



TOWN OF
READING, MA
HOUSING PLAN

Rev: November 6, 2006

PLANNING SUBCOMMITTEE

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As of early 2003, only a 9% of cities and towns in the Commonwealth met the 10% affordability criterion of M.G.L. Chapter 40B. Reading, belonging to the vast majority of non-conforming communities, needs to take steps to increase its affordable units and avoid the likelihood of having of its zoning regulations and Master Plan recommendations bypassed by developers.	

The impact that comprehensive permit developments have into the Town life can be illustrated in several layers: abrupt increases of density, alienated housing enclaves disconnected from the surrounding fabric, localized spikes in the Town’s traffic flow, sudden changes in school population, unbalanced loads in resources and infrastructure. 37

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HOUSING PLAN

INTRODUCTION

This Housing Plan was submitted to the State in accordance with the Planned Production regulation promulgated by the Department of Housing & Community Development (DHCD) in December 2002.

Under these regulations an affordable housing plan is a plan that identifies the housing needs of the community and the strategies by which the municipality will make progress in facilitating the development of affordable housing.

The plan must contain at least the following three sections:

Section 1. Comprehensive Housing Needs Assessment

Overall, the plan must establish a context for municipal action with regard to housing based on a comprehensive housing needs analysis that examines:

1. Community demographics including information on the racial/ ethnic composition and special needs of the community and HUD MSA region.
2. Existing housing stock characteristics;
3. Development conditions and constraints and the municipality's ability to mitigate those constraints; and
4. The capacity of municipal infrastructure, such as schools, water/sewer systems, roads, utilities, etc. to accommodate the current population as well as future growth.

Section 2. Affordable Housing Goals and Strategies

In this section, the plan must include:

- A discussion of the mix of housing desired, consistent with identified needs and feasible within the housing market, including rental and ownership for families, individuals, persons with special needs, and the elderly;
- A numerical goal for annual housing production that meets or exceeds the .75% threshold;
- A timeframe or schedule for production of units; and
- An explanation of the specific strategies the community will use to achieve its housing

production goal, including identification of one or more of the following:

1. Geographic areas in which land use regulations will be modified to accomplish affordable housing production goals;
2. Specific sites on which comprehensive permit applications are to be encouraged;
3. Preferred characteristics of residential development, for example infill housing development, clustered houses, and compact development; and/or
4. Municipally owned parcels for which development proposals will be sought.

A community's plan may also address other local actions to accomplish its housing goals.

Section 3. Description of Use Restrictions

This section of the plan must describe the long-term use restrictions that will be placed on the affordable housing units. Include details on the time period covered by the deed restriction and how the future sale or rent price will be calculated.

In accordance with the regulation, cities and towns may:

- Develop and adopt an affordable housing plan for approval by DHCD; and
- Request certification of compliance with the approved plan by demonstrating an increase in units that are eligible to be counted on the state Subsidized Housing Inventory (SHI) within one calendar year of at least $\frac{3}{4}$ of one percent (.75%) of total year round housing units (based on the 2000 Census) pursuant to the plan. For information about which counts on the SHI, please visit:

<http://www.mass.gov/dhcd/ToolKit/EligSumm.doc>.

In a certified municipality, decisions by the Zoning Board of Appeals (ZBA) to deny or approve with conditions comprehensive permit applications will be deemed "consistent with local needs" under MGL Chapter 40B for a one year period following certification that it has produced .75% of total housing units or two years if it has produced 1.5% of total housing units pursuant to the approved plan. "Consistent with local needs" means that the decision will be upheld by the Housing Appeals Committee (HAC).

A challenge for Reading is whether the planned production standard of .75 of 1% is realistic. On the one hand, if the Town relied entirely on new construction to provide more affordable housing units, the rate of production would have to increase significantly. Under this approach, new comprehensive permit units would overshadowing market-rate housing development. On the other hand, under existing housing market conditions, affordable housing unit production within the single family neighborhoods is extremely low and relies primarily on small scale private incentives. At this point, the town does not have a tracking mechanism to measure housing affordability improvements within the neighborhoods, an example of which are accessory apartments.

A combination of measures addressing both comprehensive and standard permits is a more pragmatic approach to resolve the affordable housing gap, executed in stages and involving all neighborhoods. The shortage of land for new development or redevelopment has been evident for many years in Reading.

BACKGROUND

The history of Reading's housing stock spans several centuries, from early colonial farm buildings to contemporary, multi-family apartment buildings. The evolution of Reading's housing remained fairly static through the 1940s, when the predominantly single-family dwellings were complimented with a variety of housing types.

Subdivision tracts became common through the 1950s and 60s, and former farm properties were developed to accommodate the growing demand for suburban residential coinciding with the construction of Route 128, growing affluence and the middle class migration from the inner city.

More recently in the 1970s, 80s and 90s larger condominium and apartment buildings were constructed in or adjacent to Reading's commercial corridors, which offered easy access to regional transportation such as Routes 128 and 93. While Reading continued to be a principally suburban commuter shed to Boston and the office development on Route 128 and Reading's increasingly white collar residents, the Town eventually became a focal point for large-scale commercial and residential development as growth expanded outward from Boston's inner metropolitan core.

The period since the 1991 Master Plan has seen substantially development of subdivisions, rehabilitated single family housing and more dense, multi-family housing such affordable projects under the State mandated Chapter 40B statute. These developments have ranged from 2 lot subdivisions in well-established residential neighborhoods to substantial, 200+ unit condominium and rental developments on the periphery of Town. It's clear as housing demand increases for a variety of housing types in Reading due to its well regarded school system, proximity to commuter links and sustained property values, the Town will continue to see more intensive development on the dwindling supply of buildable land.

Section 1. Comprehensive Housing Needs Assessment

1.1 DEMOGRAPHICS AND HOUSING STOCK CHARACTERISTICS

- **Sub-Regional conditions**

Housing market conditions, housing needs and barriers affecting the production of low- and moderate-income housing originate in domains significantly larger than Reading. The Town is a member of the North Suburban Planning Council (NSPC), a voluntary association composed of eight towns and one city that aims to facilitate cooperative regional planning. The status of affordable housing in the NSPC sub-region is as shown in the following table:

Community	2000 Census Year Round Housing Units	Percent SHI Units	Shortfall
Burlington	8,395	11.2%	+100
Lynnfield	4,249	2.3%	-327
North Reading	4,839	2.1%	-382
Reading	8,811	8.2%	-158
Stoneham	9,231	5.5%	-415
Wakefield	9,914	5.7%	-426
Wilmington	7,141	9.8%	-14
Winchester	7,860	1.8%	-645
Woburn	15,312	8.5%	-229

Source: DHCD Subsidized Housing Inventory, June 2006.

Unlike other towns and cities where restrictive zoning regulations require homes to consume a large amount of land per dwelling unit (an acre or more), the great majority of single family zoned neighborhoods in Reading allows for lots of one-third to one-half

acre. From that perspective, the town contributes proportionally less to the regional affordability problem by allowing higher densities than other suburbs in the NSPC sub-region.

