

## Housing Existing Conditions

Everyone needs a home. Housing is foundational to the community and directly relates to Wrentham's Vision. Specifically, the Vision includes the aspiration to "Encourage diversity with a mix of housing options affordable to young adults, families, households with lower-incomes, and seniors." Assessment of current housing needs and supply and focusing strategies to promote more housing options are needed to encourage diversity. Similarly, although Downtown was recently rezoned, there has not been new development built. Thoughtful strategies can help achieve the aspiration to "Strengthen the Downtown with more 'Mom and Pop' shops, small businesses, homes, and places to gather." In addition, housing strategies can help direct growth to existing neighborhood centers, as well as promote certain development patterns that help reduce the pressure to develop farmland and maintain the rural landscape.

The following section presents the demographics of households, the housing stock, and housing costs In Wrentham, followed by a discussion of housing needs, opportunities, and constraints, as well as potential municipal tools to advance housing locally. All of this information should be understood within the context of feedback from the community.

Given that the finding for the 2020 Census have not yet been released, the most recent source of data available is the US Census American Community Survey (ACS) 5-Year Averages. The ACS is an ongoing survey that provides data every year. Unlike the Census, the ACS surveys only a sample of the population. The 5-year estimates are "period" estimates that represent data collected over a period of time, thus increasing the statistical reliability of the annual surveys. Most of the data below is from the most recent ACS 5-year average from 2012 to 2018, summarized below as the year 2016.

## Quick facts

- Households
  - 4,162 households, 35% have children
  - 2.75 people per household
  - \$113,000 median income
- Housing stock
  - 4,240 housing units of which 86% are single-family, 17% renter-occupied
  - \$489,250 median cost of buying a home
  - \$2,207 monthly median cost of renting a home
  - 485 units on the Subsidized Housing Inventory
- Municipal tools
  - Wrentham Housing Authority
  - Community Preservation Act
  - Housing Choice Community designation
  - Recent zoning updates: Village Center District and Accessory Dwelling unit bylaw

## Key themes

The key themes of the data analysis and community engagement are summarized below.

- **There is a mismatch between housing and jobs in Wrentham. People who work here can't afford to live here. People who live here have long commutes to their distant jobs.** The median income of a Wrentham resident is \$113,000 allowing them to relatively easily afford housing in town. However, most jobs in Wrentham are in retail, where the average worker makes \$21,000 in their job. Similarly, the people who contribute to the civic society of Wrentham also cannot afford to live here-- the average teacher who teaches in Wrentham schools and the average staff member of the Wrentham Fire Department cannot afford to buy a house here.
- **Almost 1 in 5 Wrentham households rents their home, and they are struggling with the costs.** Most residents who rent are already cost-burdened by housing, meaning they spend more than 30% of their incomes on housing, and the cost of rent has almost doubled in the past few years. Most of the jobs in Wrentham don't pay enough for employees to be able to rent in town. In addition, the disparity between the incomes of homeowners and renters in Wrentham is substantially greater than in other towns.
- **While Wrentham's median income is relatively high, Wrentham's middle class is shrinking. There is a large portion of low-income residents—almost 30% of households in Wrentham qualify for Affordable Housing.** Wrentham's middle class has been shrinking for the past 10 years. Currently, Wrentham has the smallest percentage of middle-income households (defined here as making \$75,000-\$150,000) out of all neighboring towns. The new Eagle Brook development provides much-appreciated mixed-income housing options. In addition, Wrentham adopted the Community Preservation Act, which generates funding that could be used for Affordable Housing and has not yet been.
- **There is a shortage of smaller homes to meet the changing demographics, and residents are frustrated with development of "McMansions". Yet, many of the smaller homes built a few decades ago in Wrentham's beloved neighborhoods would be illegal to build under current zoning.** Households have been and are projected to get smaller—the population is aging and more seniors live alone or with a partner, couples are getting married or partnered later in life, and families are having fewer children. This results in greater demand for housing as more homes will be needed to shelter the same number of people, as well as a growing demand for homes with fewer bedrooms. Recent zoning amendments have helped meet the need by allowing accessory dwelling units (ADUs), providing intergenerational housing options for Wrentham residents. However, as currently written, ADUs can only be occupied by relatives of the main house. In addition, some zoning requirements continue to discourage smaller housing options.
- **Recent Downtown rezoning provides opportunity for new housing, but no new development has been proposed.** In 2018, Wrentham adopted the Village Center District at Town Meeting to encourage a more attractive and walkable downtown. When the zoning was adopted, it was estimated that it could create the potential for approximately 230 new housing units. However, there are a variety of challenges to overcome to attract new development including parcel frontage and wastewater infrastructure.

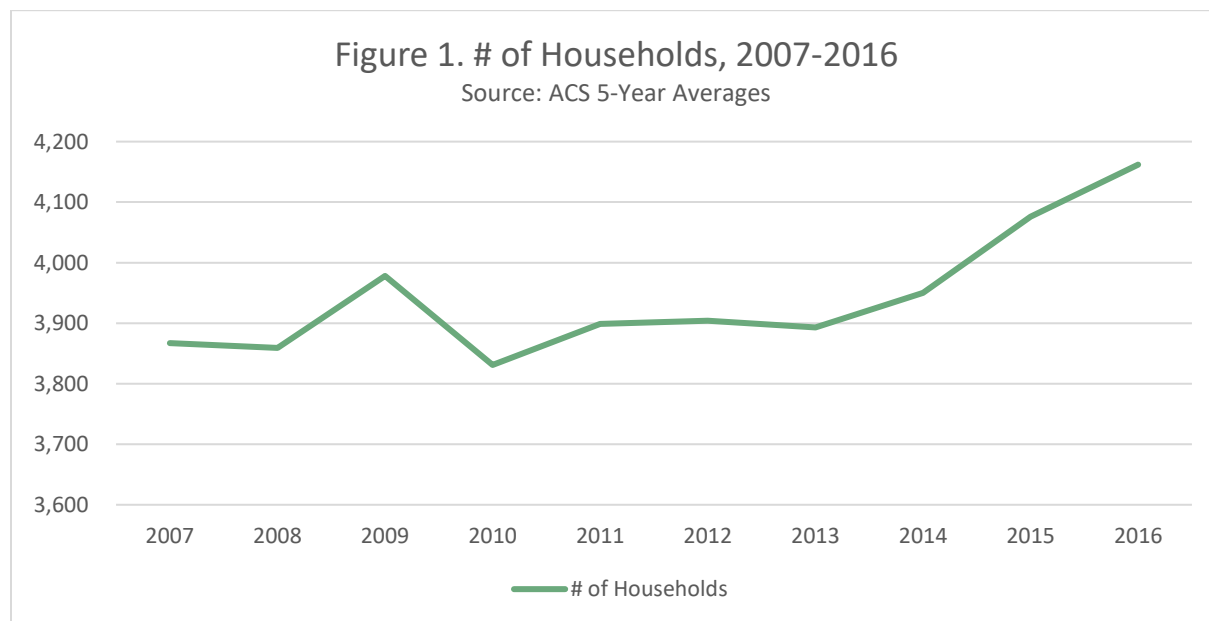
### COVID-19 Pandemic

The COVID-19 pandemic has had far-reaching impacts on our society, including tragic loss of life, stressed mental health, compromised public education, and a struggling economy. Given this, it is reasonable to assume that the pandemic will have some kind of influence on the housing market. There is a great amount of speculation about what impacts will unfold in 2021 and in future years. However, it is too early to make accurate projections for Wrentham. Based on historical trends and economic theory, housing demand remains high in strong jobs markets. Although there has been an increase in remote work, the job and housing market in the Boston metropolitan area remains strong with continued investment and development. Therefore, it is assumed that Wrentham's recent housing trends will continue.

## Households

### Number of households

While analyzing the Wrentham population is important for gaining a better understanding of the overall conditions in Town, analyzing households is helpful when considering the housing conditions, including the demand for and preferences for different types of housing. There are 4,162 households in Wrentham.<sup>1</sup> Households may be families of related individuals, or non-families with unrelated individuals living in the same housing unit. As shown in Figure 1, the number of households has grown by 8% over 10 years, adding 295 households.



MAPC prepared population projections through 2030 for the Metro Boston region under two scenarios: Status Quo, based on the continuation of existing rates of births, deaths, migration, and housing occupancy; and a Stronger Region that assumes higher population growth, greater housing demand, and a larger workforce. The total number of households in Wrentham has already exceeded the projections

<sup>1</sup> ACS 5-Year Averages, 2014-2018

for the Stronger Region scenario, which had estimated 3,950 households in Wrentham in 2020 and 4,142 in 2030.<sup>2</sup>

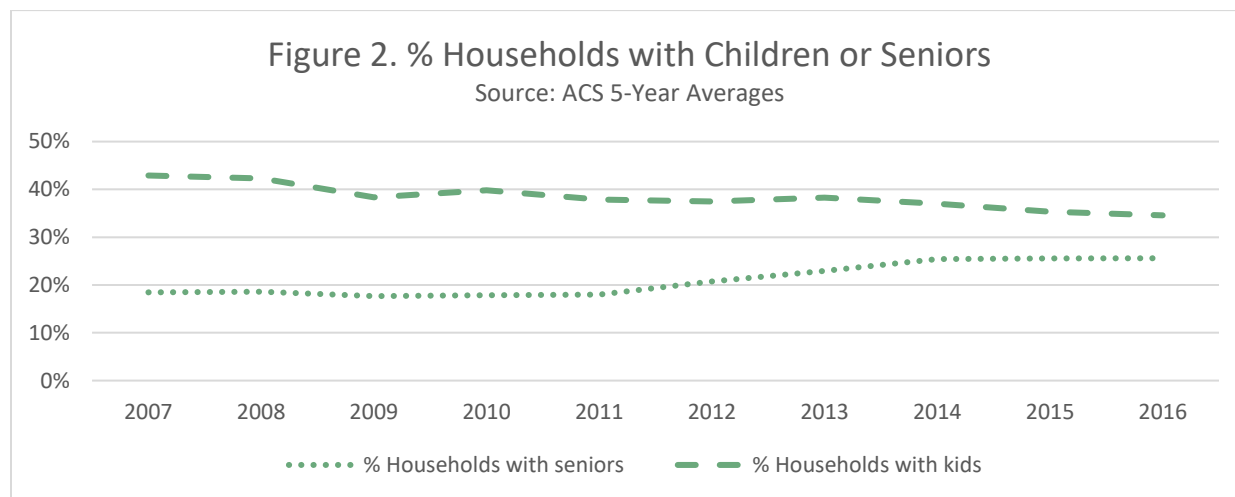
### Household size

The projections can be helpful in gaining insight into potential trends. For example, the household size is projected to decrease. In 1990, the household size was 3.2, and the projected household size in 2030 is closer to 2.7. This suggests changing demographics, including couples getting married or partnered later in life, families having fewer children, and more single-person households such as seniors living alone. As explained in the Introduction, the population of Wrentham is aging and is projected to continue age. In addition, it could suggest greater demand for housing as more homes will be needed to shelter the same number of people, as well as a growing demand for smaller homes.

