

VIII

Housing Growth and Development Patterns

A. Overall Patterns and Trends

The town's primary land use is residential and the greatest proportion of this is in detached single-family houses. According to the United States Census, from 1990 to 2000 the town went from 1,628 units in single-family detached houses to 2023; from 222 units in single-family attached structures (e.g. town houses) to 218; from 40 units in structures with two to four units to 44; from 101 units in structures with five to nine units to 70; from 14 units in structures with ten or more units to 57; from 448 units in mobile homes/trailers to 429; for an increase in 2,453 year-round housing units, occupied or vacant from 2,453 to 2841.

These census definitions can be confusing since owner-occupied townhouses could be defined as either single-family attached or multifamily structures. Thus, the reported units in buildings of ten or more units are most likely town houses in the Halifax Meadows development. Similarly the units in structures with 2 to 4 units are more likely town houses at the Twin Lakes project, than actual 2-family houses. The mobile homes are mostly in the Halifax Mobile Home Park.

The reported drop in town houses is the same as the increase in units in buildings with 2-4 units and may be a matter of definition. The drop in units in buildings with 5-9 units, and in mobile homes, and the increase in units in building with 10 or more units may also be partly a matter of differently interpreted definitions. However, the clear trend is the 395-unit (24.3%) increase in detached single-family houses. This exceeds the 14.9% increase in population due to reduced family sizes and the initial occupancy by couples who are still having children.

In all the town's housing choices are single-family detached houses, rented or owner-occupied town houses or mobile homes. There are few two-family houses (only 13 as of 2000) though these can offer rental income, the opportunity to rent, the flexibility to go between one-family and two-family configurations as needs change, and economies in construction.

In terms of tenure, there were 2,519 owner-occupied units and 239 renter-occupied units in 2000. The renter-occupied units had dropped from 241 (9.82% of the total housing stock) in 1990 to 239 (8.7% of the total stock) in 2000. This includes the estimated ten percent of the multi-family housing in condominium ownership which is rented out by investor-owners. The drop may reflect sales of such units.

In terms of assisted housing, the Halifax Housing Authority operates 20 units of public housing for the elderly (Ch. 667), four adjacent units of family housing, and four units of scattered-site family housing. These housing units were 1.00% of the total housing stock.

The Authority is seeking to develop up to 40 more units of elderly housing on 8 acres of town-owned land on Thompson St. just south of Rte. 106 and across from the cemetery.

The Authority also administers fourteen units of U. S. Dept. of Housing and Urban Development (Section 8) Rental Assistance Vouchers. These are Mobility certificates usable in many communities. Local opportunities to use them are shrinking. As far back as 1996 Roger Goguen of the non-profit South Shore Housing Development Corp. which also administers certificates, found that only one of six advertised rental units in Halifax was priced under the applicable Fair Market Rent level. Four of the recipients now live in Halifax, down from 7 in 1996, while the rest are in other communities.

Potential Growth

As described in Chapter II, the July 1994 Halifax Community Development Planning Process Phase One Report found that the town had 6,484 acres of vacant privately-owned land with a potential maximum buildout of 3,322 new single-family houses, assuming only single-family development. A subsequent 1997 zoning amendment excluding use of land protected under the Wetlands Protection Act or in the mapped FEMA floodplain to meet lot area requirements reduced this to a still-significant 2331 potential houses. This is just below the potential 2380 new houses found by the recent buildout analysis commissioned by the Massachusetts Executive Office of Environmental Affairs using a more generalized technique.

These analyses assumed 2.7 and 2.5 persons per new unit respectively; added the increases to slightly differing base population estimates; and came up with similar buildout populations of 13,014 (for this study) and 13,114 (for the EOEA study).

While the increases, ranging from 5950 to 6294 persons, may yet be high, there clearly is room for considerable added housing. At the same time technological changes and the availability of package plants and other alternative sewage disposal systems approvable by the Massachusetts Department of Environmental Protection may open previously restricted land to development. This makes it important to develop goals and plans for the optimum mix of housing types, costs, and locations.

Most of the vacant developable land in town is west of Route 58. Most recent development has been in the Northwestern part of the town near the East Bridgewater line and in the southwest sections along Thompson St.

“Form A” Development

“Form A” development (Subdivision Approval Not Required) occurs along existing roads. Two hundred and eighty one Form A building permits were issued from 1987 to 1999 for an average of almost 22/year. The average Form A lot from 1987 to 1995 was 2.5 acres, two and half times the minimum required under zoning.