Recent Population and Household Trends

Population trends are among the key factors driving housing demand. After experiencing a slight decline, Reading’s population grew 5%, to 23,708 persons, from 1990 to 2000. This growth rate parallels the region’s growth rate. However, based on projections, Reading’s population can be expected to decline slightly over the next 20 years (see Figure 1).

Meanwhile, the number of households in Reading, which increased 10% from 1990 to 2000, is expected to continue to increase over the next twenty years. This is not a unique trend – nationally, household size is shrinking, resulting in more households. Reading’s household size shrunk from 2.84 persons per household in 1990 to 2.73 in 2000, representing a 4% decrease. As we will see, this increase in the population and the number of households led to declining vacancy rates and escalating housing costs. In 2000, Reading had 3.7 persons per square acre.

Figure 1. Population and Household Trends and Projections, Reading.

Year	Population		Households	
	#	% Change	#	% Change
1980	22,678	--	--	--
1990	22,539	-1%	7,932	--
2000	23,708	5%	8,688	10%
Projected:				
2010	23,500	-1%	8,973	3%
2020	22,865	-3%	9,085	1%

Sources: U.S. Census and MAPC.

- **Household Composition**

Reading is primarily composed of family households – 74% of all households are family households. By comparison, only 61% of the region’s households are families. Conversely, 26% of the households in Reading are non-family. Non-family households include households with one person or room-mate situations – i.e., those in the household are not related.

Figure 2. Breakdown of Household Type in Reading, 2000.

Type of Household	% of Total Households	
	Reading	Region
Families	74%	61%
Married-Couple Families	64%	47%
Single-person Households	22%	30%
Married & Single-Parent Households	38%	31%

With Children under 18		
All Households with Persons Age 65+	27%	24%
Non-Family Households	26%	39%

Source: U.S. Census, 2000.

Five percent of Reading’s households are headed by a single parent. Just over 150 Reading residents live in group quarters. Most of these persons live in nursing homes and a small percentage live in group quarters for persons with developmental disabilities.

It is worth noting that 7% of those over age 65 live with a relative other than a spouse (e.g., with their adult children, with a sibling, etc.). Also, 25% of those over age 65 live alone, 80% of whom are women.

Analyzing the age composition of residents helps to identify current and future housing needs. To show this relationship, we clustered age groups to relate them loosely to various stages in the housing market (Figure 3). For example, the age 20 to 34 age groups tend to form households for the first time and are likely to rent or to buy a smaller starter home. The trade-ups (age 35 to 54) have generally accumulated more wealth, may have a larger family, and often drive the demand for larger and more expensive homes in a community. The empty nesters (55-64) are called such because often their children are grown and have moved out, so they may be ready to downsize to smaller, easier to maintain units. Lastly, the early (65-74) and “wiser” (75+) seniors have special housing needs also. Some prefer to move back in with family, some may continue to live on their own, and some may find it necessary to move to assisted living facilities or a nursing home. If these various age groups can not find housing in Reading to meet their needs, they may have to leave the community.

From 1990 to 2000, Reading saw:

- A decrease in the household formation age group. Reading is not alone in this trend – this age group has decreased in the region also.
- Large growth in the middle years (35 to 54), putting pressure on the trade-up market.
- Youth and the older population remained relatively stable from 1990 to 2000.

Population projections indicate that Reading’s household formation group could rebound by 2020 and that the trade-ups may decrease over that time period. A decrease in this latter group could open up more family housing units for younger families. The trade-ups, however, still would comprise the largest portion of Reading’s age groups. The projections also indicate an increase in empty-nesters and early seniors. This could result in a need for smaller units.

Figure 3. Reading's Age Groups – Trends and Projections.

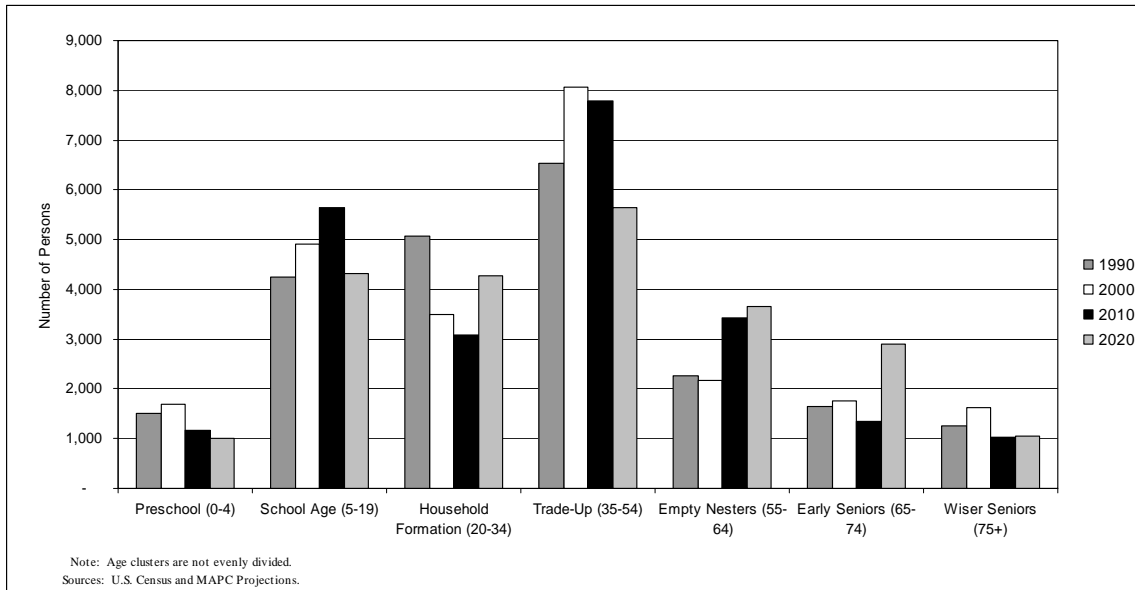


Figure 4. Number of Reading Residents in Each Age Group from 1990 to 2000 (table)

	1990	2000
Preschool (0-4)	1,518	1,701
School Age (5-19)	4,253	4,904
Household Formation (20-34)	5,072	3,501
Trade-Ups (35-54)	6,534	8,071
Empty Nesters (55-64)	2,266	2,162
Early Seniors (65-74)	1,651	1,752
Seniors (75+)	1,245	1,617

Source: U.S. Census.

FINDING

Despite a possible drop in population, the trend toward increasingly smaller household sizes will continue to drive demand for housing units. Reading will likely remain a predominantly family community. This, combined with the large proportion of trade-ups, may contribute to the demand for larger family-size housing units. However, if the number of trade ups decreases, as projected, this demand could lessen somewhat. An increase in empty nesters and early seniors may fuel a need for smaller units that are easy to maintain, assisted living facilities, and nursing homes.