As of the most recent data, there are an average of 2.75 people per housing unit in Wrentham, thus household size has already gotten smaller.<sup>3</sup> The household size is similar to that of neighboring towns which range from 2.54 in Plainville to 2.99 in Norfolk. The average household size for owner-occupied homes is close to three people per home, compared to a little less than two people per home in renter-occupied homes. The average household size is also larger for owner-occupied homes than renter-occupied in neighboring towns.<sup>4</sup>

### Households with children and seniors

As shown in Figure 2, 1,439 households in Wrentham, 35% of the total, have children.<sup>5</sup> This is similar to neighboring towns which range from 31% in Foxborough to 41% in Norfolk. However, the proportion of households with children has been decreasing in Wrentham, consistent with the population getting older in age. Fewer households, 1,065 in total or 26%, are occupied by people over the age of 65. Of these households, 444 are occupied by seniors living alone. The percentage of households with a senior has increased from 18% on average between 2005-2009 to 26% on average from 2014-2018.<sup>6</sup>



<sup>2</sup> MAPC MetroFuture Projections, 2016

<sup>3</sup> ACS 5-Year Averages, 2014-2018

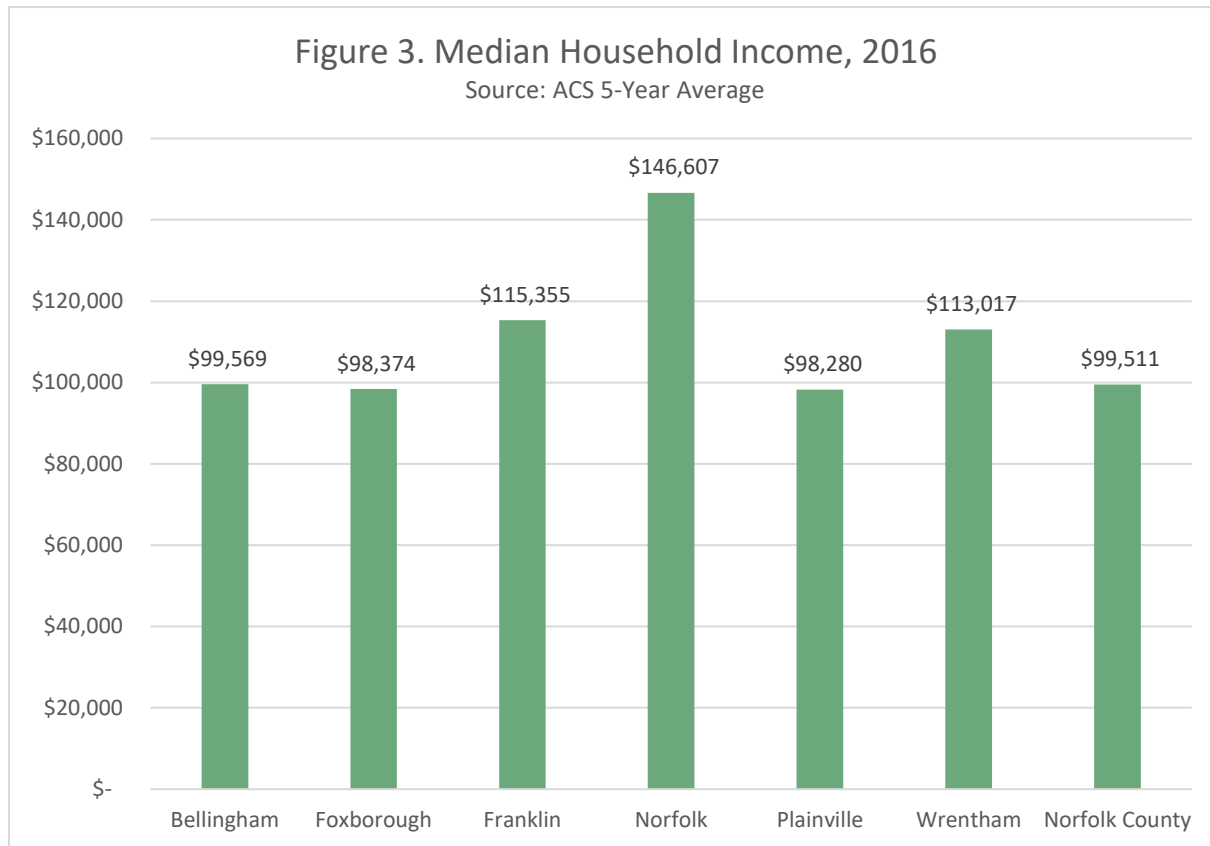
<sup>4</sup> ACS 5-Year Averages, 2014-2018

<sup>5</sup> ACS 5-Year Averages, 2014-2018

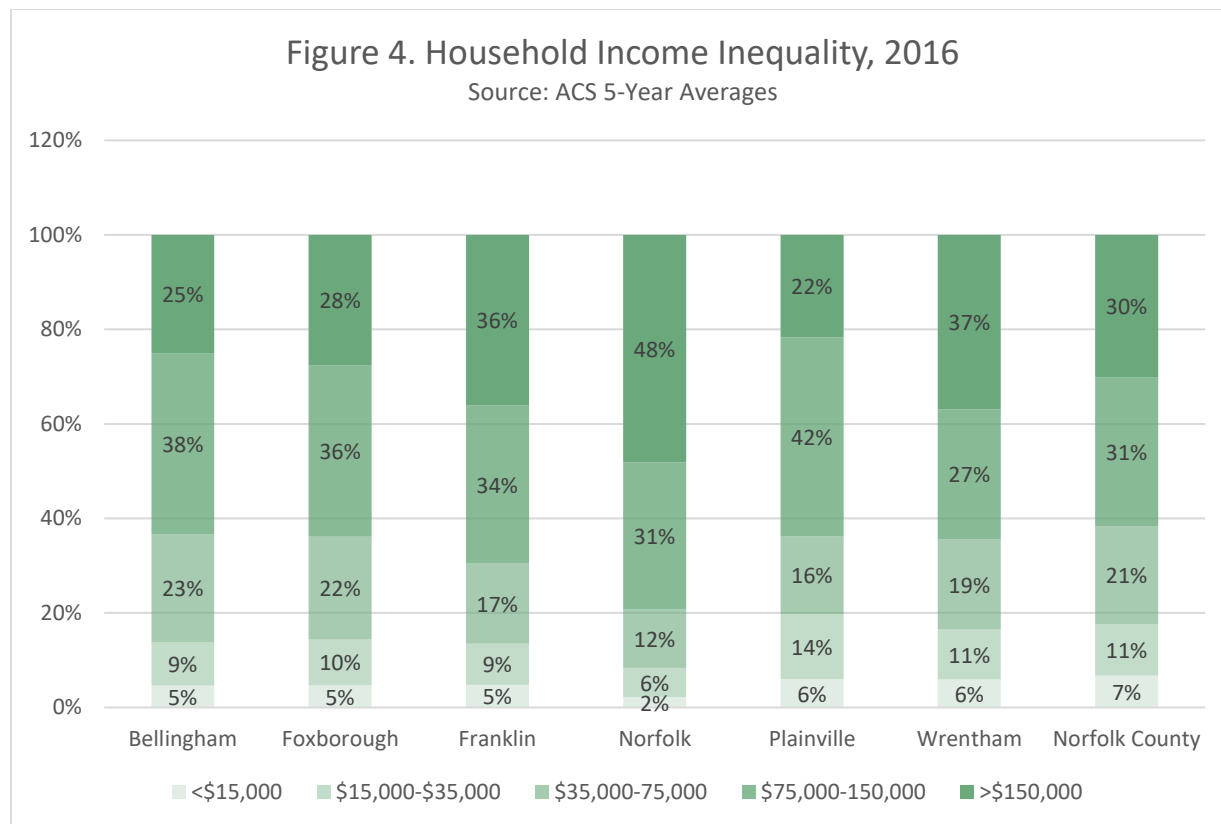
<sup>6</sup> ACS 5-Year Averages, 2014-2018

### Household income

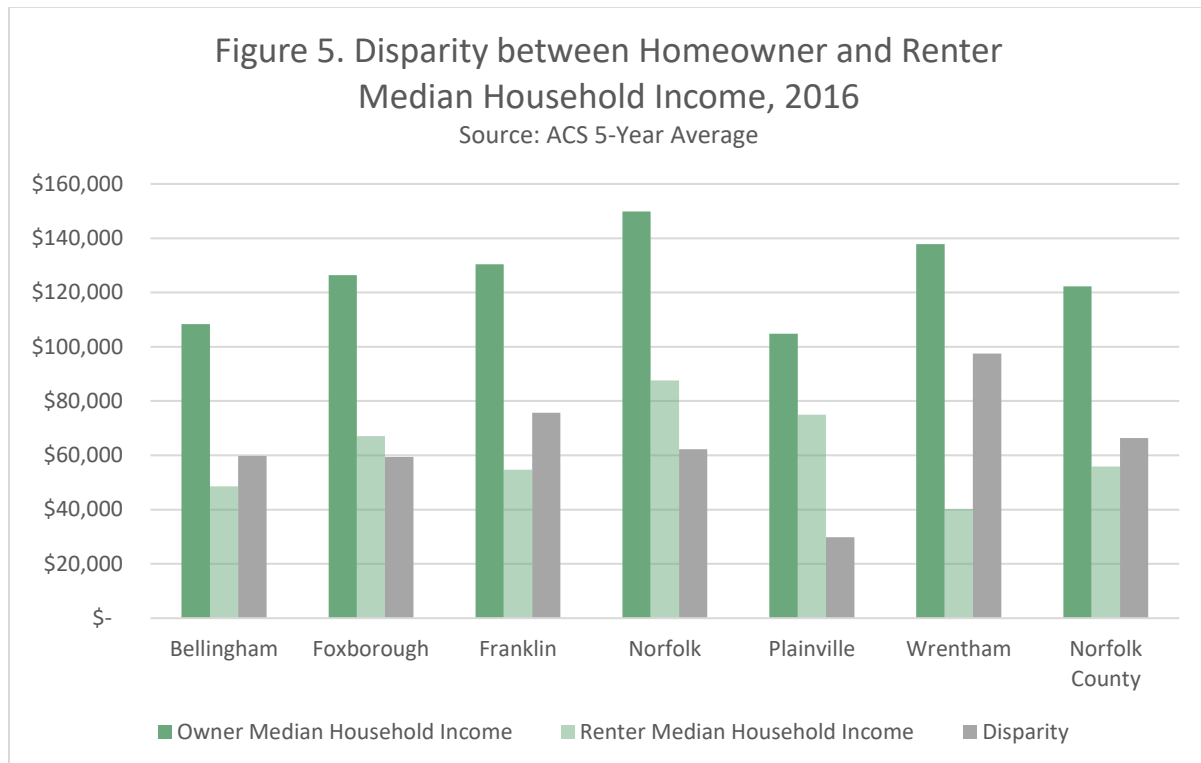
Wrentham's median household income is \$113,017, higher than Bellingham, Foxborough, and Plainville, while lower than Franklin and Norfolk, as shown in Figure 3. The median household income has increased by \$19,000 or 21% over the previous 10 years, similar to the increase in Norfolk County generally.



Notably, Wrentham has the smallest percentage of middle-income households: only 27% of households earn between \$75,000 to \$150,000, compared to 42% in Plainville and 31% in Norfolk. Figure 4 compares the range of incomes between towns, demonstrating the polarization and relatively small portion of middle-income households in Wrentham.