According to Janice Whitney of the Halifax Assessors Office, most these new Form A houses are built toward the street instead of being set back on their large lots and they are

also often bigger than the older nearby houses. These may reflect people building on existing family parcels with possibly un-buildable back land. Over time one might expect new Form A lots by developers to be just slightly above the legal minimum.

By using existing road frontage, Form A lots can have less impact on drainage and road maintenance costs and may use less farmland than lots in new subdivisions. However they can wall off the remaining landscape with a row of houses and cost the town more of its rural character than a small subdivision might. Subdivisions consume more land since they require new roads and they may consume small farms, but they can have less of a visual impact. This depends on the original vegetation and the design of access roadway. Cluster subdivisions can reduce road construction and maintenance and leave more common land, but require well-crafted by-laws and effective review.

Subdivisions

An increasing amount of housing is in new subdivisions. Most of these have been in the northwestern part of town. In the past 14 years nine subdivisions have been proposed and eight, totaling 358 lots have been approved. Descriptions follow.

Cranberry Farms is a fifty-nine lot subdivision off of Plymouth Street (Rte. 106) in the northwesterly part of town, just west of the Bosworth Farm subdivision. There is town water but no gas. The lots are mostly one acre. A few lots near Rte. 196 are on a former field while most of the subdivision is wooded. There is a variety of house styles originally priced from \$150,000 to over \$300,000, according to the Halifax Reporter. Most of the lots have been built upon.

Bosworth Farms is a sixty-seven lot subdivision off of Plymouth Street (Rte. 106) in the northwesterly part of town, just east of the Cranberry Drive subdivision. There is town water but no gas service. The lots are mostly one acre. Much of the land near Rte. 106 was formerly meadow leaving the houses there exposed while the others toward the rear are nestled within woods. With appropriate provisions, a slight reduction in lot size could have given all of the houses a wooded setting away from the highway, and left the meadow as scenic and recreational asset for all. There is a variety of house styles originally priced from \$150,000 to over \$300,000.

Country Club Estates is a twenty-seven lot subdivision off of Plymouth Street (Rte. 106) in the southeasterly part of town, adjacent to the Country Club of Halifax. It was originally proposed as a multiple-unit condominium development. There is town water and Bay State Gas service. The utilities are all underground and about one half of the lots abut the golf course. Much of the land was formerly open field but there are a number of wooded lots. The lots are mostly one acre in size. The houses were offered for \$249,000 and up.

Old Farm Estates consists of ten lots off of Hudson Street in the far northwest corner of town, including 2 oversize rear lots of 6 to 10 acres. There is no town water or gas

service. It was proposed to draw the East Bridgewater water system but that was not possible, so the houses rely on well water.

Spencer Drive is an eight-lot subdivision off of Pond Street in the far northwest corner of town. It has town water but no gas service. The land is wooded. The lots are mostly one acre.

Autumn Circle This approved but incomplete subdivision comes off Spencer Drive and adds another 7 lots.

Brookside Farms was a proposed eight-lot subdivision off of Hayward Street in the south central part of town. It had no town water or gas service. Following Planning Board approval, proposed wetlands alterations were disapproved by the Conservation Commission and the project is inactive.

Highland Woods Highland Woods is a very extensive 67-lot development west of Thompson St. and just south of the powerline right of way. It is now under construction. It consists of a large loop road and cul de sacs connected to Thompson St. by one divided access road. The developer gave the town a large area of low-lying rear land. The custom-built houses were originally listed from \$309,000 to \$370,000.

Deerfield / Orchard Circle This recently completed 25-lot development is east of Thompson St., north of Highland Woods. It consists of one U-shaped road connected to Thompson St. at two points. It abuts a long thin tapered piece of town land (site of the first house in town) running between the development and the powerline, and there is some donated low land to the rear. The extensive new Striar Conservancy land held by the Wildlands Trust of Southeastern Massachusetts is just south of the powerline and across from Highland Woods, but behind a string of Form A lots on Thompson St.

Kestral Lane This nine-lot subdivision goes north from Summit Street in the rural southwestern portion of the town. It abuts the Highland Woods but a buffer strip is being left between Kestral Lane and a cul de sac in that project. This preserves the Lane as a dead-end street, and may allow emergency access and informal pedestrian and bicycle passage, but requires all auto trips, even to the adjacent neighborhood, to use Thompson St. The surrounding gentle rural pattern of scattered houses or groups of buildings and intervening fields and woods makes the sudden sight of this small straight street with its uniform houses and lots visually jarring. Though preferable to an equal number of Form A lots, the Lane illustrates the loss of town character inherent in such uniform development.