Housing Supply

• **Quality and Characteristics of Reading’s Housing**

The number of housing units in Reading grew at a steady pace from 1980 to 2000, reaching 8,823 units in 2000. Reading’s 9% increase in housing units from 1990 to 2000 outpaced the rate in the region, which was 5%. In 2000, only 1.5% of Reading’s housing units were vacant; this rate is half of the region’s rate. This low vacancy rate reflects the tight housing market that the region is experiencing.

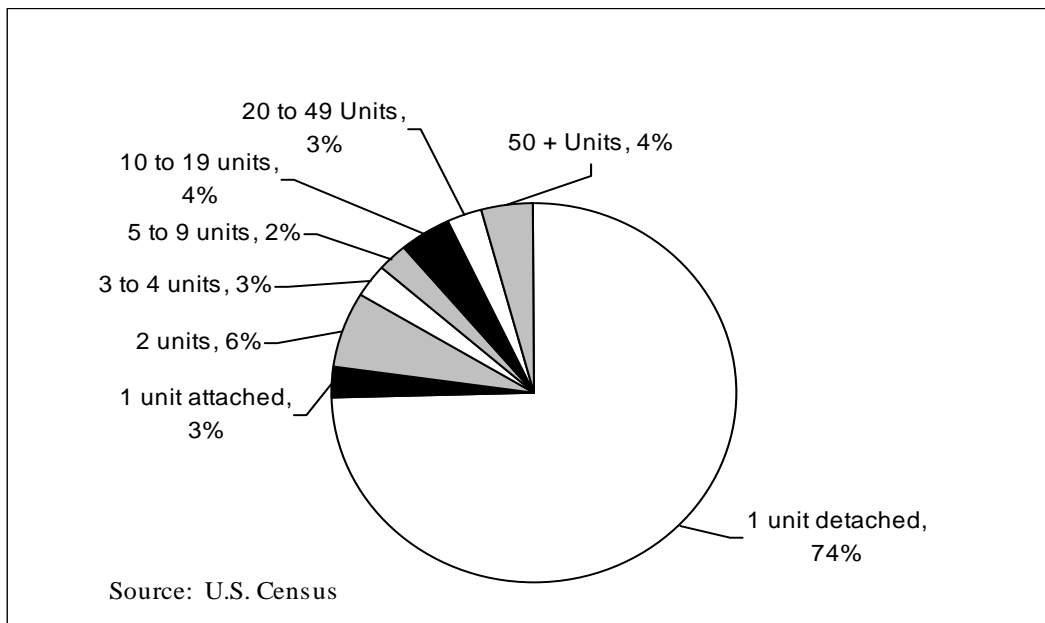
Figure 5. Change in Housing Units and Vacancy Rates, Reading.

Year	Housing Units		Vacancy Rates		
	#	% Increase	All Units	Rentals	Homeowner
1980	7,486	--	--	--	--
1990	8,104	8.3%	2.1%	3.5%	0.6%
2000	8,823	8.9%	1.5%	3.1%	0.3%

Source: U.S. Census.

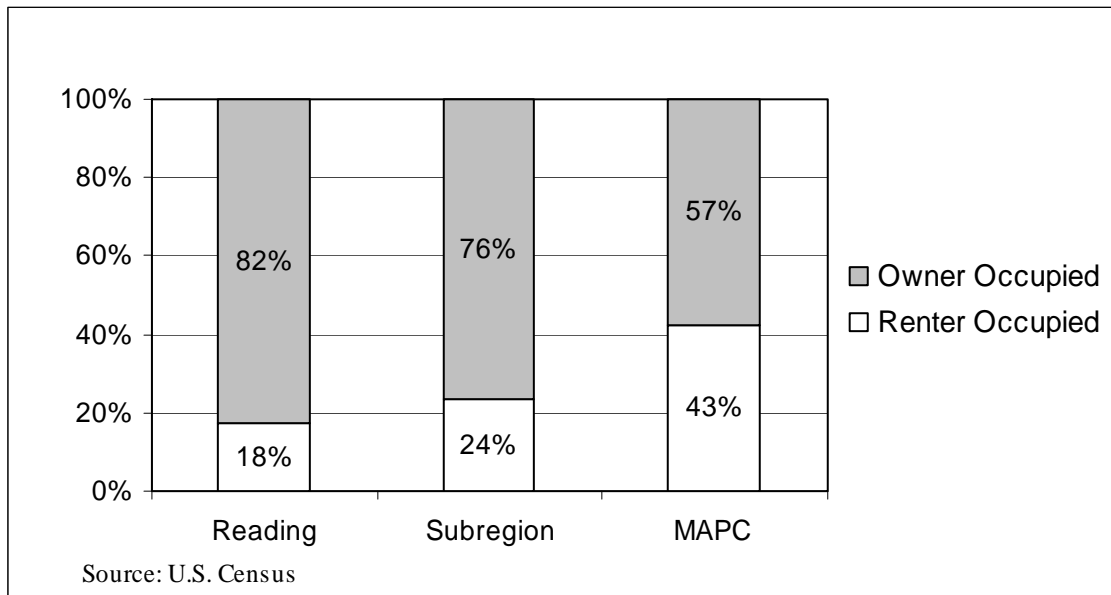
Three-quarters of Reading’s housing units are single-family detached units. This proportion is substantially greater than the region; only 6% of Reading’s housing units are located in two-family houses. From 1997 to 2002, building permits were issued for 12 multi-family units and 124 single-family units.

Figure 6. Type of Structure that Housing Units are Located In, Reading, 2000.



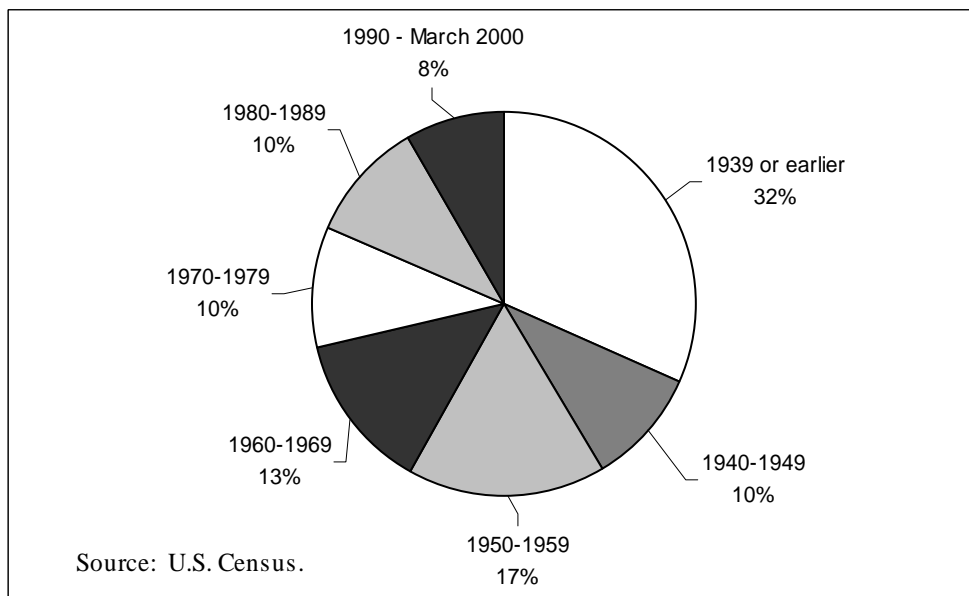
Reading’s housing units are 82% owner-occupied and 18% are rentals. These percentages have remained relatively unchanged since 1980. Reading’s proportion of owner-occupied units is significantly greater than the region’s rate of 57%.

