacancy calculation, two of Brookfield's neighbors had higher vacancy rates (West Brookfield with 4.8% and Warren with 5.7%) and three had lower ones. East Brookfield, with the smallest number of housing units of the neighboring communities in 2000, had the same percentage (2.3%) of vacant housing as Sturbridge, the town with the greatest number of housing units. These numbers correlate (for the most part) with the percentage of multi-family housing that exists in these communities (See Table H-6), which tend to have higher vacancy rates.

Households by Type

Table H-10
Brookfield Households by Type (2000)

	# of Households	%
Family Households:	857	71.2%
*Non-Family Households:	347	28.8%

*Persons living alone, or a group of unrelated people sharing the same housing unit

Source: U.S. Census

As shown in Table H-10, 71.2% of the households in Brookfield were family-based in 2000. That is a slight decrease from 1990 when the family households accounted for 74.6% of all households in town. The percentage of households headed by single females has remained essentially the same at 9%. The percentage of householders living alone increased somewhat from 21.2% (239) to 23.8% (287), however, the number of seniors living alone decreased from 119 in 1990 to 106 in 2000. This is almost a 2% decrease, which is also reflected in the decrease in the proportion of residents age 65 and older, as shown in Table H-12.

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

Household Type	Brookfield	N. Brkfld	E. Brkfld	W. Brkfld	Sturbridge	Warren	Brimfield
Family	857 (71%)	1,236 (69%)	600 (77%)	965 (70.8%)	2,213 (72%)	1287 (68.1%)	886 (70.9%)
Non-Family	347 (29%)	575 (32%)	178 (23%)	397 (29.2%)	853 (28%)	602 (31.9%)	364 (29.1%)

Source: U.S. Census

Three of the neighboring communities had essentially the same proportion of family households, while East Brookfield had the highest (77%), and Warren had the lowest (68%).

Average Household Size:

By reviewing the data presented in this chapter it is apparent that the population growth in Brookfield has not kept pace with the growth in housing units. Between 1970 and 2000 the population grew by 74%, however the number of housing units increased by 140%. This reflects the state and national trend of shrinking average household size, which has been caused by a number of factors, including an increase in single-parent households and the trend of people getting married later in life and having fewer children. In 1970 the average household size in Brookfield was 3.47 and by 2000 it had decreased to 2.53.

Median Age of Residents:

Another national trend, mirrored in Brookfield, and adding to the decrease in household size, is the increasingly older median age of the population. According to the U.S. Census, the town's median age increased from 26 in 1970 to 38.9 in 2000. The state's median age increased from 29 in 1970 to 36.5 by 2000.

Age Group Distribution:

Table H-12
Brookfield Age Characteristics (2000)

Age Group	Number	% of Total Population	% Change from 1990
Under 5 Years	178	5.8%	-25.2%
5 – 19	679	22.2%	5.4%
20 – 44	1000	32.8%	-10.5%
45 – 64	782	25.6%	50.4%
65 Years or Over	412	13.6%	-8.2%
Total:	3,051	100.0%	

Source: U.S. Census (1990 and 2000)

As shown in Table H-12, 28% of Brookfield's population consists of pre-school and school-aged children (*under 5 years* and the *5-19* categories). This is just slightly less than the percentage for this age group in 1990. However, the number of pre-school aged children (5 and under) that lived in town in 2000 decreased significantly (over 25%) from 1990, changing the percentage of the population from 8% in 1990 to 5.8% in 2000. Related to this is the decrease in the 20-44 year-olds segment, which fell by 10.5% between 1990 and 2000. This may be due in part to the increase in housing costs during this period, which made housing in Brookfield more expensive for young families than most of the surrounding communities (as shown in Table H-16).

With Brookfield's median age increasing by 13 years between 1970 and 2000, it is surprising that the 65 and older group lost 8.2% of its population. It decreased from a total of 449 in 1990 to 412 in 2000. The decrease was only in the 65-74 bracket, however, which went down by 104 between 1990 and 2000. The 75-84 age bracket increased by 61 and the 85 and older group increased by 6 residents. The middle-age group (45-64) saw an astonishing gain in Brookfield of 50.4% between 1990 and 2000. This age group probably got the bulk of its members from the aging 20-44 bracket as well as from an influx of new residents better able to afford the relatively high housing costs.