Subdivision Design Issues

Some very small subdivisions, required when an owner lacks the frontage to place lots on an existing road, can have an excess of pavement for the few houses served. In addition, the inherent cost in any such development may encourage an owner to acquire more backland and do a larger subdivision. This would further increase impervious surfaces and lessen the privacy of the original houses. The applicable roadway standards may be

reduced to an appropriate level through Planning Board waivers, for example when a project will never provide access for further development. However a roadway width waiver alone could be insufficient to prevent a subdivision from being required since the controlling frontage standard is set by the zoning.

An alternative is to remove the need for either extensive frontage or subdivision approval by using the By-law's retreat lot provisions. This reduces required frontage to 30' and allows development of one dwelling on an oversize 80,00 square foot lot on a private drive subject to a Special Permit. The bylaw could be made more flexible and reduce curb cuts and excess paving by allowing more than one lot on an accessway subject to an agreement about shared maintenance responsibilities .

Multiple-unit Development

There are two major multiple-unit developments in the town. One was built before the 1987 Zoning revision that limits the density of multiple-unit projects to one unit per acre. The Bylaw now allows multiple-unit development by special permit, but requires:

- That the number of units in a multiple-unit development not exceed the number of acres in the parcel
- That eighty percent of the total parcels tested on a two-hundred-foot by two-hundred-foot grid be found to be percable by the Board of Health, and
- That the site contain at least ten acres

These provisions require much more land than will be occupied by the buildings and related facilities, thereby increasing costs but preserving de facto open space. This might be used for compatible purposes such as farming or recreation. Even after such land is left aside, the probable effect of the percable grid requirement applied to the total site is to further reduce the number of multiple-units allowed on an otherwise approvable site. While the one acre per unit and 10-acre minimum provisions have the chance benefit of protecting open space or even rentable farmland, they reduce the opportunities to do multi-unit housing on smaller sites.

One multiple-unit townhouse development in condominium ownership is Halifax Meadows located at the junction of Routes 106 and 58. This 110-unit development on 15.2 acres was approved by the Town in 1979 and has a net density of 7.2 units per acre.

The other complex is the 220-unit Twin Lakes project on Route 36, Holmes Street built in 1986. It has twice as many units on over 10 times as much land (160 acres) and a net density of 1.4 units per acre.

Such net density refers to the overall density of the entire parcel, excluding streets. Hence it is about 10% higher than would occur if the same area were subdivided and the

street area was subtracted before lots were calculated. It does not distinguish the density of the actual neighborhood created from that of the total site. Accordingly the developed part of the Twin Lakes project looks as dense as the Meadows because the 1.4 units/acre is calculated over the whole site, including extensive woods running north to the MBTA rail station.

In 1986, Abdu Nesralla proposed 148 multiple units on 23.5 acres at the corner of Routes 58 and 106 (the present Wal*Mart site). This was reduced to 94 units and ultimately to 23 units. It was disapproved by the Zoning Board of Appeals reportedly due to concerns with traffic, water quality impacts on the nearby Monponsett Ponds, and potential town service costs.

These multi-family proposals and that at the Country Club led to a significant zoning change requiring the ZBA to find that "...the internal circulation and utility systems [including drainage] of the proposed use have been certified by the Planning Board to achieve the intent of the Subdivision Rules and Regulations of the Town of Halifax." The ZBA essentially delegated a major portion of their prospective project reviews to the Planning Board. There have been no major multi-unit proposals since this amendment.

B. Housing Costs and Needs

Sales Housing

Housing costs in Halifax are moderate in comparison to the region, but they are rising with the overall market, with the larger houses being built, and with the attraction of restored commuter rail service. Lots for new construction have been less expensive than in communities closer to major highways. As recently as 1996 one-acre lots in Halifax sold for about 64% of the price of lots in Hanover (\$65,000 to \$75,000, compared to \$110,000). With rail service restoration the gap may have narrowed, lessening Halifax's relative affordability.