Figure 7. Housing Tenure, Reading, Subregion, and Region, 2000.



In terms of age, Reading’s housing stock is fairly diverse. One-third of the housing units were built prior to 1940. These houses, while adding to Reading’s historical fabric, can mean a need for rehabilitation (including upgrades to meet current building codes), repairs, and lead paint removal. A large number of housing units were built from 1950 to 1970 and a fair number of units have been built since then.

Figure 8. Year Housing Units Built in Reading, 2000.



- **Zoning Allowances**

Reading is predominantly zoned for single-family houses with minimum lot sizes ranging from 15,000 to 40,000 square feet. The current zoning bylaw does provide options for other types of housing developments. These options may present opportunities to address Reading's housing needs. Briefly, these options include:

- 1 Accessory apartments are allowed by special permit in single family districts and Business A, but only in dwelling units that existed prior to August 1, 1982.
- 2 Two family units are allowed in A-40 and Business A. Business A zones also allows apartments.
- 3 Nursing homes are allowed by special permit in the S-20 district.
- 4 Residential uses, to some extent are allowed in the Planned Unit Development – Industrial Overlay Districts (PUD-I). Relief from certain dimensional and intensity requirements are allowed if the developer provides affordable units on or off site.
- 5 Planned Unit Development - Residential (PUD-R) is another type of overlay zone which allows single family units, two family townhouses, apartments, and elderly housing, among other uses. Ten percent of the units must be affordable and up to half of these can be provided off site.
- 6 A Planned Residential Development (PRD) Overlay is allowed by special permit in the single family districts and A-80. There are two types of PRDs. General (PRD-G) requires a minimum lot size of 60,000 square feet and encourages affordable units. Municipal (PRD-M), allowed on current or former municipally owned land of at least eight acres in size, requires the provision of affordable units.
- 7 Municipal Building Reuse District is an overlay district that allows the redevelopment or reuse of surplus municipal buildings. Ten percent of the units must be affordable.

- **Affordable Housing Stock in Reading**

According to the state's Subsidized Housing Inventory, which officially keeps track of all housing that qualifies under M.G.L. Chapter 40B, 404 housing units in Reading are considered affordable – this equals 4.6% of the housing stock.

(M.G.L. Chapter 40B, Sections 20-23 is a state statute that enables local Zoning Boards of Appeals (ZBAs) to issue a single “comprehensive permit” for residential developments that include affordable housing, even if the proposal does not conform to local zoning requirements. The law, also known as the Comprehensive Permit or “Anti-Snob Zoning” Law, sets a goal of 10% low-to-moderate income housing in each community. If communities with less than 10% deny a comprehensive permit or set excessive conditions for approval, the proponent may appeal to the state, which can order the ZBA to issue the permit. The purpose of this 1969 law is to address the shortage of affordable housing statewide by reducing unnecessary barriers erected by local zoning and other restrictions.)

Figure 9. Subsidized Housing Gap in Reading, as of February 2003

Total Year-Round Units	8,823
Subsidized Units (on DHCD list)	675
10% Goal	882
Deficit	207

Source: Mass. Dept. of Housing and Community Development, Feb. 2003.

Affordable units in Reading include:

- 8 The Housing Authority owns 115 units – 73% are for elderly or handicapped persons, 20% are for families, and 8% are for special needs persons.
- 9 Another 290 units are privately owned. These range from assisted living facilities to other forms of elderly housing and family housing. In addition, a small number of group homes for persons with developmental disabilities are scattered throughout Reading, mostly in renovated houses.
- 10 The Town recently approved another 200 plus units under 40B. These are primarily two bedroom units, with some one and three bedroom units.

This list does not yet include recently approved 40B projects, which would bring the total to approximately 650 affordable housing units (7%).

As new market-rate units are created, the number of affordable units needed to reach and maintain the state’s goal of 10% will increase. Another hindrance to maintaining 10% are the units with “expiring use restrictions.” These are properties built under programs that require affordability only for a fixed number of years, after which owners may choose to sell or rent the units at market rate. As a result, 114 units will expire in 2010 and most of the remaining private units will expire between 2013 and 2046. While it is possible that some of these units will still be kept affordable, there is no guarantee. A community can take steps to keep these units affordable.

- **Housing Supply Findings**

In 2000, MAPC conducted Build-Out Analyses for communities in the region. A Build-Out Analysis estimates the amount of development and related impacts if all land in a community is developed according to the current zoning by-law. In Reading, the analysis indicated that an additional 770 single family units could be constructed in Residential Districts S-15, S-20 and S-40. The analysis equated this increase in units with an addition of 2,000 residents, 380 new students, and roughly 11 miles of new roads.

This analysis was based on those uses allowed as of right in Reading’s zoning districts – not those uses that require a special permit nor the potential for overlay districts.

Figure 10. Future Housing Units Based on Build-Out Analysis, Reading.

Zone	Minimum Lot Size	Total New Units
Residential District S-15	15,000 sq. ft.	176
Residential District S-20	20,000 sq. ft.	531
Residential District S-40	40,000 sq. ft.	64
Total New Units		771

Source: MAPC and Reading Zoning Bylaw, March 2003.

FINDING

Reading is predominantly zoned for single-family houses with minimum lot sizes ranging from 15,000 to 40,000 square feet. The current zoning by-laws do provide options for other types of housing developments, such as planned residential and unit developments, accessory apartments and mixed use. Although multi-family production has seen temporary increases with periodic real estate booms, based on zoning and the historically low production of other-than-single-family units, it can be expected that most of Reading’s future housing stock will remain single family houses on average half-acre lots. The likely result will be a continuation of high housing costs and fewer opportunities for low to moderate income households, empty nesters, and elderly.