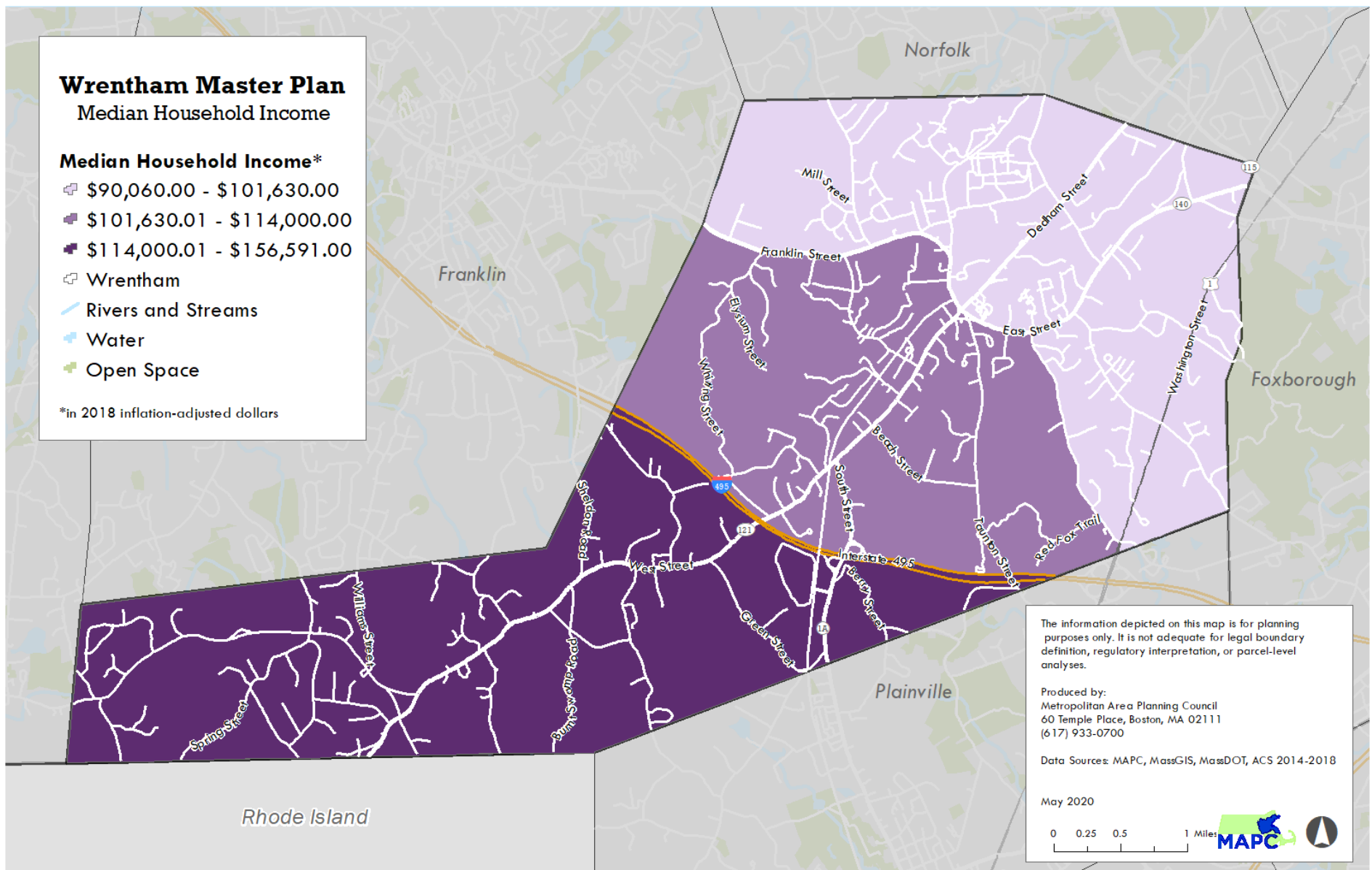
The income disparity between renters and homeowners is even more dramatic. On average, homeowners in Wrentham make \$137,768 while renters make \$40,260, a difference of \$97,508 annually. The disparity between homeowner and renter incomes in Wrentham is substantially greater than in other towns, as shown in Figure 5.<sup>7</sup>



There is also spatial inequality among household incomes within Wrentham. Median household income is lower in the northern portions of town and higher in the southern portions, as shown on the Median Household Income map.

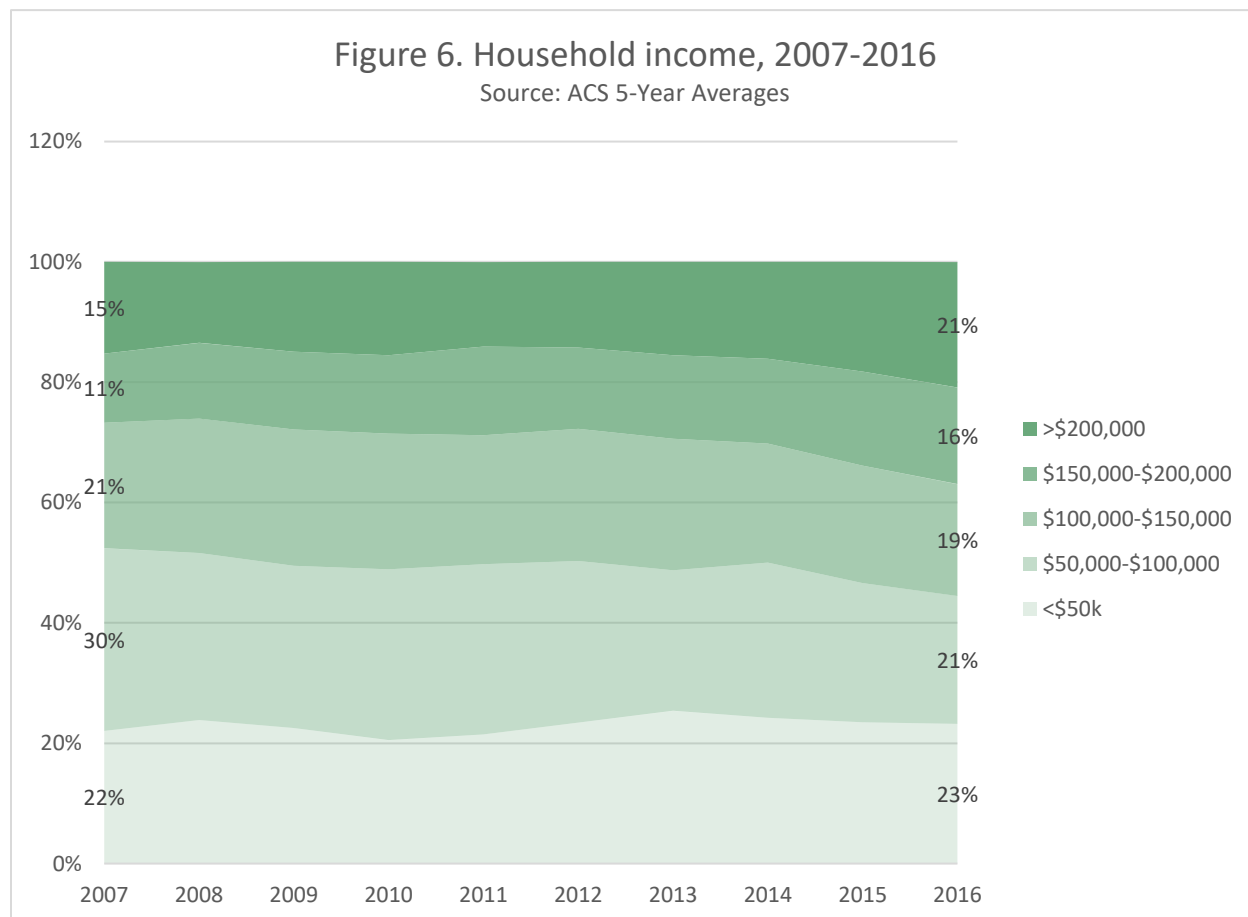
<sup>7</sup> ACS 5-Year Averages, 2014-2018





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Figure 6 shows the change in household income over time. The percentage of households making more than \$150,000 over the 10 years between 2007 and 2016 has increased from 26% to 37%. During the same time, the percentage of households making between \$50,000 - \$150,000 decreased from 51% of the total number of households to 40%, and the number of households making more than \$50,000 stayed roughly the same at 23%. The data does not track individual households over time, so we cannot definitively determine the cause of this trend. It may have been caused by an increase in earnings by what used to be middle-income households, or it may have been caused by an influx of new, higher-income households and outflux of middle-income households. Nonetheless, Wrentham's middle class has been shrinking in the past 10 years.<sup>8</sup>

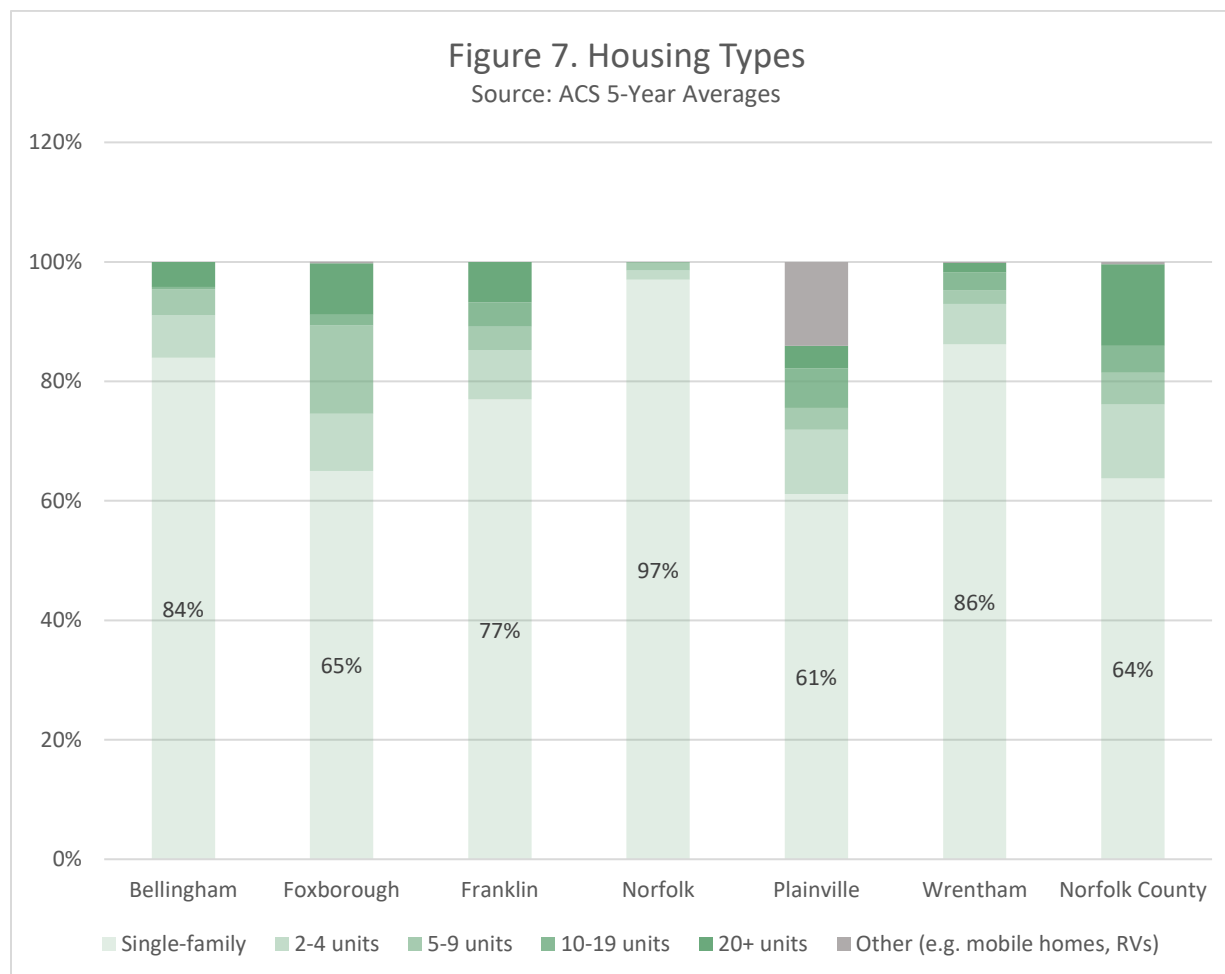


<sup>8</sup> ACS 5-Year Averages, 2014-2018

## Housing stock

### Housing types, size, and age

There are 4,240 housing units in Wrentham, most of which are single-family homes—86% are single-family including 79% detached and 8% attached single-family (also known as townhomes). As shown in Figure 7, only Norfolk has a higher percentage of single-family homes. The housing stock of Franklin, which has a similar median household income to Wrentham, is 77% single-family and has a far greater proportion of multifamily housing structures with 20 or greater units. Similar to other municipalities, housing in Wrentham was mostly built between 1980 and 1999—34% of the housing is from this era.