The rising prices are documented in the publication, Banker and Tradesman. It reports median sales prices of Halifax's single-family detached houses rising from \$109,000 in 1986 to \$138,900 in 1990; dropping to about \$108,000 through 1993, and to \$103,000 in 1994; and subsequently rising to \$128,000 in 1995, to \$170,000 in 1999, and \$218,400 by mid-2002.

These figures reflect the sales of all houses, new and old, and hence vary with the mix of houses sold in a given year. The Assessor's Office notes that the new houses are generally larger and more expensive than town's older housing with prices in the new subdivisions ranging from \$200,000 to over \$450,000, thereby raising the median sales price when many new units are on the market.

None-the-less Halifax remains less expensive than its neighbors, having a lower median sales price than in the adjacent communities. As of mid-2000 Halifax's median price of \$175,000 is below the \$179,900 in East Bridgewater, \$185,900 in Hanson, \$189,900 in

Pembroke, and \$210,000 in Plympton. The town's prices may reflect an apparent two-tiered housing market with older and smaller houses selling for around \$100,000, while new houses cost two to four and a half times as much.

The condominium units have offered some more moderate-cost housing with median sales prices of \$99,000 in 1986, \$121,000 in 1987, as low as \$74,000 in 1993, a peak of \$148,000 in 1995 (exceeding single-family houses by \$3000), and \$165,500 by mid-2002.

In contrast to conventional structures, the mobile homes sell for amounts ranging from somewhat over \$35,000 to somewhat over \$100,000, plus a monthly site rental fee of \$200.00 and an excise tax of \$12.00. They can be subject to significant increases in site rent leading to enactment of mobile home park rent controls in some communities.

Financed on the terms discussed below, a mid-range \$66,000 mobile home would cost about \$734/month including the \$200/month site fee and \$12/month in excise taxes, or 13.4% of the 1999 median family income. However the older persons for whom the park is most attractive typically have less than the median income.

Affordability

One test of affordability is the cost to the median income family. However this can understate needs since, by definition, half of all families have less than the median income and some of the lower value stock is held by people with higher incomes. Hence the implied match is not always possible. Mortgage lenders commonly assume that 28% of gross monthly income is a manageable maximum housing cost. This assumes that a maximum of another 8% is committed to all other debt (car, loans, credit cards, etc.) for a total debt service of 36% of gross monthly income. This 28% limit is assumed to cover yearly housing costs in a single-family detached house including taxes and insurance, given a 30-year mortgage at 7.5% with 2 points and 10% down.

In contrast, housing assistance programs such as HUD Section 8 certificates assume that low-income families, those making from 50% to 80% of the median family income and having less discretionary income, can pay up to 30% of an adjusted income; and the new voucher programs allow/expect such families to pay up to 40% if needed.

Halifax had a 1989 Median Family income of \$42,955 according to the U. S. Census, and had a 1999 Median Family Income of \$65,461. This exceeded the Brockton Primary Metropolitan Statistical Area median of \$60,890. Low-income families potentially needing assistance are commonly defined as those below 80% of the median income, i.e., below \$52,369 in the town, or \$48,712 in the region.

Some families with incomes close to this figure could have bought the 1999 median-priced house while staying well within 28% of income, while the \$218,400 mid-2002 median priced house would cost them \$1969./mo. or 31.3% of the median income. Some families below the median income might be able to match their lower incomes with houses in the lower half of the price range. The question is whether the less expensive

houses (commonly former summer cottages) can meet the needs of young families, or just those of couples and single people.

Table VII-1

Housing Affordability Trends for Single Family Detached Houses

Debt. after 10% Down Payment (Total Cost)	Monthly Payment Including Taxes and Insurance	Percentage of 1999 Median Family Inc. of \$65,461/yr.; \$5,455/mo.	Income needed to stay within 28%
1995 Median prices \$128,000 (\$142,000)	\$1,104.	20.2%	\$47,271
1999 Med. Price \$153,000 (\$170,000)	\$1,319.	24.2.8%	\$56,529
Ave. 2000 ads. \$194,921 (\$216,579)	\$1682	30.9%	\$72,077
Yr. 2000 Mid-range new house \$222,750 (\$247,500)	\$1,922	35.2%	\$82,624
Yr. 2000 Big new houses \$304,650 (\$338,500)	\$2,629.	47.3%	\$112,498
Yr. 2002 Median Sales Price \$196,560 (\$218,400)	\$1,696	31.1%	\$72,686
Yr. 2002 Big new houses \$402,288 (\$447,640)	\$3471	63.6%	\$148,757
At 28% of 1999 Median Family Income \$177,028 (\$196,698)	\$1,527.	28.0%	\$65,461
Affordable price for a "low income" family at 80% of Halifax's median income \$141,622 (\$157,358)	\$1222.	28.0%	\$52,369

Sources: Banker and Tradesman; Brockton Enterprise, and Quincy Patriot Ledger

Recent newspaper advertisements suggest the realities of the market. Late in 2000 they showed houses ranging from a \$100,000 lakeside cottage to a \$370,000 large, new Neo-Colonial, with an average of \$216,579, and the mid-range new house was \$247,500.