Based on zoning and the historically low production of other-than-single-family units, it can be expected that most of Reading’s future housing production will be single family houses on half-acre lots. The likely result will be a continuation of high housing costs and fewer opportunities for low to moderate income households, empty nesters, and elderly. Linking Supply, Demand & Affordability

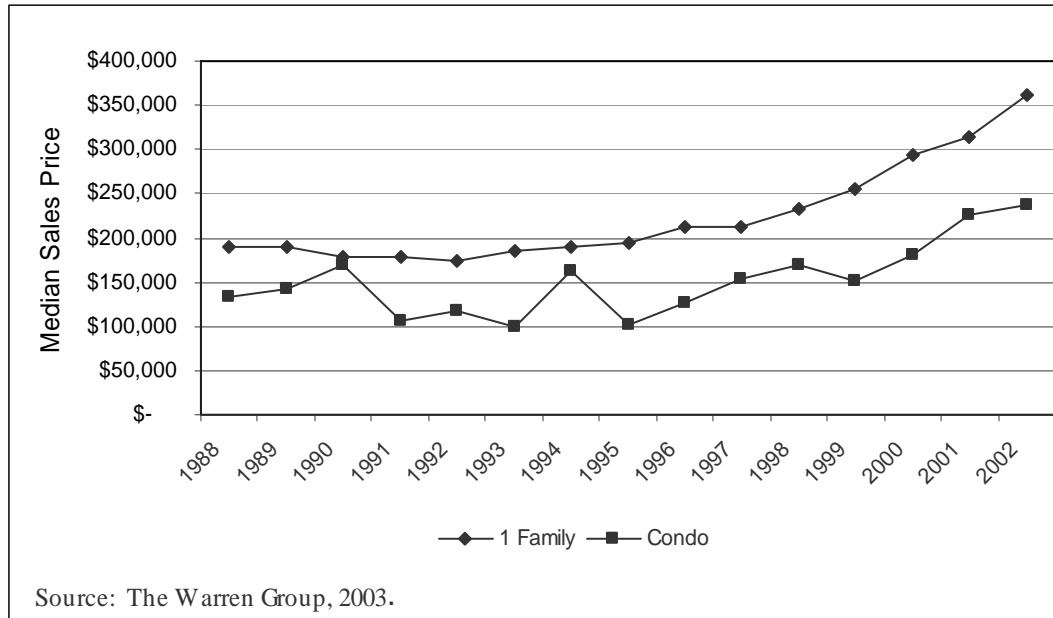
Linking Supply, Demand & Affordability

When housing prices increase at a faster pace than incomes, housing becomes less affordable for all income groups and can be particularly challenging for low and moderate income households. When people are spending too much for housing, it becomes difficult for employers to attract new workers, residents have fewer dollars to spend in the community, and some may ultimately leave the community.

- **The Cost of Buying a Home**

Reading has seen its housing sales prices increase substantially from the late 1990s though the present. The median sales price for a single family house reached \$362,000 and condominiums reached \$237,000 in 2002.

Figure 11. Median Home Sales Prices, Reading.



Another way to analyze affordability is to see how many households are paying 30% or more of their income toward a mortgage – this is considered the maximum percentage that a household can afford to pay. By this standard, the 2000 Census indicates that 20% of Reading’s home owners can not afford their mortgage.

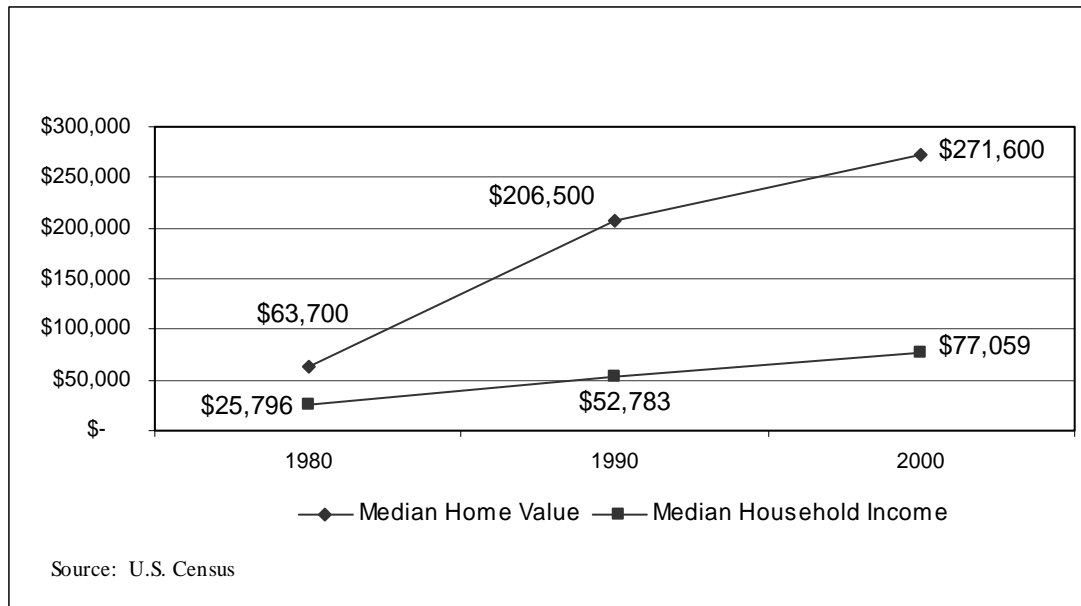
We analyzed whether Reading’s housing stock is affordable to households in the region that fit in the moderate or middle income categories. We focus on moderate and middle income since it can be assumed that housing needs for low income households can be met best by rental housing. A rule of thumb is that a household can afford a house that is no more than 2.5 times its annual household income.

Data from 2002 indicate that moderate income household in the region (which earns up to \$62,650) can afford a house priced up to \$157,000. Reading’s median sales price in 2002 was \$362,000 for a one-family house – or \$205,000 more than what the region’s moderate income households could afford. The Town’s median sales price for a condominium in 2002 was \$237,000. While the median sales price for a condominium is more affordable than a single-family house, it is still at least \$80,000 too much for moderate income households.

Middle income households in the region (earning up to 150% of the median, or \$121,200 in 2002) could afford a house priced up to \$303,000. It appears that, in 2002, the median sales prices for Reading’s single family units were at least \$59,000 more than what a middle income household could afford. Condominiums in Reading, however, appear to be affordable for many middle income households.

We also analyzed whether Reading’s housing stock is affordable to Reading’s residents. Figure 12 compares the median home value (as reported by home-owners in the census) to median household income. The gap between income and housing values increased from 1980 to 2000 – this chart shows that housing values were four times the median household income in 1990 and 2000 while in 1980, the median housing price was only 2.5 times the median income – i.e., affordable.

Figure 12. Housing Affordability Gap in Reading.



- **The Cost of Renting**

The affordability of rental units is another important factor to evaluate. The census shows that median monthly rents in Reading were \$340 in 1980, \$706 in 1990, and \$739 in 2000. These rents seem low – they are as reported by tenants in 1999 and they reflect rents paid by in-place tenants who may be long term and have rents that rise only incrementally from year to year. Newcomers seeking market rentals today most likely face considerably higher rents.

The 30% affordability rule discussed above applies to renters also – a household should not be paying 30% or more of its income towards rent. According to the 2000 Census, 31% of renters in Reading were paying too much.