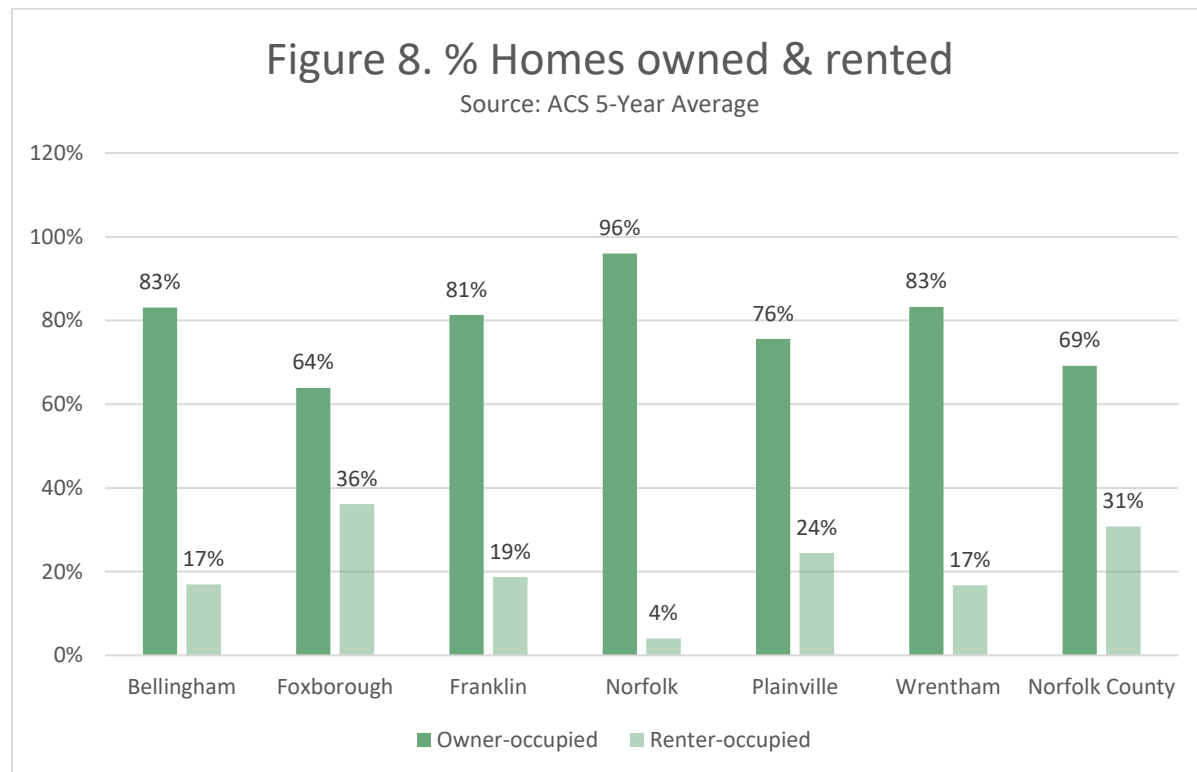


Between 50% and 90% of the housing has three bedrooms or greater, similar to Bellingham and Franklin. There are few housing options with fewer bedrooms, therefore the margin of error in the data is large. Between 4% and 8% of homes are one-bedroom and between 18% and 24% are two-bedroom.<sup>9</sup>

Wrentham has a very low vacancy rate. Of the 4,240 housing units in Wrentham, 98% are occupied. This suggests a relatively low supply and high demand of housing. A low vacancy rate can result in an increase in prices and limit the ability of residents to find a home that best meets their needs.

<sup>9</sup> ACS 5-Year Averages, 2014-2018

The majority of the housing is owner-occupied, although 17%, almost one in five homes, are renter-occupied. In other words, 83% of households own their homes and 17% rent their homes. This is a similar proportion to Bellingham and Franklin. In comparison, 4% of housing units are renter-occupied in Norfolk and 36% in Foxborough, as shown in Figure 8. This proportion of renters is not new--approximately 15% of the households in Wrentham have been renter-occupied for the past 10 years.<sup>10</sup>

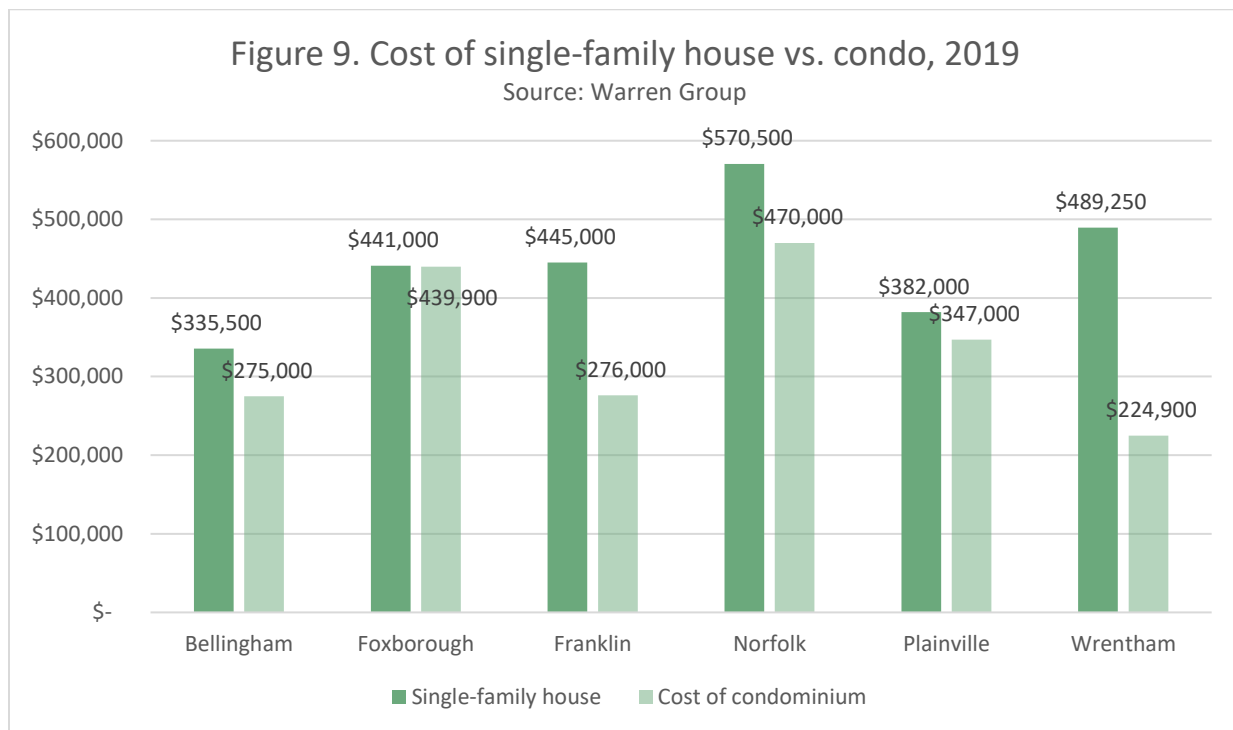


<sup>10</sup> ACS 5-Year Averages, 2005-2009 through 2014-2018

## Housing costs

### Median cost of a home

The median cost of a single-family house in Wrentham is \$489,250, similar to the cost in Foxborough and Franklin. The median cost of a condominium is substantially less at \$224,900. The difference between the cost of a single-family house and a condominium is greater in Wrentham than in any of the adjacent towns. Figure 9 shows the median cost of a single-family home and a condominium in Wrentham and neighboring towns.<sup>11</sup>



<sup>11</sup> Warren Group, 2018. Median cost is based on annual home sales.

There are several ways to measure the cost of rent. According to the apartments currently on the market, the median rent in Wrentham is \$2,207.<sup>12</sup> In contrast, the median contracted rent, which includes the cost of leases that have not been updated in years, is lower. The most recent data on contracted rent is from 2016 with a median of \$1,042, similar to Bellingham's and lower than the rent in most neighboring towns.<sup>13</sup>

### Change in costs over time

Over the past two decades, the median price of a single-family home (including condominiums and single-family houses) in Wrentham has increased by an average annual change of one percent. In real dollars, the median cost of buying a home increased from \$304,000 in 2000 to \$489,250 in 2019. However, the value of the dollar has also changed over that time due to inflation. When accounting for inflation, the cost of a home in Wrentham has increased little. In 2019 dollars, the cost of a single-family home was \$465,408 in 2000 and now is \$489,250.

In comparison, the median cost of renting has increased much more than the increase in buying a single-family house or a condominium. Table 1 shows the median cost of renting an apartment, buying a single-family house, and buying a condominium from 2015-2019 in Wrentham in 2019 dollars.<sup>14</sup> Rent has increased annually by 18% on average, while the cost of buying home has increased between 2-5%. From year to year, the median cost of buying or renting a home has fluctuated, but based on the rental listings, the average annual increase in cost has been substantially greater for renters than homeowners.