As this data shows, lower cost housing options are needed in Brookfield in order to attract young families, or this segment of the population will continue to decline. It is also important for the Town to offer housing options that will meet the needs of its growing senior population.

Income Levels

Table H-13
2000 Median Household Income Comparison

Brookfield Median Household (HH) Income:	\$45,655
State Median HH Income	\$50,502
Brookfield as a % of State Average:	90.4%
Worcester County Median HH Income:	\$47,874
Brookfield as a % of Worcester County Average:	95.4%

Source: 2000 U.S. Census

As shown in Table H-13, Brookfield's median household income in 2000 at \$45,655, was 10% lower than the state's and almost 5% less than Worcester County's median household income. This is indicative of a rural community where jobs are scarce and the commute to the closest employment centers is long -- 40 minutes to the City of Worcester and 1 hour to the City of Springfield. This is consistent with North Brookfield's median

household income of \$44,286, higher than Warren's of \$34,583, but less than West Brookfield's of \$49,722, which is similarly rural and essentially the same distance from the nearest employment centers.

According to the 2000 U.S. Census Journey to Work statistics, only 202, or 12.9% of the 1564 workers residing in Brookfield were employed in town. This is the lowest of any of the surrounding communities shown in previous tables, with the exception of East Brookfield, where only 9.1% of the job force worked in town. The highest percentage was in Sturbridge (25.5%) and the others ranged from 18.4% in West Brookfield to 22.6% in North Brookfield. The largest employers in Brookfield are a restaurant (with 25-50 employees depending on the season), small manufacturer of electrical wire (currently 49 employees), a metal finishing company and a small car dealership. As of 2007, Massachusetts Department of Employment and Training counted a total of 463 jobs in town.

Table H-14
2000 Per Capita Income Comparison

Brookfield Median Per Capita Income:	\$20,144
State Median Per Capita Income	\$25,952
Brookfield as a % of State Average:	77.6%
Worcester County Per Capita Income:	\$22,983
Brookfield as a % of Worcester County Average:	87.6%

Source: 2000 U.S. Census

Table H-14 shows that the 2000 median per capita income in Brookfield was more than 20% lower than the State's and 12% lower than Worcester County's median per capita income at that time. Again, this may be indicative of the rural nature of the community and its lack of nearby high-paying jobs. The percentage of school-age children and elderly residents does not appear to have greatly influenced the median per capita income.

The relatively low per capita income and median household income of Brookfield's residents points to a need for more affordable housing in Town.

Table H-15
1999 Brookfield Household Income Distribution

Income Categories	# of Households	% of Total
Less than \$15,000	166	13.7
\$15,000 - \$24,999	118	9.7
\$25,000 - \$34,999	167	13.8
\$35,000 - \$49,999	231	19.1
\$50,000 - \$74,999	295	24.3
\$75,000 - \$99,999	115	9.5
\$100,000 - \$149,000	104	8.6
\$150,000 and over	16	1.3

Source: 2000 U.S. Census

As shown in Table H-15, the highest percentage of Brookfield households (24.3%) fell within the \$50,000-\$74,999 income category in 1999. There were 166 households that had income below \$25,000 and 120 households with an income of \$100,000 or more.

Homeownership Costs

Table H-16
Median Sales Price -- Single Family Homes
Brookfield & Neighboring Communities
2007 – 2009

	2007	2008	*2009	Averages
Brookfield	\$257,000	\$215,000	\$205,447	\$225,800
East Brkfield	\$239,000	\$182,000	\$117,000	\$179,000
North Brkfield	\$215,000	\$176,200	\$134,000	\$175,000
West Brkfield	\$240,000	\$174,500	\$140,000	\$185,000
Sturbridge	\$302,500	\$287,500	\$242,250	\$277,400
Warren	\$196,000	\$170,000	\$120,000	\$162,000
Brimfield	\$245,750	\$210,000	not available	not available
Central Mass	\$240,000	\$220,000	\$195,300	\$218,000
State	\$327,000	\$285,000	\$256,000	\$289,000