High housing costs have the most severe impacts on those on the lowest rung of the income ladder. Figures 13 and 14 show which age groups and income groups are paying too much for rent in Reading. It appears that a substantial percentage of all age groups are unable to afford their rent. Large percentages of households that earn less than \$35,000 per year are also paying too much for rent in Reading.

Figure 13. Rent-Burdened Tenants by Age Group, Reading, 2000.

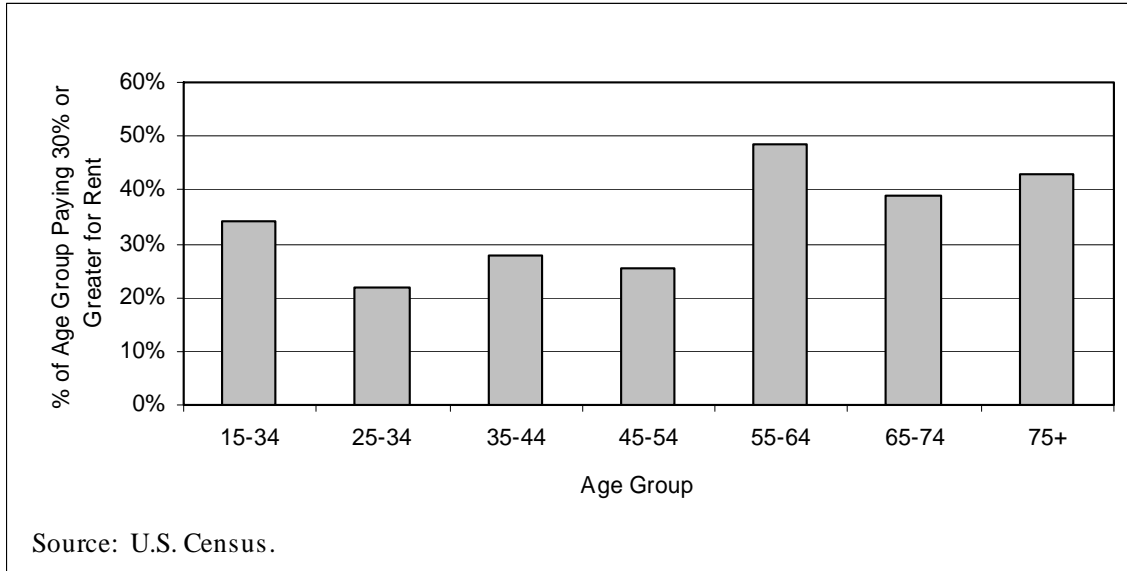
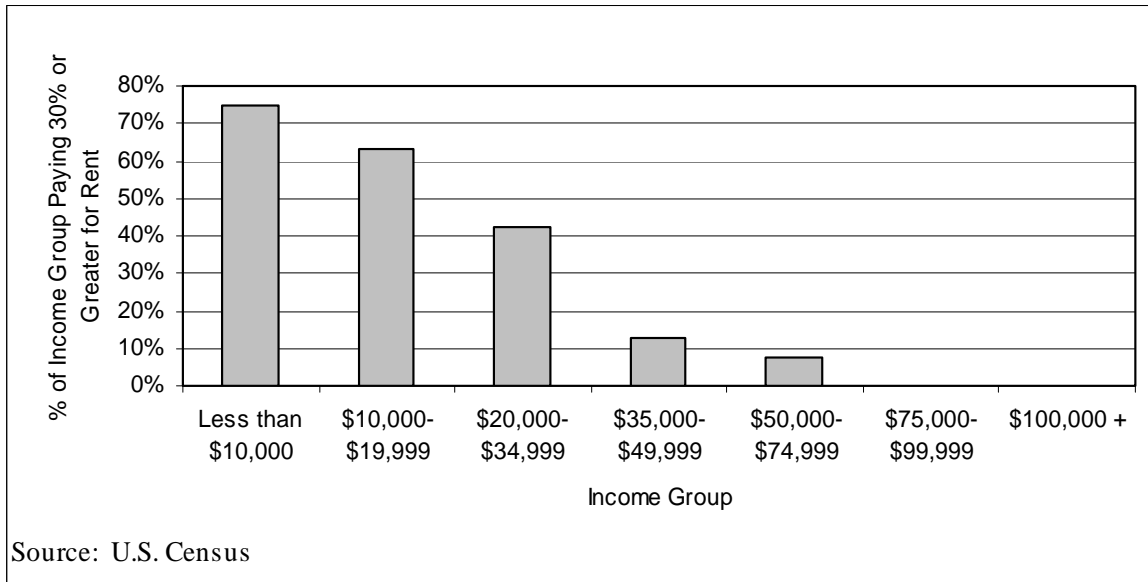


Figure 14. Rent-Burdened Tenants by Income Group, Reading, 2000.



- **Incomes in Reading**

Reading's median household income in 2000 was \$77,059. Figure 15 indicates that Reading is predominantly a middle to upper income town, with approximately one-third of the households middle income and one third upper income. Conversely, 31% of Reading's households were considered low to moderate income in 2000. These figures have not been adjusted for family size.

The Federal Department of Housing and Urban Development also provides data on the number of persons that are low to moderate income. According to 2000 data, 21.5% of the Town's population is considered low to moderate income.

It comes as no surprise that home-owners have a higher median income than renters. While homeowners in Reading had a median annual income of \$83,884 in 2000, renters had a median of \$32,485 – less than half. The median income for those over age 75 was even less, at \$25,104 (see Figure 16).