Table 1. Change in cost of a Home in Wrentham, 2015-2019 in 2019 Dollars

	<b>Median rent</b>	<b>Median cost of single-family house</b>	<b>Median cost of condominium</b>
2015	\$ 1,478	\$ 446,727	\$ 191,611
2016	\$ 1,414	\$ 474,475	\$ 239,004
2017	\$ 1,789	\$ 450,518	\$ 207,891
2018	\$ 1,478	\$ 468,784	\$ 244,583
2019	\$ 2,490	\$ 489,250	\$ 224,900
<b>Average Annual % Change</b>	<b>18%</b>	<b>2%</b>	<b>5%</b>

Source: Warren Group, Craigslist, US Bureau of Labor Statistics

Notes: Median rent based on 4<sup>th</sup> quarter listings on Craigslist

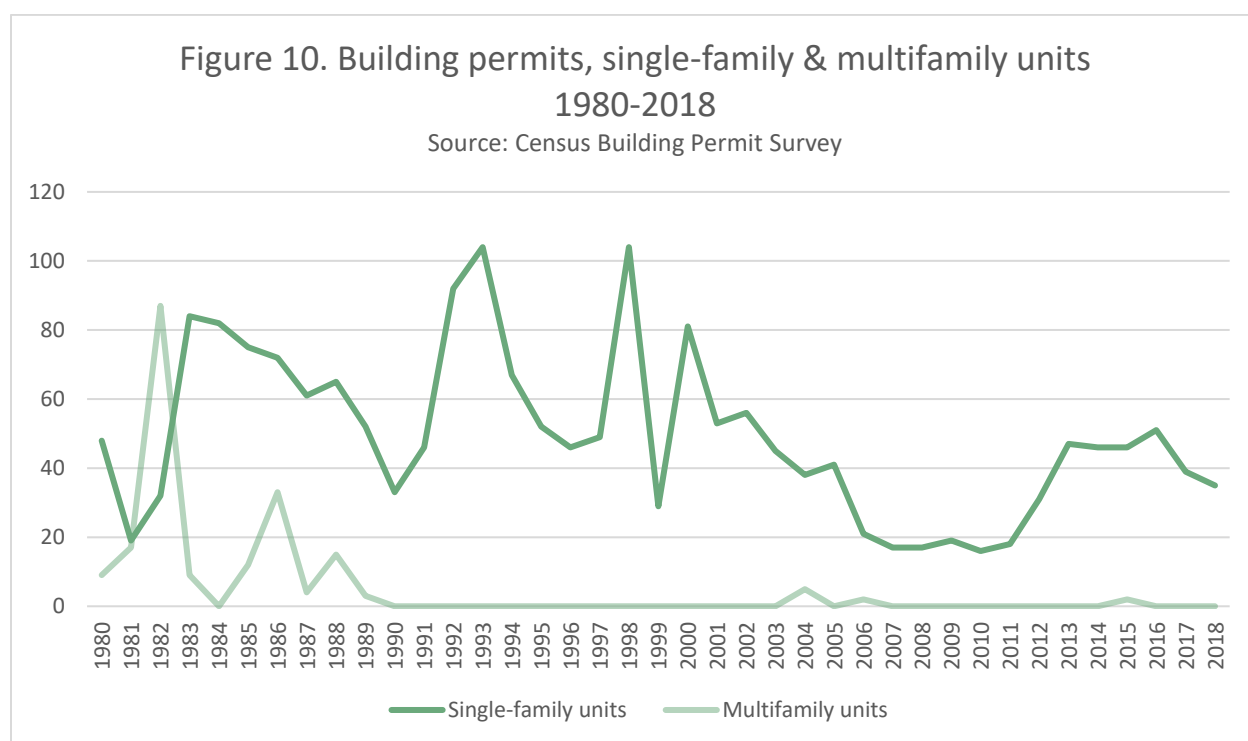
<sup>12</sup> Based on listings on Craigslist in the 4<sup>th</sup> quarter of 2020, including one 1-bedroom, four 2-bedroom, and one 3-bedroom apartments.

<sup>13</sup> ACS 5-Year Averages, 2014-2018. Does not include utilities or fuel cost. Data on contracted rents from 2019 is not yet available. The most recent data on contracted rent is an average of the five years between 2014-2018, identified here as the median rent in 2016.

<sup>14</sup> ACS 5-Year Averages 2005-2009 through 2014-2018; Warren Group; US Bureau of Labor Statistics. Data on cost of buying a single-family house or condominium in 2020 is not yet available.

### Residential development

Another important aspect of the housing market is the production of new housing units. Regionally, production of housing units has not kept pace with demand for housing units. This combination of decreasing supply and increasing demand has contributed to rising housing costs and continues to have a direct negative impact on housing affordability. In Wrentham, the rate of residential development has also been slowing. Figure 10 shows the number of building permits for single-family and multifamily units from 1980-2019. In particular, almost no multifamily units were built during the 18 years between 1990 and 2018. Between 1980-1989, an average of 78 housing units were permitted each year. That number decreased to 61 units between 1990-1999, 39 units between 2000-2009, and 37 units between 2010-2018.<sup>15</sup> Although the Great Recession in the 2000's may partly explain the slowing rate of growth, even after the rebound in the housing market, development has been slow.



Even with this decline, Wrentham has added approximately 730 new housing units since 2000 and 371 since 2010.<sup>16</sup> In comparison to adjacent towns, the pace of residential development in recent years between 2007-2016 has been similar to that in Franklin; Norfolk, Bellingham, and Plainville have seen a higher rate of residential development. Foxborough has seen a relatively lower rate, although more recent building permit data indicates that there was a very large amount of new housing units permitted in Foxborough in 2017.<sup>17</sup>

<sup>15</sup> Census Building Permit Survey, 1980-2018

<sup>16</sup> ACS 5-Year Average 2014-2018; US Census, 2000, 2010

<sup>17</sup> Census Building Permit Survey

## Affordable Housing

When most people talk about housing affordability, they simply mean housing that works within their budget. However, “Affordable Housing”—distinguished in this plan with capitalized letters—refers to a more specific type of housing. Affordable Housing refers to housing that is deed restricted to cost no more than 30% of income for households meeting specific income thresholds. In other words, the cost of the housing is relative to the residents’ income is preserved, regardless of whether market-rate housing costs increase or decrease over the years. These restrictions ensure that income-eligible households can stay in their communities without having to make difficult financial decisions, such as skipping meals or doctor’s appointments, to have enough money to pay for their homes.

Typically, “Affordable Housing” is reserved for households at or below 80% of the area median income (AMI), but it can be reserved for those with lower incomes or higher incomes. The AMI is a measure set by the federal government based on income and household size. In the Boston area, including Wrentham, the 2020 AMI is \$119,000.<sup>18</sup> This means that a family of two earning \$77,000 or a family of four earning \$96,250 are eligible for Affordable Housing in Wrentham.

One tool to measure and help produce Affordable Housing is “Chapter 40B” or the Massachusetts’ Comprehensive Permit law, enacted in 1969. Chapter 40B is a state statute that encourages cities and towns to maintain a supply of Affordable Housing that amounts to 10 percent of their total year-round housing stock. For this purpose, Affordable Housing is housing eligible for inclusion on the Massachusetts Subsidized Housing Inventory (SHI), which includes housing that is deed restricted to be affordable to eligible low- and moderate-income residents without paying more than 30 percent of their annual household income, as well as market-rate units in mixed-income rental housing developments where 20-25 percent of units are Affordable Housing. This means the SHI is typically an overestimation of each municipality’s Affordable Housing supply.

In communities where less than 10 percent of housing units are included on the SHI, developers may petition the local Zoning Boards of Appeals (ZBA) for a comprehensive permit for housing developments that do not fully comply with local zoning, provided at least 20-25 percent of homes in the development are Affordable Housing. Under Chapter 40B, the ZBA has limited grounds for refusal in this case. Communities that are above 10 percent on the SHI may claim “safe harbor” and thereby deny a developer a comprehensive permit.

A municipality’s SHI fluctuates with new development of both affordable and market rate housing. As more market rate housing is built, or if affordable units are lost, more affordable units must be produced to reach, maintain, or exceed the 10% threshold.

Out of 3,821 housing units, 485 or 12.69% are counted in the Subsidized Housing Inventory, narrowly exceeding the 10% goal.<sup>19, 20</sup> However, it is also important to highlight that all new units developed between 2010 and 2020 will be added to the year-round housing unit total as of the 2020 decennial census.

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<sup>18</sup> MA Department of Housing and Community Development

<sup>19</sup> For the purposes of the formal SHI, the number of total housing units in Wrentham is based on 2010 Census, and the number of affordable units is based on DHCD’s most recent update in September 2017.

<sup>20</sup> DHCD, Chapter 40B Subsidized Housing Inventory (SHI), 2017



### Municipal tax rate

Another component of housing affordability is the annual cost of municipal property taxes. The proposed residential tax rate for the 2021 Fiscal Year is \$14.07 per \$1,000 of assessed value, a decrease from 2020 and the lowest rate since 2012.<sup>21</sup> Based on a median home value of \$434,900 on average between 2014-2018, the average single family home tax bill for 2021 would be approximately \$6,500. The property tax rates of neighboring towns are shown in Table 2. Wrentham's tax rate is lower than that of all neighboring towns.

Table 2: Residential tax rates, FY 2021

<b>Municipality</b>	<b>Tax rate per \$1,000 assessed value</b>
Bellingham	14.41
Foxborough	14.74
Franklin	14.65
Norfolk	17.99
Plainfield	19.24
Wrentham	14.07
Source: MA Department of Revenue	

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<sup>21</sup> Wrentham's annual tax rate is unavailable before 2012.

## Housing needs

Comparing Wrentham's households to its housing can help elucidate how people's housing needs are being met and where there might be gaps in affordability and housing types and locations.

### Affordability

The cost of housing is relative and can be analyzed in a number of ways. One way to assess affordability is cost-burden. A household is considered cost-burdened if more than 30% of household income is spent on housing. Approximately 27% of households are cost-burdened, a reduction from 32% in 2007.<sup>22</sup> The actual number of cost-burdened households has also decreased from 1,216 in 2007 to 1,119 households in 2016. However, all of that benefit has been gained by homeowners. During the same time period, the number of cost-burdened renters has increased from 237 to 364 households resulting in more than half of renters being cost-burdened in 2017.



About 2 out of 10 homeowners are cost-burdened  
(spend more than 30% of income on housing)



About 6 out of 10 renters are cost-burdened

Another way is to consider the gap between median household income and median home price. Wrentham's median income is relatively high, thus the average Wrentham household that currently lives in Wrentham could still likely afford to move into the average Wrentham home. More specifically, a household earning Wrentham's median income of \$113,017<sup>23</sup> would be able to afford a house costing approximately \$540,000, assuming good credit, reasonable level of debt, and a down payment of 20% of the cost of the average Wrentham home.<sup>24</sup> Therefore, the average Wrentham family could afford the average home in Wrentham, costing \$439,725. Similarly, the median household would be able to easily afford the median monthly rental rate of \$1,567 for a two-bedroom.