*First Qtr Figures Source: Warren Group/Massachusetts Association of Realtors

As shown in table H-16, Brookfield had the second highest median sales price of single family homes of the surrounding communities shown for the years 2007, 2008 and first quarter of 2009. While housing prices have declined sharply, Brookfield maintains a higher average than all neighboring communities researched except for Sturbridge. This indicates that for the time period studied, Brookfield was considered a highly desirable place to live. Sturbridge, which had the highest median sales price of the communities shown for all three years, has direct access to three major highways – the Massachusetts Turnpike, Interstate 84, and U.S Route 20. Brookfield's highway access is quite limited, with direct access to only state-numbered Routes 9 and 148. Highway access is an important factor that can greatly influence housing prices. As shown, Brookfield's median sales price was \$17,000 higher than the Central Massachusetts median in 2007, \$5,000 lower in 2008 and \$10,000 higher for the first quarter of 2009. This data does not include condo sales prices.

Table H-17
2010 Property Taxes Statistics
Brookfield & Neighboring Communities

Town	Tax Rate	Average Assessed Value, Single Family	Average Tax Bill
Brookfield	\$14.28	236,930	\$3,383
Warren	\$15.53	193,569	\$3,006
New Braintree	\$13.98	268,794	\$3,758
East Brookfield	\$12.19	242,309	\$2,954
Brimfield	\$11.93	262,139	\$3,127
West Brookfield	\$11.28	234,453	\$2,645
<i>Averages</i>	<i>\$13.19</i>	<i>239,699</i>	<i>\$3,146</i>

Source: 2010 "Towns At A Glance" Documents on www.mass.gov

The towns in Table H-17 above are similar communities in size and economic base (primarily low density residential property). The Brookfield tax rate is considerably above the average, the town's average single family home valuation is approximately average, and the average Brookfield tax bill is slightly above the

average. Reviewing the table, it is interesting to note that the tax rate alone does not tell the whole story with regard to property tax.

Education Levels

Table H-18
Brookfield Educational Attainment

Education Level	Number	%
Less than 9 th grade	88	4.2
9 th to 12 th grade with no diploma	262	12.6
High School graduate	879	42.3
Some college, no degree	364	17.5
Associate degree	138	6.6
Bachelor's degree	222	10.7
Graduate or professional degree	127	6.1

Source: U.S. Census

The data in Table H-16 indicates that of the town's population that was 25 years or older, 83.2% had attained at least a high school education and almost 17% had a bachelor's degree or higher. This is comparable to the adjacent communities, except that Sturbridge had the highest education attainment with 87% of this age bracket having at least a high school diploma and 22.2% having a bachelor's degree or higher. Warren had the lowest percentage of its residents with a bachelor's degree or higher, with 9.9%. Brookfield is in line with the Primary Metropolitan Statistical Area (Worcester and 32 surrounding communities) which had 83.6% residents with at least a high school diploma.

Other Housing-Related Conditions in Brookfield

1. Zoning

A. Senior Housing: 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 modestly yet steadily over the past few decades, while the soon-to-be senior age-group (45-64) has seen the highest rate of increase of all of the age-groups since 1990. Though there are 85 units for residents age 55 and older at the Nanatomqua Mobile Home Park, there is a great need for Brookfield to provide additional housing for the elderly, as it is in most communities across the state and the nation. All of the neighboring communities with local Housing Authorities have extensive waiting lists for senior housing units. The lack of senior Housing (as well as a Senior Center) was identified as a weakness at the first Master Plan Public Forum. As the Town's senior and soon-to-be senior populations continue to grow, 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).

B. Multi-family housing: Two-family housing is allowed by-right in the Rural Residential and Village districts, however multi-family housing is only allowed in these 2 districts by special permit. Conversion of single-family dwellings to two, three, or four-family dwellings is allowed by special permit in all districts other than the Flood Plain district. Dwelling units are also allowed in buildings with retail shops or other permitted uses by special permit in all but the Business B district. These limitations exist mostly because there is no sewer in town and water lines only exist in the Village District, along Route 9, south of Route 9 and in the section close to the East Brookfield line.

C. *Cluster Zoning* -- Cluster developments were allowed by special permit as of the September 6, 1998 bylaws. A special regulation for Open Space Residential Developments replaced the cluster development regulation in November 2008. It allows the Planning Board to grant a special permit for a development “on one or more parcels of land in common ownership having an area of no less than ten acres in the Rural Residential District and seven acres in the Village district”. The minimum lot size is reduced from 70,000 square feet to 50,000 (single family) or 60,000 (2-family) in the RR District, and from 35,000 square feet to 25,000 (single family) or 30,000 (2-family) in the Village District. This new regulation allows the Planning Board to award density bonuses (greater densities than normally allowed in the Town’s zoning bylaws) to developers that provide senior and affordable housing units.