This average listed house would have cost 30.9% of the median family income, and

required earnings of \$72,077 / year to stay within 28% of income. The \$247,500 mid-range new houses would have cost \$1,922/ month or 35.2% of the median income, and required earnings of \$82,624 to stay within 28%.of income; and the upper range new houses at \$338,500 would have cost 2629.29 /month or 47.3% of the median income and required an income \$112,498 to stay within 28%.

More recent data show the median mid-2002 sales price at \$218,400, or \$1696 / month costing 31.1 % of the median income and requiring \$72,686 / year to stay within 28%. Large new houses like those that were originally offered in the mid-\$300,000s now average \$447,640 with a monthly cost of \$3,471, or 68.6% of the median income. and would require \$148,757 /yr. to stay within 28% of income.

These market realities become increasingly important as lower-cost stock is upgraded or demolished for new construction and fewer houses are available in lower price ranges.

To be affordable to the even the upper end of low-income families, those making 80% of the median or \$52,369, a house should cost under \$157,358. However the median income family could buy a \$196,700 house at 28% of income, again assuming the ability to make \$19,670 down payment.

Individual situations vary. To help moderate-income buyers, many banks, local community development agencies and redevelopment authorities, and the Massachusetts Housing Finance Agency (MHFA, Now Mass Housing) offer First Time Buyer Programs drawing on HUD HOME funds and other resources, and the Executive Office of Communities and Development has a Soft Second Mortgage Program run by local Housing Partnership Committees in cooperation with banks. Banks also offer first-time buyer programs. In various ways these programs allow smaller down payments, reduce monthly costs and ease mortgage qualification. In addition, current lower interest rates can lower financing costs and raise affordable prices somewhat.

In all, the data suggest that local house prices are almost in balance with incomes since the median household could buy the mid-2002 median-priced house by spending up to 31.1% of income. However this is a high proportion of a moderate-income family's resources, particularly after a 10% down payment. Beyond this, the many people making less than 80% of the median income would need houses priced under \$160,000 (\$157,358) to stay within 28% of income; or below \$170,000 (\$168,599) to stay within the 30% assumed to be acceptable low cost housing programs. There is little or no stock advertised at these prices regardless of size and condition.

This situation is worsened by the market's natural tendency to build the most expensive houses that can be sold. In addition, appropriate matches are not possible when people with higher incomes choose to "under-consume" by buying lower-cost houses to save money for other purposes.

Rental Housing

Rental housing is much scarcer than in the region. Halifax's renter-occupied units (239 in 2000, down from 241 in 1990) were 8.7% of the town's housing stock, down from 9.8 in 1990. In comparison the proportion of rental housing in 1990 was 6.6% in Plympton, 10.6% in Pembroke, 11.7% in Hanson 17.6% in East Bridgewater, and 30.0% in Bridgewater reflecting the State College. This scarcity limits choices and opportunities for people who are not ready to buy a house, do not need a large unit, have only short-term housing needs, or prefer the flexibility of renting. As noted above, the decline in rental units may reflect sale of previously rented condominium units in the Halifax Meadows or Twin Lakes Developments.

Affordable rental housing is particularly scarce. As noted earlier, only 4 of the Housing Authority's 14 Section 8 rental certificate holders have found housing in the town, and a 1996 South Shore Housing Development Corp. survey found that only 1 of 6 advertised units to be under the applicable HUD Fair Market Rent (FMR) levels. For units with all utilities provided these were then \$544 for 1 bedroom, \$679 for 2 bedrooms, \$846 for 3 bedrooms, and \$963 for 4 bedrooms. Such FMRs are set at the 40th to 45th percentile of surveyed units and therefore understate local cost. Thus, these FMRs suggest but understate the cost of what was then on the market. The FMRs have since been increased significantly, but they commonly lag behind the market, and the overall situation remains.