Of course, this calculation is a generalization, and does not give a complete picture of need. For example, it also does not take into account the people who would like to live in Wrentham but have not moved to Town because of the relatively high cost of housing. For example, the median income in Plainville in 2016 was \$98,280. Using the same assumptions, the average Plainville household would not

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<sup>22</sup> ACS, 5-Year Survey 2005-2009 through 2014-2018

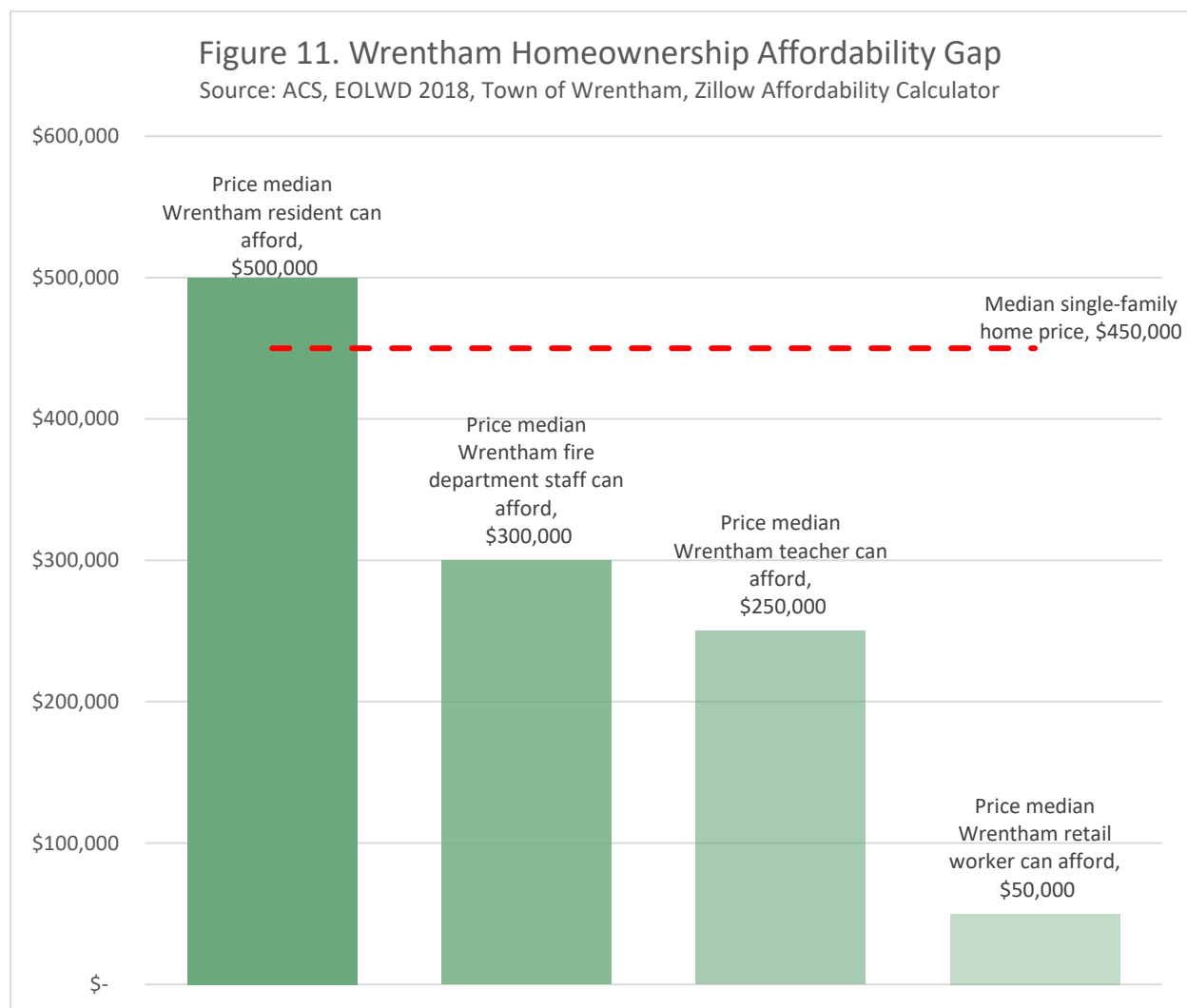
<sup>23</sup> Due to data availability, the affordability gap calculation is based on 2016 median income and housing costs.

<sup>24</sup> This calculation was performed using the Zillow Affordability Calculator with the following assumptions: \$500 monthly debts, \$87,945 down payment, 4% interest rate, 30-year mortgage, 1.4% property tax, \$1,000 annual home insurance.

be able to afford the average home in Wrentham. Thus, the housing costs are likely excluding households with lower and middle incomes. This gap in housing is a challenge in many municipalities across the nation and in the Boston area and is commonly referred to as the “Missing Middle”, referring to smaller, lower-cost housing options, such as bungalows or townhouses, that fall between single-family houses on large lots and multifamily buildings with several units in each.

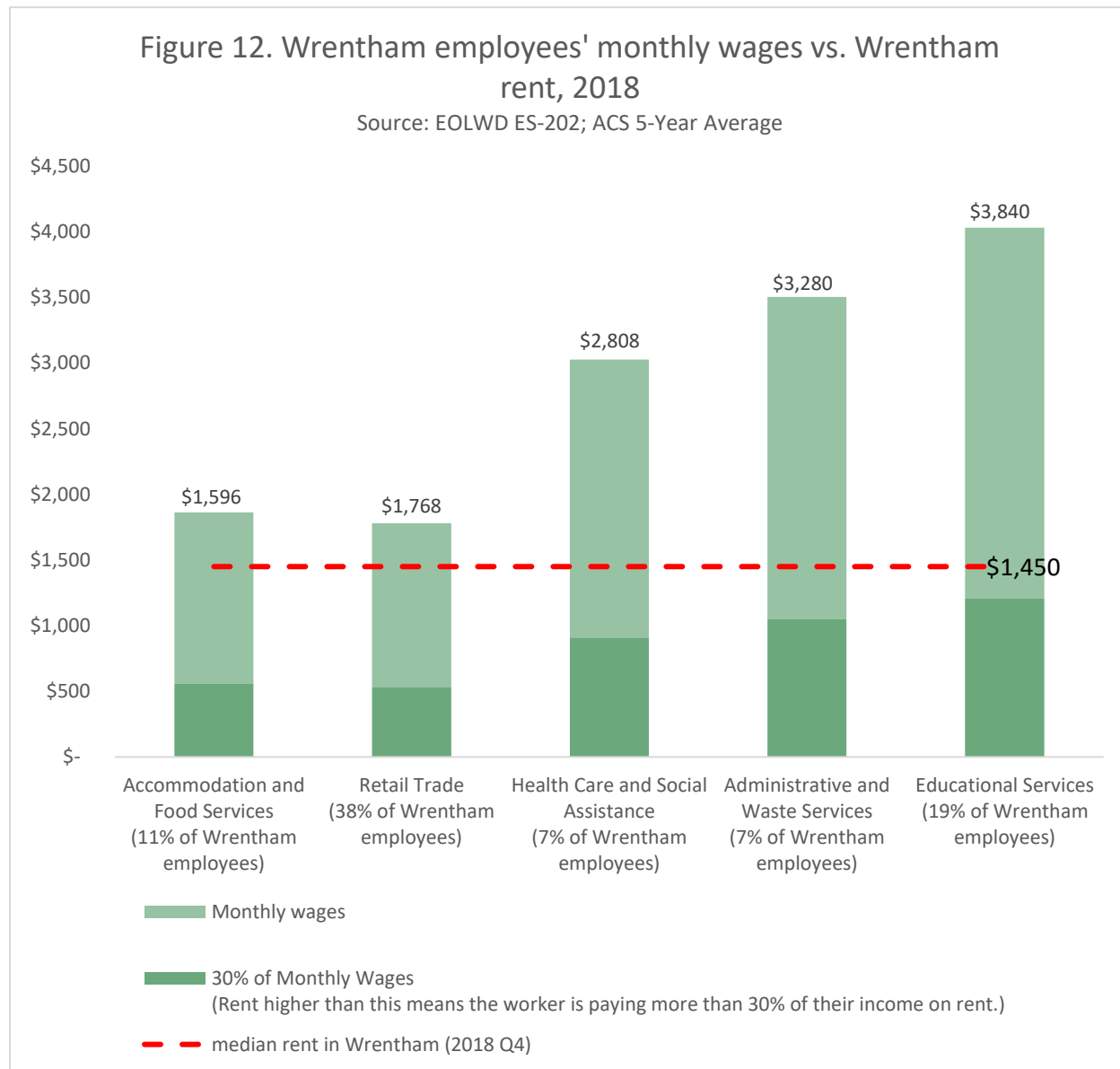
Importantly, it also does not account for the people who work in Wrentham, who maintain its economy, but cannot afford to live here. As discussed in further detail in the Economic Development chapter, most people who work in Wrentham work in retail, education, or accommodation and food services. These three sectors account for 68% of the employees in Wrentham. The median income of someone who works in retail makes \$21,216 in their job in Wrentham. Similarly, an employee working in education makes \$26,080 and an employee working in accommodation and food services makes \$19,152. Unless these workers have 2<sup>nd</sup> or 3<sup>rd</sup> jobs or live with other earners in their household, their median household income is significantly lower than that of current Wrentham residents. Nonetheless, these are the incomes paid by the jobs in Wrentham. Unlike the residents of Wrentham, these workers likely cannot afford the median home price. Based on the assumptions used above, the average employee in Wrentham would be able to afford a \$50,000 single-family home.

Similarly, the people who contribute to the civic society of Wrentham also cannot afford to live here. The chart below shows the affordability gap in Wrentham. The average teacher who teaches in Wrentham schools cannot afford to buy a house here. Similarly, the average staff of the Wrentham fire department cannot afford to buy a house here. This mismatch not only weakens the community and the economy of Wrentham, but contributes to vehicle traffic because residents spend time on the roads commuting out of town and workers spend time on the roads commuting in. If there was a greater match between the cost of housing and the wages for jobs in Wrentham, the people who work here could also live here. Figure 11 shows the median single-family home price in Wrentham compared to what the median resident, the Wrentham fire department staff, Wrentham teacher, and Wrentham retail employee could afford.<sup>25</sup>



<sup>25</sup> ACS, 5-Year Survey 2005-2009 through 2014-2018; EOLWD 2018; Town of Wrentham, 2020; Zillow Affordability Calculator

Renting a home can be within greater reach than homeownership because costs can be lower and there is no need for a down payment. Staff of the Wrentham fire department and school system may more easily be able to rent a home. However, the cost of an apartment in Wrentham is still out of reach for many people who work in town. Figure 12 shows the median rent in Wrentham in 2018, as well as the average monthly wages of workers in the five biggest sectors in Wrentham—82% of employees in Wrentham work in these five sectors.<sup>26</sup> The average employee who worked in any of these five sectors and rented a home in Wrentham was cost-burdened, meaning they paid more than 30% of their income on housing. Specifically, a resident working in Accommodation and Food Services would have spent approximately 80% of their monthly income on housing.



<sup>26</sup> Based on listings on Craigslist in the 4<sup>th</sup> quarter of 2016, including three 1-bedroom and four 2-bedroom apartments.

Yet another assessment of affordability is the match between the supply of Affordable Housing and the number of households that qualify for it. Although the median income is relatively high, there is a large portion of low-income residents. In 2015, almost 30% of households in Wrentham made less than 80% of the Area Median Income, qualifying them for Affordable Housing; far fewer than 30% of the housing units in Wrentham are Affordable Housing units.<sup>27, 28</sup>



For every 1 Affordable Housing unit, there are 2.4 eligible households in Wrentham.



Table 3 provides more detail on this gap in Affordable Housing, including the federal income limits based on AMI that determine whether a household is eligible for Affordable Housing, and those income limits translated into dollars in the Boston metropolitan area. The range of incomes allows for different household size—as explained above, the income limit for a family of four is higher than the income limit of a family of two. Table 3 also lists the number and percentage of households in Wrentham that qualify for Affordable Housing based on each income limit and the household size.