Figure 15. Estimated Number of Households in Each Income Group in Reading, 2000

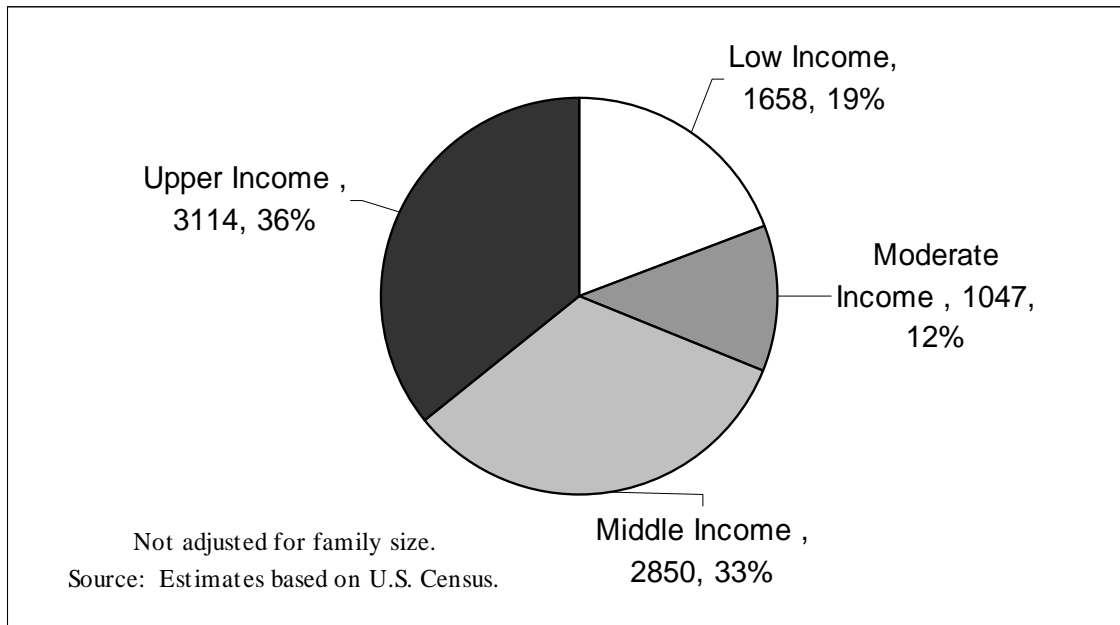
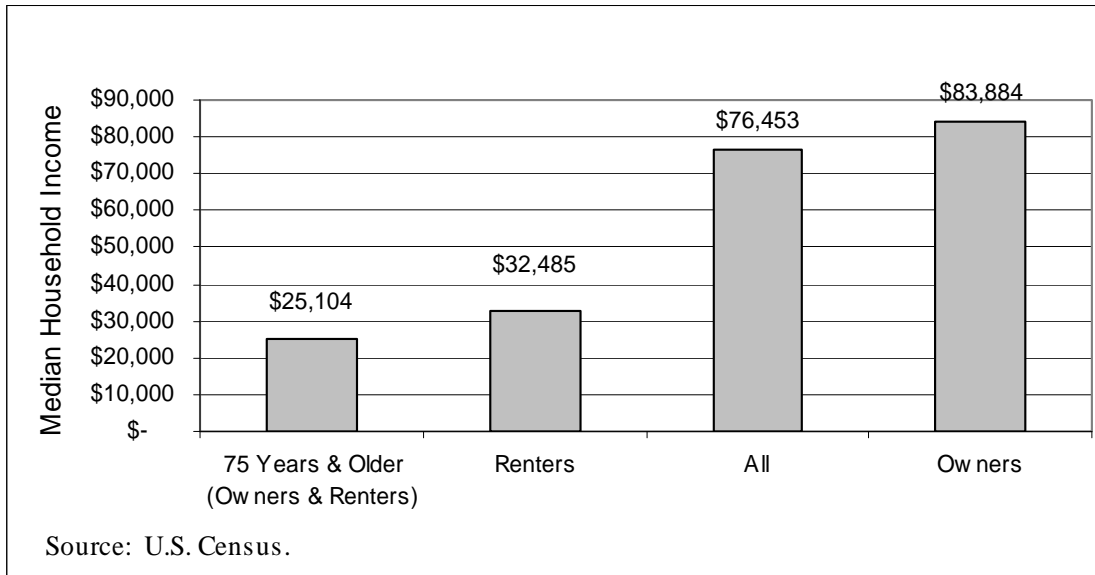


Figure 16. Median Household Income by Type of Household, Reading, 2000.



- **Current Affordable Housing Needs in Reading**

Waiting lists for subsidized units indicate present and future needs. Discussions with the Housing Authority and with some of the private providers indicate that elderly may have to wait one to two years for a subsidized unit, while a wait for a family unit can be three to five years. The Housing Authority has approximately 140 Section 8 applicants on its waiting list, 40 on an elderly and disabled waiting list, and 21 on a waiting list for family units. A small portion of those on the Authority’s list are from Reading. The Section 8 and family waiting list are currently closed. It is important to keep in mind that waiting lists contain persons outside of Reading and that an individual can be on more than one waiting list. Regardless, there appears to be a gap between the need for elderly units and family units and available units in Reading.

- 11 Lower income households are paying too much for rent in Reading, and moderate and middle income households struggle to afford housing in Reading.
- 12 28% of Reading’s households have incomes below the low and moderate income limits that are appropriate for subsidized housing.
- 13 A large percentage of all age groups can not afford their rent. There is a need for more rental units that meet the needs for various life stages.
- 14 Reading is at risk of losing over 100 affordable units by 2010, when they may “expire”.
- 15 Reading has taken action to increase its affordable housing stock and meet housing needs.

Conclusions

While Reading overall is a middle to upper income town, low, moderate and middle income households find it difficult to afford rents and mortgages in the Town. The senior and elderly population are particularly burdened and in light of the current waiting lists for subsidized units the need will likely increase in the future. Additional efforts are

likely needed to meet their needs, along with the needs of all income groups. The waiting list and relative low supply of subsidized family units may indicate that Reading’s single parent households and low to moderate income families face a daunting challenge affording housing in Reading.

It is important to remember that Reading has made significant progress toward meeting the state’s ten percent goal and, as we will see, has many assets in place to help the Town to meet current and future housing needs.

The following table summarizes the potential outcome of two development scenarios for the year 2020: the “Current Trend” and the “Build-out”. The horizon year 2020 assumed to be the point in time that Reading will need to meet the 10% affordability criterion as set forth by M.G.L. Chapter 40B. (Data from Figures 1 & 10 have been used in order to assemble this table.)

Figure 17. Reading Build-Out Projection

Current Trend		Build-out
8,863	All units 2004 *	8,863
9,085	All units, 2020 projection	9,634 **
222	New units built between 2004-2020	771
675	Affordable units in 2004	675
908	All Affordable units, 2020 projection, necessary to comply with 10% criterion	988
233	Necessary new affordable units for 2020	338
233/222 > 100%	2020 : % of new affordable units within all new units	338/ 771 = 43%

* 2004 data extrapolated from Figure 1

** There is a view shared among the Master Plan committee members that a more detailed analysis of the Reading Wetlands Map may actually decrease this number.

As noted in previous chapters, the vast majority of new housing units – based on current zoning and trends – will be single-family residences. This analysis does not account for the main route of introducing high densities with affordable units in Town, that is through comprehensive permits authorized under M.G.L. Chapter 40B, or other recent avenues like Chapter 40R, under evaluation. Transit opportunities and community character are the main prisms through which the Reading is evaluating the regulations of 40R smart growth districts.

The result of the first scenario is that, even if all the new units built between 2004 and 2020 are affordable, it will not be enough to meet the 10% criterion. In the second case, Reading will need to ensure a 43% of all new units between 2004 and 2020 as affordable in order to meet the 10% criterion. This is a highly unlikely outcome under current and mid-term housing market conditions. Reading will need to secure the construction of affordable units through projects following zoning overlays or comprehensive permits.