D. *Accessory apartments* are explicitly allowed in the Zoning Bylaws in the Rural Residential and Village districts and they are restricted to a maximum of 600 square feet. The Town could allow affordability restrictions to be placed on these rental units which would make them eligible to be counted toward the Town’s 40-B affordable housing stock.

2. Affordable Housing

Subsidized/Affordable Housing -- At the present time, there are 41 housing units in Brookfield (or 3.3% of the Town’s total housing stock) that qualify as affordable housing under Chapter 40B of Massachusetts General Laws. A list of these can be found in Appendix D. Table H-17 shows how Brookfield compares to its neighboring communities in regards to its Chapter 40B affordable housing, both in the total number of units and the percentage of the total housing stock. Except for East Brookfield, which has no units that can be counted toward the 40-B goal, Brookfield has the smallest number of 40-B units (37) and the lowest percentage – only 3.3%. Brookfield would need to oversee the creation of 89 affordable housing units in order to reach the State’s goal of having 10% of its housing stock affordable to low and moderate income households.

Table H-19
Low/Moderate Income Housing – Neighboring Communities

	Brkfld	E. Brkfld	N. Brkfld	W.Brkfld	Sturbridge	Warren	Brimfield
# Affordable Units	41	0	142	63	206	110	90
% Affordable	3.3%	0%	7.5%	4.4%	6.6%	5.5%	7%

Source: MA Dept of Housing & Community Development – Chapter 40B Subsidized Housing Inventory, as of 9/9/08

To qualify for Chapter 40B, a development proposal must first be approved under a state or federal housing program, such as MassHousing, MassDevelopment, the Department of Housing and Community Development, or the U.S. Department of Housing and Urban Development. At least 25% of the units must be affordable to lower income households who earn no more than 80% of the area median income. Alternatively, for rental housing, the project can provide 20% of the units to households below 50% of median income. Towns are allowed to establish a local preference for residents (currently, up to 70% of the units can be for local preference). Developers (whether for-profit or nonprofit) must also agree to restrict their profit to a maximum of 20% in for-sale developments and 10% per year for rental developments (unless indicated otherwise in the subsidy program or the comprehensive permit). The development must be subject to a regulatory agreement and monitored by a public agency and owners must meet affirmative marketing requirements.

The median family income for a family of four for the Worcester Metropolitan Statistical Area (MSA) as determined by the federal Department of Housing & Urban Development (HUD) for the most recent year (2008) is \$76,900. Therefore, the low income household would make less than 50% of this figure (or \$38,450), and a moderate income household would make 80% of this figure (or \$61,500).

The application process for a developer acting under Chapter 40B involves a single submission to the Zoning Board of Appeals. The zoning board may approve the application as submitted, approve the project with conditions or changes, or deny the application altogether. If the board denies the application or imposes “uneconomic” conditions, the developer may appeal the decision to the State Housing Appeals Committee (HAC). The developer must still obtain various permits required by state statutes, such as wetlands protection, state highway access permits, and a local building permit. The HAC can overrule the local decision unless the proposed development presents serious health or safety concerns that cannot be mitigated. The developer only has this right of appeal in communities where less than 10% of the year-round housing meets the statute’s definition of low and moderate income housing or where low and moderate income housing exists on sites comprising less than 1.5% of the municipality’s total land area zoned for residential, commercial, or industrial use.

Source: Citizen’s Housing and Planning Association <http://www.chapa.org/pdf/40BFactSheetUpdateApril2009.pdf>

Currently, there are 55 municipalities in Massachusetts that have achieved the 10% threshold, with Worcester and Northborough the only communities to qualify in the 40-town CMRPC region. The towns of Westborough and Webster are close, with 9.8% and 9.6% respectively.

3. Older Housing Stock

As indicated in Table H-7, 31.5% of Brookfield’s housing stock was built prior to World War II. Although no comprehensive inventory has been compiled, it is possible that many of these older residences are in need of rehabilitation. The federal government offers numerous grant opportunities for building rehabilitation projects, especially when they benefit low and moderate-income families. A brief description of these grant programs is provided in the Action Plan at the end of this chapter.