Table 3: Wrentham households eligible for Affordable Housing, 2015				
	# of Wrentham Renters	# of Wrentham Homeowners	Total # of Wrentham Households	% of Households (out of 4,076 in 2015)
Extremely low income, <30% Area Median Income	245	215	460	11%
Very low income, 30-50% Area Median Income	140	245	385	9%
Low Income, 50-80% Area Median Income	70	280	350	9%
TOTAL	455	740	1,195	29%
Source: 2013-2017 Comprehensive Housing Affordability Strategy; ACS 2013-2017 5-Year Average, < <a href="https://www.huduser.gov/portal/datasets/cp.html">https://www.huduser.gov/portal/datasets/cp.html</a> >				

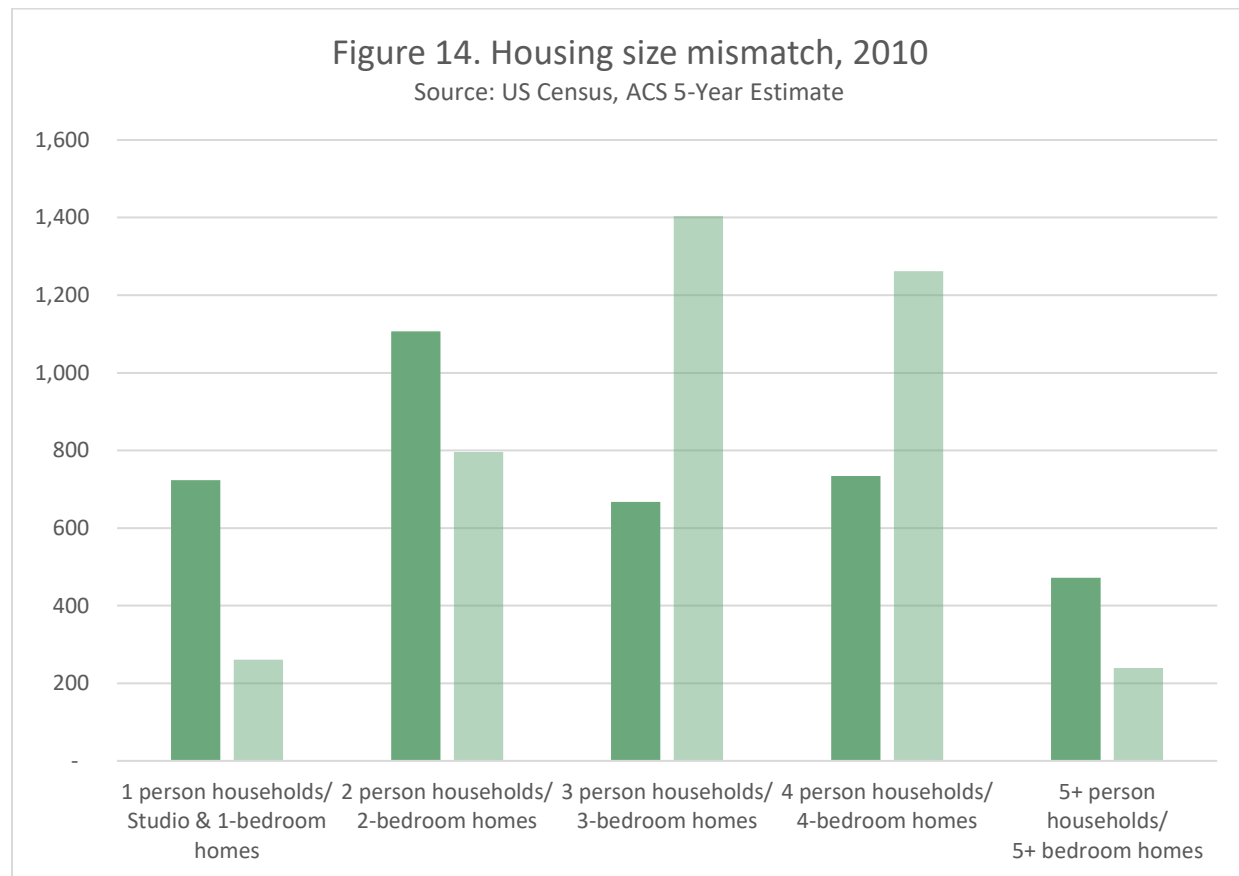
<sup>27</sup> 2015 HUD Section 8 Income Limits; 2013-2017 Comprehensive Housing Affordability Strategy; ACS 2013-2017 5-Year Average, <<https://www.huduser.gov/portal/datasets/cp.html>>

<sup>28</sup> The discrepancy of 10 Affordable Housing units between this data from the 2013-2017 Comprehensive Housing Affordability Strategy and the 2017 Subsidized Housing Inventory may be due to a loss of Affordable Housing units or inaccuracy in the data.

### Variety of options

Not only does the price matter, but households also have different preferences for types of housing. In Wrentham, there is a mismatch between the number of people in an average household and the number of bedrooms in an average home, as illustrated in Figure 14. While there are 1,830 one- or two-person households, there are only between 790 and 1,330 housing units with 2-bedrooms or less. This is consistent with the shrinking size of households and the slow housing production in the past decade, which has limited the amount of new housing stock that can respond to the shifting demographic needs.

In other words, smaller households such as young adults looking to move back to Wrentham, families wanting to buy their first home, one-parent households, and seniors looking to downsize all must compete for limited housing choices or possibly occupy housing they cannot afford (since price rises with square feet) and maybe even cannot maintain (since larger homes require more maintenance). The focus group with seniors conducted as part of the community engagement affirmed that some residents are remaining in homes larger than they would prefer because of lack of options.



## Housing Opportunities and Constraints

The analysis of housing needs point to a demand for new housing opportunities, including lower-cost and smaller housing options or “Missing Middle” housing, as well as Affordable Housing units.

Residential development is influenced by various factors, including historical development patterns, existing land use regulations, public investment, community support or opposition, market demand, natural resources protection areas, municipal infrastructure, and the availability of developable land. This section provides an overview of factors that provide opportunities and constraints impacting residential development in Wrentham, including physical and regulatory obstacles.

### Municipal Tools

Wrentham has several existing assets to advance housing goals.

Wrentham’s Housing Authority operates two developments. Bennett Gardens includes 66 one-bedroom units for seniors and people with disabilities, and Emerald Lane includes 15 units of family housing with four 4 bedroom units, five 3 bedroom units, and six 2 bedroom units.

In 2016, the Town of Wrentham voted to adopt the Community Preservation Act, and a Community Preservation Committee was established to administer the funds. The Community Preservation Act, or CPA, was enacted by the Massachusetts legislature in 2000 to give communities a vehicle to fund open space preservation, community housing, historical preservation and recreation. Wrentham’s CPA funds have been approved for use in nine different projects, including the preparation of the 2020 Open Space and Recreation Plan, creation of a playground at the Rice Complex, and restoration of the paintings of a Wrentham resident and renowned artist. Two of the nine projects have been administered by the Wrentham Housing Authority, both of which were the installation of new basketball hoops. The CPA provides opportunity for further investment in Wrentham’s affordable housing, which it has not yet provided.

Most recently, in 2019, Wrentham earned the Housing Choice Community designation for producing new housing and adopting best practices to promote sustainable housing development. The designation allows Wrentham to apply to exclusive Housing Choice Capital Grants, and bolsters its applications to other state funding programs, such as MassWorks and MassDOT capital projects.

In addition, there are several municipal tools that Wrentham could consider cultivating, depending on its goals.

Section 55C of Massachusetts General Law Chapter 44 enables the creation of a Municipal Affordable Housing Trust Fund. A housing trust allows municipalities to collect funds for affordable housing and separate those funds from the general municipal budget. These funds can then be used for affordable housing production and preservation programs. Dozens of communities across the state currently have affordable housing trusts. CPC funds are the most common source of funding; other common sources include inclusionary zoning payments, other developer fees, a municipality’s general fund, tax title sales, donations, and payments from special bylaws. Wrentham does not have a housing trust.

In addition, Wrentham’s most recent Housing Production Plan (HPP) was adopted in 2005. The Massachusetts Department of Housing and Community Development approves HPPs for a five-year period, meaning that Wrentham’s HPP expired more than a decade ago. An updated Housing



Production Plan would assist the Town in directing and leveraging its resources to meet the housing needs of Wrentham. They are useful supplements to Master Plans, providing a more detailed assessment of housing need, limitations, locations for potential housing development, goals, and strategies.

## Zoning and Permitting

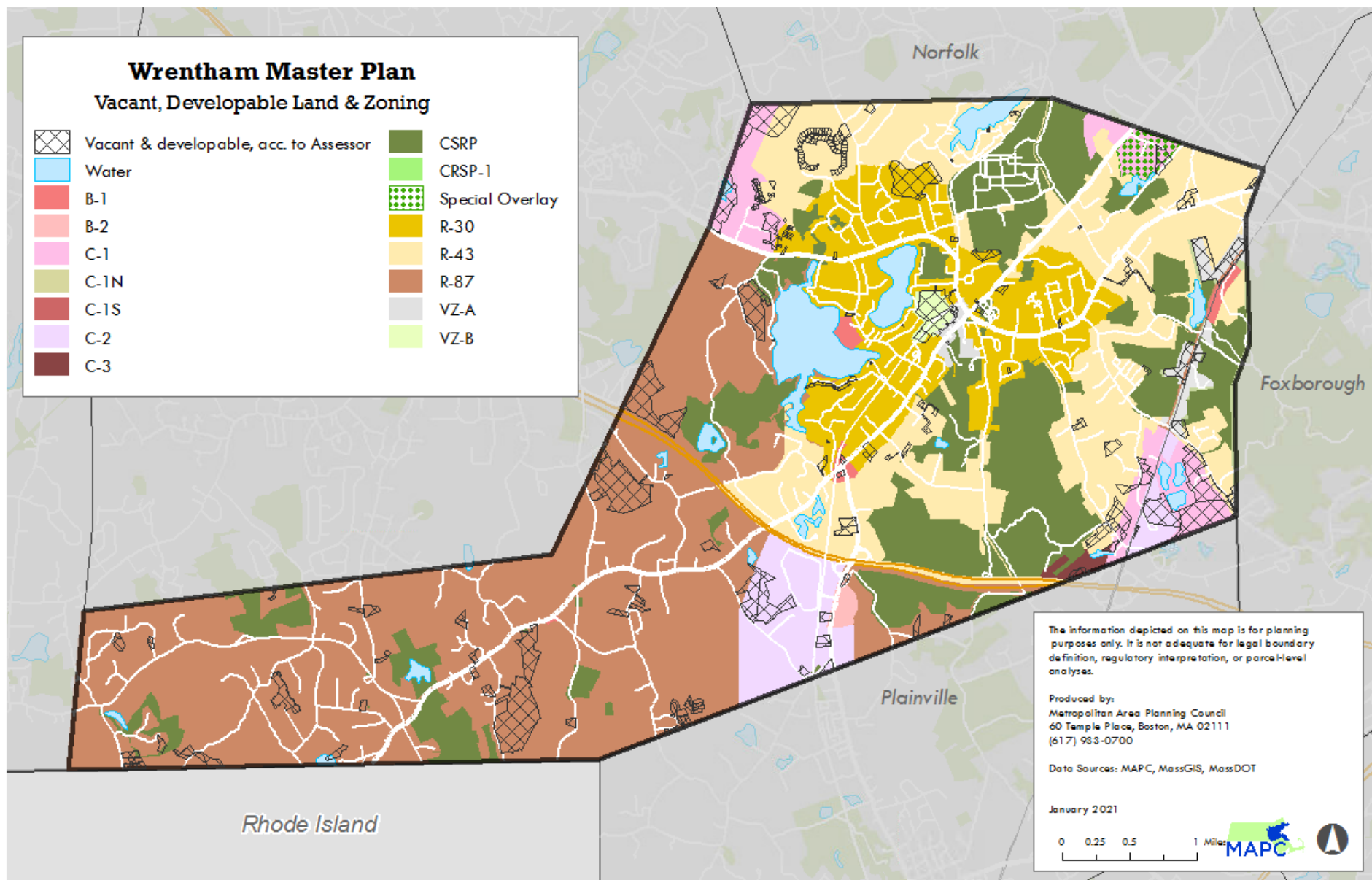
### *What is zoning?*

Zoning is one of the most important tools a municipality has to help achieve the community's vision for the future. Modifications to the zoning and permitting requirements could improve the mix of housing available in Wrentham, in terms of affordability, housing diversity, and the development process.

