

DRAFT

Revisions to the text of the 2005 plan appear in red.

V. GOALS, POLICIES & STRATEGIES

GOALS

Consistent with the Master Plan (2001), the Merrimac Affordable Housing Plan is governed by three goals:

- ◆ Provide housing choice throughout the community
- ◆ Protect and enhance the historic, intimate character of existing neighborhoods
- ◆ Use regulations effectively to promote neighborhood-scale design in new residential developments

POLICIES

The Town's policies for affordable housing production include:

- ◆ Wherever possible, provide permanent affordability and assure that affordable housing restrictions meet the requirements of the Local Initiative Program. Specifically, the Town will require that affordable units serve households with incomes no greater than 80% AMI and that affordability be protected by the following means:
 - ◆ A deed restriction in perpetuity for new construction and completion of rehabilitation; and
 - ◆ A Regulatory Agreement executed by the developer and the applicable housing subsidy program, unless the subsidy program does not require such an agreement. The units will also be marketed according to a fair and open process consistent with state and federal fair housing laws.
- ◆ Increase housing options for individuals and families at intermediate income levels. Specifically, pursue initiatives that will foster the creation of units within the financial reach of households at 80% to 120% of area median income.

- ◆ Retain the existing stock of public housing units. Pursue new sources (like the housing trust fund) to fund the maintenance of these units.
- ◆ Increase the number of affordable rental units. Mandate that 33% of units meet SHI requirements in all new multifamily projects produced under the Local Initiative Program.
- ◆ Give preference to infill development in and adjacent to the Town Center.
- ◆ Target affordable and below-market homes for young families, the elderly and persons with disabilities.
- ◆ Encourage development that provides direct access to public transportation and/or main roadways.
- ◆ Design for compatibility with Merrimac's rural, low-density development pattern. Comprehensive permits for single-family home development in non-sewered areas should aim for a gross density of four units per acre and townhouse or garden apartment developments, 7-10 units per acre.
- ◆ Design for sensitivity in scale. Ideally, a comprehensive permit development should not exceed 100 units.
- ◆ Locate developments to avoid land use conflicts. New housing next to a farm or an industrial facility would be considered a potential land use conflict; new housing in established neighborhoods or in areas designated for mixed-use development will most likely be considered a compatible land use.
- ◆ Avoid locations in a Water Resource Protection Overlay District.
- ◆ Include more than minimum number of affordable units (over 25%). (Remove, see 1st page)
- ◆ Include mix of unit sizes – one-, two- and three-bedroom units.
- ◆ Use opportunities to convert older buildings as a source of affordable housing. The conversion of large, older single family to duplex or multi-family units would generally be considered compatible with the Master Plan if the historic

architectural features of the building are substantially preserved.

- ◆ Use opportunities to add an accessory apartment to existing single-family dwellings as a source of affordable units. Merrimac already allows accessory apartments as of right in the Village Residential District and by special permit in the Suburban Residential and Agricultural Residential Districts. The Town should consider using CDBG or other funds to assist homeowners with creating accessory apartments that will be affordable to low- or moderate- income people, and ask DHCD to place the units on the Subsidized Housing Inventory through the Local Initiative Program (LIP).

TOOLBOX

Zoning

To achieve these goals and policies, the Town has adopted a new Zoning Bylaw (2004) that promotes:

- ◆ Mixed-use development by right, subject to site plan and design review, in Merrimac Square.
- ◆ A mix of residential uses and infill development by right, subject to site plan and design review, in neighborhoods adjacent to Merrimac Square.
- ◆ Mixed-income housing development options for land that currently supports mobile home parks.
- ◆ Mixed-income multi-family housing development by special permit along Route 110.
- ◆ Housing for older persons, including independent living and assisted living units, by special permit.
- ◆ Accessory dwellings by right in established neighborhoods and by special permit in outlying sections of the Town.
- ◆ A wide range of home occupations by right, from specialty retail in the neighborhoods around Merrimac Square to wood lots and carpentry shops in the northern part of town.

◆ Architectural design guidelines and site development standards for all zoning districts.

Comprehensive Permits

Since 2000, the Town has used comprehensive permits to create or preserve 69 units of affordable housing:

- ◆ Cobblers Brook Condominiums, a 24-unit homeownership development on Broad Street with 6 affordable units.
- ◆ The Village at Merrimac, an “over-55” development with 7 affordable homeownership units on West Main Street.
- ◆ Greenleaf Apartments, a pre-existing 28-unit rental development that has added 27 new units and placed all 56 under affordable rent restrictions.
- ◆ A large condominium development on East Main Street including 54 affordable two-and three-bedroom units was approved, but the developer chose not to build.

Future Considerations

In addition to these tools, Merrimac is exploring some related techniques to produce affordable homeownership and rental housing:

- ◆ Use HOME or CDBG funds to subsidize improvements to existing housing stock or to facilitate conversions that require a special permit.
- ◆ Consider an inclusionary zoning bylaw with a continuum of incentives for the Rural Highway District (Route 110) and the Agricultural-Residential District, such as:
 1. Require developments over certain size to include affordable units on site or elsewhere in Town, or to pay a fee in lieu of building affordable units.
 2. Apply revenue to acquisition of existing units and protect them with a long-term affordable housing restriction, such as the LIP model deed rider.
- ◆ Be creative in using frontage waivers to encourage affordable housing in the Suburban Residential District:

1. Require extra land and affordable units
 2. Require that a portion of the extra land be deeded to the Town for future scattered-site affordable housing.
- ◆ Establish a fund to cover management and oversight of units, and compensate the Merrimac Housing Authority for management services.
 - ◆ Establish an overlay district to encourage mixed use and mixed income housing development in areas that currently support mobile home parks.
 - ◆ Consider adopting the Community Preservation Act. **[Note, a CPA vote in Merrimac in 2001 garnered 49% of the vote. This was for a 3% surcharge. Perhaps a more modest surcharge of 1% or 2% would be more successful. Probably maintain exemptions for low-income and first \$100k of assessed value.]**
 - ◆ Review the mandated ratio of commercial and residential development components for projects in (Rural Highway) district. Amend as appropriate to allow for a greater share of residential development to be more consistent with: the town's goal of increasing the affordable housing supply; market conditions; and recent development proposals.
 - ◆ Review the inventory of town-owned property for potential sites that will support a small affordable housing development, using criteria including access to town water and wastewater services, access to public transportation and proximity to local services. Forty-five tax-title sites have been examined with five being identified as needing further review.