With cutbacks in housing assistance, and market pressures raising rents, low and moderate-income families and individuals find it increasingly difficult to rent affordable housing in Halifax.

An indication of remaining needs is the Halifax Housing Authority's waiting list of several hundred households seeking family or elderly units. Authority Director Elaine Dolan reports a six-year wait for elderly housing. While demand can be exaggerated by people who apply to more than one authority, this waiting period indicates considerable unmet local need for low-cost housing.

Many applications for elderly housing are from residents of the Halifax Mobile Home Park. Since the Park is relatively affordable, this may reflect a need for the convenient type of housing and community offered by the Authority, as much as for lower costs. A moderate-cost development for small families or older persons who have sold larger houses and want to remain in the town might meet significant needs.

As noted earlier, the Housing Authority has identified potential sites for added elderly housing, particularly some land it owns off of Thompson St., but has been constrained by limited state funds. The Authority is also considering working with the South Shore Housing Development Corporation which has successfully developed and managed many low-cost town houses, apartments, and single-family detached houses for elderly and family households in the region. Private developers have built single-family detached 40b housing in nearby towns have explored single family-detached mixed income projects to be approved under Ch 40b, but with no results to date.

C. Housing Impacts of Restored Commuter Rail Service

The restored Massachusetts Bay Transportation Authority/Old Colony Commuter rail line runs through the northeast corner of the town. Though at one corner of the town, the Halifax station on Garden Road, off of Route 36 (Holmes Street), is easily accessible by auto from all parts of the town. It is in bicycling range of the most developed parts of town, and is within walking distance of the Twin Lakes condominium. It has greatly increased the town's auto-free access to metropolitan Boston, making Halifax a more desirable place to live for many people.

The Boston Globe has noted that "Assessing the impact of commuter rail on real estate is difficult. Many factors determine the value of property, including the quality of local schools, crime rates, taxes and recreation and civic amenities.... A study ...found that along the Gardner-Fitchburg commuter rail line single-family homes in communities with a rail station were worth about 6.7 percent more than similar homes in towns without a station." It concluded that "The biggest impact of the return of the trains likely will be on outlying communities that have abundant, affordable open land...The pressure is clearly going to come into towns like Halifax."

Increased up-scale development attracting relatively affluent skilled workers and professionals can increase housing demand and costs, and increase demands on town services, particularly on the school system. While houses adjacent to the tracks may lose value from noise impacts, most property is apt to increase in value and more expensive houses will continue to be built. The increased values will benefit present property owners while exacerbating the shortage of affordable housing.

D. Potential means of Providing a Range of Affordable Housing

Though Halifax's housing is more affordable than that in many of the region's communities, it is increasingly out of reach of many residents or potential residents as discussed above. This will be increasingly true to the extent that commuter rail service attracts upper-income home buyers and raises the values of both existing and new houses. Because much of the limited rental stock is fairly new, it is inherently more expensive and is not readily available. Hence it is important to encourage / facilitate the creation / preservation of both moderate-cost sales housing and moderate-cost rental housing. Approaches to be considered include:

1. Direct creation of further low-cost family and elderly housing by the Halifax Housing Authority.
2. Creation of moderate-cost sales and rental family and elderly housing in cooperation with non-profit housing development corporations.
3. Creation of sales and rental family and elderly housing by private developers using favorable financing through the Massachusetts Housing Partnership, the Federal Home Loan Bank's New England Fund or other sources, and assisted by local cooperation

(e.g., land donations or approval of local ["friendly"] Ch 40b Comprehensive Permits to lower development costs).

4. Acquisition of additional Federal Section 8 Rental Assistance Vouchers or Massachusetts Rental Housing Vouchers through the Halifax Housing Authority or the South Shore Housing Development Corp. to reduce the costs of local rental housing to low-income families.
5. Establishment of a Housing Partnership Committee and use of the Massachusetts Partnership's Soft Second Mortgage Program to lower monthly costs for first-time buyers.
6. Adoption of incentive zoning offering developers an increase in lots/units if a stated portion of the added units were affordable, if the same amount of affordable housing were created off-site, or if an equivalent payment were made to a low-cost housing fund.
7. Reduction of site costs for town-sponsored housing and the acquisition of major open spaces through "mixed development." Under this approach the town or a non-profit body acting under its rights acquires the land, plans its use for a combination of needed housing and open space, develops appropriate regulatory documents to ensure continued affordability, and sells or transfers the two portions to appropriate housing development and open space management entities. The open space then becomes constitutionally protected "park land," but only after the developable portion is separated.