Local zoning bylaws often define the allowable use of development, such as residential, commercial, or industrial, as well as characteristics such as the appropriate height, density, placement and massing of structures, and parking requirements. Land use and zoning patterns are not identical and sometimes require realignment or reconsideration as patterns evolve. Some uses may not conform to the zoning district they are in—these “nonconforming” uses may have existed before certain zoning requirements were adopted.

Importantly, while zoning regulates the use and design of development, zoning cannot mandate certain development to occur. For example, a community may desire a specific type of use to occur on a property, and it may be zoned to allow or even encourage such a use, but such investments in changes on a property are ultimately decided by private owners, institutions, or the entities that own or control the property. Unless the Town owns or controls a property and is willing to make an investment, it cannot mandate change through zoning.

The following map shows the zoning districts in Wrentham, along with the land designated by the Town Assessor as both vacant and developable. Residential uses are allowed in R-30, R-43, R-87, VZ-A (Village District Zoning Subarea A), and VZ-B (Village District Zoning Subarea B). Based on the Assessor's data, there are significant areas for new development within all of these districts except for VZ-B.



Document Path: K:\Data Services\Projects\Current Projects\Master Plan\Wrentham\Project Files\Wrentham Master Plan\_Zoning & Developable Land

### *Housing Diversity*

The 2005 Housing Production Plan identified zoning as one of the key constraints to development: “Wrentham’s zoning only permits single family homes by right...No zoning district in Wrentham currently permits more than 3 dwellings within a given building. Further, Wrentham zoning does not encourage smaller housing types which could be renter occupied. Addressing these permitting constraints is probably the most important task to facilitating greater production of affordable housing.”<sup>29</sup>

Recent re-zoning efforts have created more opportunity for residential development. In 2018, Wrentham adopted the Village Center District at Town Meeting to encourage a more attractive and walkable downtown. Its intent is to continue the downtown street grid to expand Wrentham’s historic downtown by providing additional retail and housing, as well as mixed use development opportunities. The District is divided into two sub-areas: the traditional village (Subdistrict A) and the vacant Tyco site (Subdistrict B). The Village Center District allows for mixed-use of residential and commercial/service establishments to complement existing businesses, enhances walkability of the downtown, and helps ensure quality design. In terms of residential uses, a “double attached dwelling” (e.g. a two-unit rowhouse) and a “multiple attached dwelling” (e.g. a three-unit rowhouse) is permitted by special permit in some areas, and mixed-use development (e.g. a shop on the first floor and multifamily housing above, or a shop adjacent to a multifamily building on the same lot) is permitted by special permit throughout the District. The lot requirements and dimensional standards are also relaxed, allowing for more compact, walkable development. There is potential for substantial new residential development in the Village Center. When the zoning was being considered for adoption, it was estimated that it could create the potential for approximately 230 new housing units.

In addition, a zoning amendment adopted in 2019 allows for accessory dwelling units (ADUs) or “granny flats”. According to Wrentham’s zoning, an ADU is a self-contained housing unit incorporated within a single-family home and must be occupied by a relative. Through this amendment, Wrentham helped increase the potential for smaller housing options, particularly for intergenerational households. Based on conversations with Town staff, since adoption of the amendment, there has been great interest in developing ADUs.

Nonetheless, as of 2020, single-family housing is still the only housing allowed by right in Wrentham. A special permit is required for a two-unit row house, a three-unit row house, and the conversion of a single family home to a two-unit row house. Special permits allow for Town Boards to hold more discretion over development approvals, and in doing so, they also introduce costs, uncertainty, and inefficiency in the development process.

Similarly, although the ADU bylaw created smaller housing options for family members of Wrentham homeowners, the zoning continues to discourage smaller housing types. As explained in the 2005 Housing Production Plan: “Historically, it is well established that restrictive zoning discourages the development of cheaper housing.” Some of these standards remain in the Wrentham zoning bylaw, making it more expensive to build housing. For example, outside of the Downtown, the smallest lot size on which someone can build a home in Wrentham is 30,000 square feet, more than a half-acre. Most of Wrentham falls within the R-87 zoning district, which requires 87,000 square feet or two acres per

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<sup>29</sup> Wrentham Housing Production Plan, 2005

home. These minimum lot sizes incentivize developers to build larger or more expensive homes in order to cover the cost of land. Under current conditions, it may not pencil-out for developers to build smaller market-rate homes, such as those that were built a few decades ago and form many of Wrentham's beloved neighborhoods. For example, many of the homes in Wrentham's neighborhoods, such as along Archer Street or along Hamilton Road off of East Street, would no longer be permitted. The lot sizes in these areas are approximately 15,000 square feet or one-third of an acre, not meeting the 30,000 square feet minimum lot size requirement. These existing uses are allowed to continue even when the zoning context has changed.

### *Affordability*

Wrentham's zoning does require affordability in senior living communities: at least 5% of homeownership units and 25% of rental units in a senior living community must be Affordable. As of January 2021, one such project is currently being proposed. In addition, there are density bonus incentives for further Affordable Housing, meaning that developers may build a greater number of bedrooms if they provide more affordable units.<sup>30</sup>

### *Open Space Protection*

Zoning can also help provide housing options while protecting natural resources and open space. Wrentham's Open Space Preservation bylaw aims to do just this by providing developers an option to cluster the housing in a subdivision if they permanently protect some of the open space. The bylaw has helped to protect over 400 acres, including in the Pond Meadow, Wampanoag Estates, and Badus Brook developments. Wrentham's 2020 Open Space and Recreation Plan includes a recommendation to "encourage developers to use Open Space Preservation Bylaw" by amending the bylaw to allow for development by right, as well as by promoting the benefits of open space preservation development.

### Municipal Infrastructure

Although there are several private wastewater treatment facilities in the Town, Wrentham does not have a municipal sewer system. The lack of municipal infrastructure creates a significant obstacle to developing more housing, including in the Downtown. Institutions and larger campuses have met their needs independently: several municipal buildings in the Downtown area, including the new Public Safety building, share a small wastewater treatment facility with the Wrentham Elementary School; King Philip Regional High School maintains a large facility for its uses; the Wrentham Developmental Center has its own, older treatment facility; and the Wrentham Village Premium Outlets built a substantial treatment facility for its needs. Other private systems have also been installed at various sites. Unused septic and treatment facility capacity of oversized systems might be made available for use by local buildings constrained by the limitations their sites place on expansion of areas or uses. This could be helpful in areas where greater densities are sought, or where soils cannot accept the anticipated burdens. Recent improvements and innovations in package treatment plants have greatly reduced the cost and area needed for new facilities, making them competitive with traditional septic systems in some instances. Private parties may also seek to create district treatment facilities to serve a local demand, helping to achieve desired levels of development.

Wrentham draws its water supply from a series of wells on the north and south sides of Lake Pearl. Those wells all draw from the Charles River Watershed. Other community wells are located near

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<sup>30</sup> Wrentham Zoning Bylaw 2019, Section 13.5.6

Crocker Pond and north of Thurston Street, with a transient well located to the eastern side of Route 1. Private wells exist off Beech Street, and on the Franklin line in Sheldonville. Most of Wrentham is served by municipal wells, but some private wells have been drilled, particularly in the Sheldonville area. The water division of the Department of Public Works maintains and operates the 79 miles of water mains. Like most communities in eastern Massachusetts, Wrentham is confined by annual withdrawal limits to its wells set by the Department of Environmental Protection. Water pressure in many parts of West Wrentham is limited, however, and any significant development in that area would require infrastructure upgrades.

Unlike water and sewer service, the provision of education and public safety services are not dependent on environmental factors, but rather on factors such as the municipal budget and the limitations imposed by Proposition 2 ½.<sup>31</sup> Wrentham has two elementary schools for the Town and participates in the King Philip Regional school system with Norfolk and Plainville. The King Philip High School is located in Wrentham, while the King Philip Middle School is located in Norfolk. Since 2005, school enrollment in the High School has increased by 5% and decreased by 10% in the Middle School.

### Physical and natural constraints

The 2005 Housing Production Plan identified wetlands protections and requirements for wastewater treatment as another key constraint to development. As development continues to spread, new housing will be pushed to sites with poor soils and higher groundwater levels, requiring more expensive engineering solutions to treat wastewater.<sup>32</sup>

One solution noted in the 2005 Housing Production Plan is “smart growth,” in which development is more compact and efficient and directed towards locations more suitable for development, such as areas that have already been developed. Recent rezoning efforts in Downtown and along Route 1 help to direct growth to these strategic locations. As explained above, some zoning requirements may be a major impediment to advancing smart growth. Another potential solution is to provide municipal sewer in certain locations to direct development to those areas rather than elsewhere. Wrentham currently does not have a municipal sewer system, although there are several private wastewater treatment facilities in Town.

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<sup>31</sup> Proposition 2 1/2 places constraints on the amount of property taxes a city or town can levy and on how much the levy can be increased from year to year.

<sup>32</sup> DEP regs 310 CMR 15.000 et seq., commonly referred to as “Title V”

## Community engagement

Based on the town-wide survey conducted in Fall 2020 and focus groups conducted in January 2021, the following strengths, challenges, and opportunities related to housing were identified.

Strengths	Challenges	Opportunities
<ul style="list-style-type: none"> <li>- Strong school system and lower taxes than closer to Boston</li> <li>- Proximity to Boston and Providence</li> <li>- Mixed-income housing at Eagle Brook is really helpful at preventing stigma against Affordable Housing residents</li> <li>- Eagle Brook and Pond Meadow are new developments that provide attractive options for families, lower-income households, and seniors</li> <li>- Some residents of Affordable Housing have found the community to be welcoming</li> </ul>	<ul style="list-style-type: none"> <li>- New housing is often large and expensive, i.e. “McMansions”</li> <li>- Lack of rental and ownership options at lower-costs, suggesting demand for “Missing Middle” housing</li> <li>- Lack of ownership options for seniors wanting to downsize and new households, suggesting demand for “Missing Middle” housing</li> <li>- Affordable Housing units are older and small</li> <li>- Lack of awareness and information about Affordable Housing units</li> <li>- Difficult for new residents to learn about local governance, as well as community activities</li> </ul>	<ul style="list-style-type: none"> <li>- Potential for housing development on vacant Tyco Valve site Downtown</li> <li>- According to the Town-wide survey, “reducing the cost of housing” is not a high priority improvement for most survey respondents, although it is for respondents who rent and respondents in households with an annual income less than \$50,000</li> </ul>