4. Lack of Infrastructure

Town water is available only in the Town Center and along Route 9 north of the Quaboag River. There is no Town water infrastructure south of the Quaboag River and there is no sewer infrastructure anywhere in town. According to the October, 2008 Master Plan Public Meeting, the need to expand the town's infrastructure was listed as one of the Town's top 3 opportunities.

5. Environmental Constraints

Housing development in the Village and Rural Residential districts (where housing is allowed), is greatly constrained by steep slopes, with several north/south ridges in the south part of town, swampy soils, and ledge in the southwest section of town. In addition, there are several large areas of town that are permanently protected from development, including four state wildlife management areas, a Department of Fisheries & Wildlife tract (formerly known as Hamilton Forest), and a large Massachusetts Audubon property in the northeastern section of town. In addition, development rights for over 100 acres were donated to the Opacum Land Trust in 2008.

Total acres of land constrained from development in the Village and Rural Residential Districts:

- Surface water: 30 acres
- Wetlands: 423 acres
- River Protection Act buffer: 269 acres
- Steep slopes (greater than 25%): 133 acres
- Protected lands: 37,210 acres

Goals & Objectives

Goal 1:

Provide energy efficient housing opportunities for a diversity of income levels and ages, while ensuring that the new residential development is created in a controlled, well-planned manner that is consistent with the Town's ability to provide municipal services and the Town's desire to preserve its rural, small-town character, as well as its historic places and open space.

Objectives

- A. Develop and implement a Housing Production Plan to meet the state-mandated 10% quota for certified affordable housing units.
- B. Utilize the appropriate available tools and means to enable the Town to produce housing that will accommodate and be accessible to seniors, and young families/first-time homebuyers.
- C. Encourage the use of renewable and sustainable energy systems in the design and siting of new homes and in the retrofitting of existing homes.
- D. Coordinate new housing development with Brookfield's municipal service providers.
- E. Explore the feasibility of improving infrastructure (water, sewer, drainage, etc.) in order to increase the diversity of housing opportunities.

Goal 2:

Assist homeowners of older housing units in utilizing various housing rehabilitation.

Objective:

Promote energy efficiency and environmental soundness

Recommendations/Action Plan

(Goal 1, Objective # A & B)

1. Establish a local housing partnership to address/manage affordable housing issues in town. 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 Select Board that appoints such a partnership or committee. The Selectmen do not need Town Meeting authority to establish such an entity, but can do so if they believe 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:

- Prepare a Housing Production Plan.
- Provide a housing strategy and other housing-related information for the next update of the Town's Master Plan.
- Inventory all publicly-owned buildings that may be suitable for affordable housing adaptive reuse, as well as publicly-owned properties that may have excess land that could be developed for affordable housing.
- Issue an RFP for privately-owned properties suitable for redevelopment to affordable housing.
- Evaluate tax title properties that may be suitable for affordable housing and make recommendations to the Select Board regarding potential purchase by the Town or the Partnership.
- 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.
- Manage the lottery system for those affordable housing units created through the Local Initiative Program (LIP) or through a Chapter 40B Comprehensive Permit. A housing consultant is typically hired on private projects, although the local housing partnership may host the lottery.

- Provide outreach and education to the community regarding affordable housing.

There are several entities that could assist Brookfield in developing a local housing partnership and get them started, including the [Massachusetts Housing Partnership](#) and the [Department of Housing and Community Development](#).

Responsible Municipal Entity: Select Board.

(Goal 1, Objective A)

2. Establish a local Affordable Housing Trust Fund: Chapter 44 MGL 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. The 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 Select Board. Investigating the feasibility of such a trust fund for Brookfield would be an ideal project for a local housing partnership.

Responsible Municipal Entity: Select Board.