As described in Robert Lemire's classic work "Creative Land Development," this approach uses the value of the most appropriately developable land to lower the cost of retaining the open space portion. It is important that the initial public acquisition be for other than open space purposes lest a 2/3rd legislative vote be required (under Article 97 of the Massachusetts Constitution) to release any land for development. This approach is particularly valuable with land under Chaps. 61, 61a and 61b because such land is not always uniformly valuable as open space and may have only a moderate priority for acquisition. Use of a fast-moving non-profit land trust can be crucial because of the limited response time available under those statutes.

E. Potential Regulatory Issues

Housing-related regulatory issues to be discussed in the Land Use and Implementation chapters include:

1. The land consumption and town character implications of universal one-acre lot requirements.

The required one acre of land for every unit in a multi-unit project does not usually lower the density of the immediate resulting neighborhood. Rather it requires

acquisition of extensive areas well beyond the actual development, thereby raising costs. It also gives an opportunity to enhance the project's setting, or to provide public or semi-public open space.

2. The challenges and opportunities presented by private treatment plants and other alternative wastewater treatment/disposal methods.

Such systems may lessen the effect of soil limitations in slowing or dispersing development, particularly by being able to hold nitrate at appropriately low levels, even on smaller lots or land with a high water table.

This could make it possible to lower costs by allowing denser development in selected areas of high amenity/accessibility. This could be balanced by lowered densities elsewhere, given a clear vision for the town and suitable powers. However without these the reduced soil constraints will allow growth to meet market demands (limited by local zoning and any other infrastructure constraints) without lowering housing costs or adding useful open space.

3. Exploring ways to use flexible, varied area requirements to:

- Facilitate/encourage low-cost housing
- Guide residential development to subdivisions rather than to Form A lots.
- Encourage development in woodlands rather than on open fields

F. Recommendations

1. Establish a Halifax Housing Partnership Committee. This would work with other town agencies, civic bodies, churches, non-profit entities, and the Massachusetts Housing Partnership to preserve / increase affordable rental and sales housing, and to broaden housing opportunities in the town generally.
2. Create further low-cost family and elderly housing, and acquire further Section 8 certificates and any available Massachusetts Rental Housing Vouchers
3. Cooperate with non-profit housing development corporations to provide needed low-cost family, elderly or special needs housing and related services.
4. Encourage needed housing while retaining local control of Ch.40b projects by working closely with developers and the ZBA to approve / regulate new housing according to the Town's concerns through local "friendly" comprehensive permits, particularly when proposed through the Local Incentive Program.
5. Encourage development on wooded rather than open portions of a subdivision, perhaps by adjusting lot area standards, e.g. to require 1.2 acres / lot on open land but only .8 acre on a wooded lot, and adopting needed definitions and procedures.

6. Encourage development on rear land rather than on Form A lots by allowing the same number of units on a given parcel, even if possible frontage lots are forgone.
7. Reduce area requirements for multi-unit housing to a point between the 7.1 units / acre of the Halifax Meadows and the 1.4 units/.acre of the entire Twin Lakes site, perhaps to 4 units / acre. This would still give each unit $\frac{1}{4}$ acre while greatly reducing overall land requirements.
8. Consider allowing 2-family houses on 1.5 acres rather than requiring 2-acre lots. Each family would have $\frac{3}{4}$ of an acre while getting the construction and development economies of a two-family house and offering occupants either rental income or access to needed rental housing.
9. In the event of a potential major land acquisition, consider doing a mixed development where a small portion of the land is used for housing to offset acquisition costs, and targeting this housing to meet local needs.
10. Make the Estate Lot provisions more flexible by :
 - Reducing frontage requirements to perhaps 20'
 - Setting standards to allow shared accessways subject to minimum standards and agreements for shared maintenance by lot owners.
11. Examine use of selective sewerage or package treatment plants to allow mixed-income development at compact village densities on small, carefully chosen sites.
12. Work with non-profit entities like the Wildlands Trust of SE Massachusetts and the South Shore Housing Dev. Corp. to respond when Ch. 61, 61a and 61b land comes on to the market, particularly to pursue joint developments potentially combining mixed-income housing, needed public facilities, and open space / agriculture uses.

