

**TOWN OF LUDLOW PLANNING BOARD
MINUTES OF THE MEETING OF
May 17, 2018**

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PLANNING BOARD MEMBERS

Joseph Queiroga – Chairman (Present)
Raymond Phoenix – Vice Chairman (Present)
Christopher Coelho (Present)
Kathleen Houle (Present)
Rafael Quiterio (Present)
John Pedro, Associate Member (Present)

Meeting began at 7:00 p.m. in Hearing Rooms 1 & 2, First Floor

Ludlow Housing Production Plan Community Housing Forum

Karen Sunnarborg and attendees were present for the appointment.

The attendees included: Ellie Villano - Town Administrator, Beverly Barry – Board of Assessors, Carmina Fernandes – Board of Selectmen, Rich Wirth – Turley Publications.

Ms. Sunnarborg explained the Housing Production Plan to the Planning Board with a PowerPoint presentation. She remarked that the purpose of the Housing Production Plan is to obtain updated information on demographic, economic, and housing characteristics and trends; better understand the current housing market dynamic; document priority housing needs; identify strategies to address identified needs and goals and strategically invest local resources; and create a road map for getting closer to the state's 10% affordability goal. Ms. Sunnarborg explained that HUD defines affordable housing as spending no more than 30% of income on housing costs. She remarked that in order for a unit to be affordable, it has to meet some major requirements: subsidized, deed restricted, affirmatively marketed, and available to households earning at or below 80% of area median income. She said that in many cases, under the affirmative marketing, that you can reserve 70% of the units for those who either live or work in the community, which is called local preferences.

Ms. Sunnarborg explained that of the 8,337 year-round housing units in Ludlow, 293 or 3.51% are included in the Subsidized Housing Inventory (SHI), and there is a current gap of 541 units to meet the 10% state target without considering future growth. She also noted that all SHI units are rentals, with 88% of the units targeted to seniors and younger disabled persons. She showed the range SHI units of neighboring communities. She noted that she thinks it's a challenge for communities like Ludlow, but there are some comparable communities that are beyond the 10%.

An explanation of what Housing Production Plans are, was given by Ms. Sunnarborg, saying that state regulations under Chapter 40B offer communities greater local control over affordable housing development. She remarked that the first step is getting the Housing Plan approval from the state, and that the plan must include affordable housing production goals (42 units/year for Ludlow based on 0.5% of year-round housing units) and strategies to address identified local needs and meets these goals. She said that for each one-year or two-year goal met, the Town can apply for and receive state certification with a one, or two-year period during which the ZBA can

deny 40B projects without the developer's ability to appeal if they are determined to be inappropriate or not responsive to local needs.

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Ms. Sunnarborg remarked that there has been little population growth since 2000, with 2016 census estimates indicating 21,352 residents. She stated that there have been some declines in children and adults up to age 55, with dramatic increases in 55-64 age group and those 65+. She also noted that projections indicate declines in population by 2030 with continuing losses of children and substantial gains in older residents, and that there will be a higher level of household growth than the population growth fueled by smaller households. Mr. Sunnarborg commented that school enrollments have also been declining.

She went on to explain the economic characteristics and trends of Ludlow: median household income of \$64,537 from \$47,000 in 2000, in line with inflationary trends; 1/3 of households earned more than \$100,000, with 26% of households earning less than \$35,000. Ms. Sunnarborg said that poverty is low, but it is increasing modestly for children and seniors from 2010 to 2016. She said that Ludlow's poverty level was 5.4% of all residents compared to 17.9% for the county, and 11.4% statewide. She mentioned that the average weekly wage for those working in Ludlow is \$868, or about \$45,310 annually.

Ms. Sunnarborg described the housing characteristics and trends as a high level of owner occupancy at 77%, with single family homes dominating the housing supply. She said that there have been some gains in rental units and multi-family housing, with some increases in vacancy rates. She stated that the rental units are a top need to continue to diversify the housing stock, and to target the needs of the most vulnerable residents. Ms. Sunnarborg mentioned that the median income of renters is \$37,361, who can afford a rent of about \$734, with the median rent of \$868 requiring an income of \$42,720.

Regarding the targeted housing needs in Ludlow, she went to say that in Ludlow there is a deficit of at least 760 affordable rental units, with 730 for those earning at or below 80% AMI. Mr. Sunnarborg also explained that homeownership market retains some relative affordability, but almost 1/2 of homeowner households earning <80% AMI are paying too much. She noted that people with disabilities and special needs are also a priority with 15% of residents claiming a disability, 39% of which were seniors.

In closing of the Powerpoint presentation, Ms. Sunnarborg reviewed the next steps involved in the Housing Production Plan: conduct a public forum; draft next sections of the plan; conduct another public forum; finalize plan; obtain Planning Board and Selectmen approval; and submit to the state for approval.

Ms. Sunnarborg commented that in order to maintain certification, Ludlow would have to hit 0.5% a year, which is about 42 affordable units per year, but that the number may change in 2020 when the new census figures are released.

Mr. Pedro remarked that the Town will run into some difficulties with providing affordable housing regarding zoning and the cost of construction for this type of housing. He noted that Residence C Zoning is required for these units, which is rare in Ludlow. He also said that due to the high cost of building, it's very difficult to build affordable units due to the cost of goods. He

explained that the only area that's zoned for this type of housing is the area near the Mills. Ms. Sunnarborg responded that as part of the Housing Production Plan, the Town could tweak zoning or create new zoning bylaws which would make some more development possible. She also stated that there are some programs for subsidies to help with the building of the units.

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The Planning Board and the attendees broke into two groups for roundtable discussions. The audio was turned off during the breakout discussions.

Mr. Coelho read his groups top priority actions for the Housing Production Plan:

- 1. Expand 40R/East Street Redevelopment Area or develop some sort of similar zoning to include more high density.*
- 2. Tax incentives for subsidized housing projects.*
- 3. Better communication and education of the public when it comes to what subsidized housing really means versus what affordable housing means.*
- 4. Zone changes to provide areas for development. (i.e. make small non-buildable lots buildable again)*
- 5. Specialized housing for seniors, handicapped, and veterans.*
- 6. Expanding our infrastructure to allow for more high density development in areas that are a little further away from the center of town, if acceptable.*

Mr. Phoenix read his groups top priority actions for the Housing Production Plan:

- 1. Adjust zoning bylaw.*
- 2. Encourage developers through expedited permitting, lower application costs, allowing cluster development in higher density, and possibly even tax subsidies for the developers.*
- 3. Generating buy-in, which ties in closely with educating the public on what's going on with the affordable housing.*
- 4. Utilizing the Fair Housing Committee.*
- 5. Senior housing, fixed income, possibly using a community center for some of those areas.*
- 6. Small lots for empty nesters and also using some of the existing no longer grandfathered combined lots.*

Ms. Sunnarborg commented that she is taking the top priority sheets from each group and will be doing a written summary of the meeting, which will be ultimately attached to the Housing Plan.

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The meeting adjourned at approximately 8:30 p.m.

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APPROVED:

Kathleen Houle
Kathleen Houle - Secretary

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(All related documents can be viewed at the Planning Board Office during regular business hours.)