(Goal 1, Objective A)

3. Create New Affordable Housing Through the Local Initiative Program: The Local Initiative Program (LIP), administered by the Department of Housing and Community Development (DHCD), was established to create a method for communities to provide low and moderate-income housing without the need for direct state or federal financial subsidies. Affordable housing units created by a LIP project will be counted towards the municipality's 10% low and moderate-income housing threshold. Under this program DHCD provides technical assistance (which qualifies as a subsidy) to communities and developers seeking to develop housing for households earning below 80% of the area median household income. The program limits the State's review to: incomes of the people served, fair marketing, profit limitation, and establishing long term affordability. Both municipalities and private developers can initiate a LIP project and the two approaches are:

- Local Initiative Units, which are developed through a municipality's conventional zoning
- Unit developments through a Comprehensive Permit as authorized by M.G.L., c. 40B

LIP projects can include new construction, building conversion, adaptive re-use and building rehabilitation. They are usually administered at the local level by a local housing partnership or, in the absence of a housing partnership, the Select Board.

Responsible Municipal Entity: Local Housing Partnership, Select Board.

(Goal 1, Objective A)

4. Ensure that the Zoning Board of Appeals (ZBA) is trained to deal effectively with Comprehensive Permits. Regulations governing the 40B process are periodically modified, and the ZBA should keep abreast of these changes. The University of Massachusetts 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, Select Board.

(Goal 1, Objective A)

5. Adopt the Community Preservation Act (CPA) and utilize a portion of the funds raised for the purpose of providing affordable housing. The Act requires that a community spend or set aside for later spending at least 10% of the revenues collected annually for the creation, preservation, or support of community housing. Community housing is defined as housing for households earning up to 100% of a community's

area median income (which was \$76,900 in the applicable area for 2008). Of course, to count toward the state's 40B affordable housing inventory, the housing would have to be affordable to those households earning less than 80% of the area median income.

Responsible Municipal Entity: Select Board, Planning Board

(Goal 1, Objective B)

6. Expand Senior Housing options within the Zoning Bylaw by amending the Uses Allowed. Options to consider are: congregate care facilities (shared living environments where elders can maintain their independence and receive supportive services), independent living facilities, restorative care/skilled nursing facilities, or senior housing communities.

Responsible Municipal Entity: The Planning Board in conjunction with the Select Board. Exploring additional senior housing opportunities could also be another project for a local housing partnership group.

(Goal 1, Objective B)

7. Use Non-Regulatory Means to Promote Homeownership: There are three non-regulatory means that Brookfield could utilize to promote homeownership – homebuyer counseling & education, a soft second mortgage program, and self-help housing initiatives.

Responsible Municipal Entity: Local Housing Partnership

- Homebuyer Counseling, Education. Homebuyer counseling and education are valuable marketing and outreach tools that can help Brookfield residents bridge the information gap and prepare them for a successful homeownership experience. The Town could either plan a first-time homeownership initiative by partnering with an agency or institution that provides homebuyer counseling or simply make it known to Brookfield residents that such educational organizations exist. There are many nonprofit agencies that offer this service and most have informational brochures that could be displayed at the Town Hall. These agencies are well trained, monitored and certified by the Massachusetts Homeownership Collaborative, which is coordinated by the Citizens Housing and Planning Association (CHAPA). They provide “soup to nuts” information about the home-buying process, from how to budget or repair damaged credit, to the many types of mortgage products and down payment assistance programs. Many also sponsor, or participate in, homebuyer fairs. The CHAPA website (www.chapa.org) maintains a list of counseling agencies and their current and planned activities. Many conventional lenders offer similar programs.
- Soft Second Loan Program. With a low down payment, a subsidized second mortgage, and no required mortgage insurance or points, many low and moderate-income families qualify for Soft Second loans. Massachusetts Housing Partnership's Community Housing Initiatives team (CHI) can provide more information and technical assistance regarding this program.
Website: http://www.mhp.net/community_initiatives/
- Self-Help Housing. The Town could explore Self-Help Housing programs. Self-Help programs involve sweat-equity by the homebuyer and volunteer labor of others to reduce construction costs. For example, some communities have donated building lots to Habitat for Humanity to construct affordable single housing units. Under the Habitat for Humanity program, homebuyers contribute between 300 and 500 hours of sweat equity while working with volunteers from the community to construct the home. The homeowner finances the home with a 20-year loan at 0% interest. As funds are paid back to Habitat for Humanity, they are used to fund future projects.

(Goal 1, Objective # C)

8. Consider adoption of the [Massachusetts Stretch Energy Code \(780 CMR 120.00\)](#) scheduled to be finalized by May 2009). Its purpose is to provide flexibility to enable innovative methods and practices that create a more energy efficient alternative to the base energy code that applies to appropriate building code sections for both new construction and existing buildings. A community may mandate this level of energy

efficiency for building design and construction beyond the requirements of 780 CMR. This appendix may be adopted by any community in the State through a decision by town meeting, city council, or board of aldermen, but only after the community's existing public notice requirements are met. If mandated, this code shall replace 780 CMR 13, 34, 61, or 93, as applicable. This code shall regulate the design and construction of buildings for the effective use of energy. It is not intended to reduce safety, health or environmental requirements found in other applicable codes or ordinances.

Actual Website: http://www.mass.gov/Eeops/docs/dps/inf/120_aa_stretch_code_rev_a.pdf

Responsible Municipal Entity: Select Board, Building Inspector

(Goal 1, Objective # C)

9. Provide information to residents on federal and state tax incentives, financing options, and energy savings associated with installing renewable and sustainable energy systems in new homes and retrofitting existing homes. Helpful resources include: the [Massachusetts Department of Energy Resources \(DOER\)](#), National Grid, Massachusetts Electric, and the [Massachusetts Technology Collaborative \(MTC\)](#).

Responsible Municipal Entity: Select Board, Building Inspector

(Goal 1, Objective # D)

10. Consider adoption of a zoning bylaw that allows for the municipal review of major residential development proposals that involve multiple lots (perhaps five or more). Currently, the creation of multiple lots may receive no municipal review if they are created under the Approval Not Required (ANR) process. Having a major residential development review provision in the Town's Zoning Bylaw would allow for the municipal review of issues such as the cumulative impacts of the proposed development in regards to drainage, stormwater management, erosion control, environmental impact and neighborhood impact, typically through a Special Permit process.

Responsible Municipal Entity: Select Board, Planning Board

(Goal 1, Objective E)

11. Create a special task force to assess the possibility of installing town sewer infrastructure, and expanding town water infrastructure to increase the diversity of housing opportunities. This assessment should include the identification of potential funding sources. Improving water and sewer infrastructure in Town was selected as one of the top 3 opportunities by the participants of the SWOT exercise conducted at the October, 2008 Master Plan Public Meeting. This SWOT exercise was a group analysis whereby the strengths, weaknesses, opportunities, and threats facing the Town of Brookfield were identified.

(Goal 2)

12. Establish a task force to examine the Town's older housing stock and work with property owners to identify needed improvements. Following this, investigate the various federal and State grant opportunities for housing rehabilitation projects and determine the most appropriate programs for Brookfield and its homeowners. A brief description of many of these programs is listed below.

Responsible Municipal Entity: A special task force, in conjunction with the Select Board, the Building Inspector, and possibly the Historical District and Commission.

- *Community Development Block Grant Program (CDBG):* This is a federal program under the US Department of Housing and Urban Development (HUD), which is implemented at the State level by Department of Housing and Community Development (DHCD). The Community Development Fund (CDF) is a major component of the Massachusetts CDBG Program and it supports revitalization efforts and addresses the needs of low and moderate-income residents by funding housing, community and economic development activities in communities throughout the Commonwealth. The Community Development Fund is comprised of two main components: CDF I (for communities with high needs indicators) and CDF II (for communities that would not be eligible for CDF I due to lower needs indicators). Though the Town of Brookfield is technically a CDF I community, its needs score of 26 is considered borderline. As such, it is relatively difficult for the Town to obtain funding under

the competitive CDF I grant program. In Fiscal Year 2009, DHCD allowed communities with a borderline needs score such as Brookfield to apply for funds under either one of these grant programs (not both). Eligible activities under both CDF I and CDF II include economic development projects that create and/or retain local/regional jobs, 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 Massachusetts 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 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* is sponsored by HUD and 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 if high levels of lead are present in the home. 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 loans 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:* DHCD 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.

- *National Grid Energy Audit Program:* An audit will determine a home's energy use and provide recommended measures to improve efficiency and save money. National Grid natural gas customers can request a **FREE** in-home energy audit by calling 1-800-860-0815. They also provide a complete online energy audit using a free, simple home analyzer tool.
<http://thinksmarthinkgreen.com/service/nhgas.html>

See Appendix IV of this Master Plan for additional information on housing.