FINDING

Town zoning allows medium density residential developments under PRD (overlay districts resembling Cluster zoning) and PUD-R (overlays for large parcels allowing a medium density), while the State encourages LIP for community involvement and some impact mitigation as an alternative to conventional comprehensive permits authorized under M.G.L. Chapter 40B. Other avenues such as Chapter 40R State permits or mixed use overlay districts are means to introduce affordable units in Town and should be investigated as to their applicability, flexibility and long-term impacts. Market forces and State directives necessitate the need for planning proactive housing policies and incentives to avoid abrupt changes in the Town's character. This inevitable process, which has started for Reading several years ago, will target appropriate locations that can support the inevitable higher residential densities that new developments bring.

1.3 CAPACITY OF MUNICIPAL INFRASTRUCTURE

INVENTORY OF BUILDINGS

Reading has 16 major public facilities for administration and public services, public works, public safety, and education.

Town Hall

The Town Hall, facing the Common at Lowell, Salem, and Woburn Streets, consists originally of two buildings, the Municipal Building, built in 1917, and the Old Library, also built in 1917, both renovated and connected together in 1989. It houses the administrative offices of the Town Manager, Town Clerk, Finance and Collections, Accounting, Assessors, Public Works, Human services, and Community Development. In addition it house one large meeting room, for major Boards and Commissions, and two smaller meeting rooms. It is adequate in size and condition to meet projected future needs.

Public Library

The Public Library, occupying the former Highland School, built in 1895 and renovated in 1984, is located at the corner of Middlesex Avenue and Deering and School Streets, in the older residential neighborhood west of downtown. It houses all public library functions, principally reference, circulation, administration, adult and children's rooms, historical room, and two meeting rooms. It is adequate in size and condition for projected future needs.

Public Works Garage

The Public Works Garage was built in 1987 on New Crossing Road, replacing an antiquated facility, now demolished, on Walkers Brook Drive. It houses all Public Works vehicles and vehicle-maintenance, as well as some associated administrative offices. It is of adequate size and condition to serve projected future needs.

Police Station

The Police Station, on Union Street just east of Reading Square, was built in 1999. It houses all police functions as well as central dispatch for police and fire protection. The new station is a state of the art facility with expanded roll-call space, office space, locker and shower facilities for female officers, physical fitness equipment, contraband and evidence storage, equipment storage, general storage and a community meeting room.

Central Fire Station

The Central Fire Station, located on Main Street just north of the Common, was built in 1990 as a three-bay facility, housing Fire Department administration, one engine, one ladder truck, and one ambulance. For projected future needs it is adequate in condition and in size, provided that the West Side Fire Station is retained. The Town converted the previous Central Fire Station on Pleasant St. into a permanent Senior Citizens Center.

West Side Fire Station

The West Side Fire Station, on Woburn Street between Prospect and Berkeley Streets, was built in 1956, and houses one engine and one fire-alarm truck. It also houses the mechanic shop. While some renovation will be needed in the future, it is of adequate size to function as a satellite station.

Senior Center

The new Senior Center on Pleasant St. replaces the Old Police Station and contains several meeting rooms and a modern kitchen for ongoing senior activities. The Center is staffed entirely by elder volunteers who conduct activities coordinated and administered by the Town's Office of Elder Affairs contained in Town Hall. The Senior Center also serves as public hearing venue for various Board, Committee and Commission meetings.

School Buildings

Schools (with 1990 enrollment levels):

- 9) Joshua Eaton Elementary School, built in 1948 at the corner of Summer Avenue and Oak Street: 18 classrooms, 458 students.
- 10) Birch Meadow Elementary School, built in 1957 on Arthur B.Lord Drive between Birch Meadow Drive and Forest Street: 18 classrooms, 406 students.
- 11) Alice M. Barrows Elementary School, built in 1964 on Edgemont Avenue, off West Street: 15 classrooms, 324 students.
- 12) J. Warren Killam Elementary School, built in 1969 between Charles and Haverhill Streets: 26 classrooms, 542 students.
- 13) Walter S. Parker Middle School, built in 1927 on Temple Street, off Woburn Street and Summer Avenue: 24 classrooms. 418 students.
- 14) Arthur W. Coolidge Middle School, built in 1961 on Birch Meadow Drive: 24 classrooms, 408 students.
- 15) Reading Memorial High School, on Oakland Road just south of Birch

Meadow Drive, built in 1954 and enlarged in 1971: it also houses the administrative offices of the school system: 91 classrooms, 974 students. This facility was undergoing renovations and new construction as of 2005, including demolition of the 1954 portion.

16) Wood End Elementary School, on Sunset Rock Lane just off Franklin St. New construction completed in 2005.

The following school buildings have been closed and turned over to the care and custody of the Board of Selectmen and have been converted or slated to be converted to other purposes:

- 1) The Old High School, between Sanborn and Linden Streets, was sold to the private sector in 1986 and converted to residential condominiums.
- 2) The Prospect Street - and Lowell Street schools were demolished and the land sold for single-family house lots in 1980 and 1977 respectively.
- 3) The Pearl Street School, on Pearl Street between Thorndike and Charles Streets, was built in 1939 and abandoned as a school in 1984. Consisting of 24 classrooms, the building was rented to a variety of commercial tenants, and in part used since 1988 as a temporary Senior citizens Center. The building was sold and after an addition was added it operates as an assisted living facility. In addition, the School Committee turned over to the Town the Batchelder Field property (37.14 acres) on Franklin Street which is now Wood End Cemetery. The School Committee site on Dividence Road (11.6 acres) and on Oakland Road (4.6 acres) are not projected to be needed for new school facilities.

ADMINISTRATION OF SERVICES AND FACILITIES

DEPARTMENT OF PUBLIC WORKS

Director of Public Works – The direct control of the department is under the Director of Public Works. The policy, rules and regulations of the department of public works are established by the Board of Selectmen. The Town Manager is responsible for the overall supervision of the department. The Public Works Department is responsible for all public works activities: water supply and distribution; protection of natural resources; sewers and sewerage systems; streets and roads; parks and playgrounds; refuse collection, disposal and recycling; forestry services; and maintenance of all municipal buildings and grounds except those of the School Department and municipal light.

DEPARTMENT OF PUBLIC SAFETY

This department is comprised of the police, fire, animal control and civil defense. All of these functions are under the policy direction of the Board of Selectmen and the administrative direction of the Town Manager.

Police Department – the police station in Reading is located on Union Street. There is no jail as such but rather a lock up where persons are confined temporarily awaiting bail or arraignment before the Middlesex Court in Woburn. Reading has approximately 40 permanent police officers. These officers are hired and work under civil service regulations. Reading Police Department protects and serves the public through police action. They provide services in several board areas: crime prevention and suppression, crime reduction, investigation of crimes and apprehension of offenders, movement and control of traffic, the maintenance of public order and public emergency services.

Fire Department – There are two fire stations in Reading. The central station is on Main Street, near the center of Town and additional station is on the west side of Town on Woburn Street. Firefighting and control and fire prevention are the main jobs of the fire department. The Fire Department also manages ambulance service for the Town and provides a high level of emergency care. Inspection of commercial and manufacturing properties, school, apartments, nursing homes and other buildings used by the public are an important part of the department's work. The department also checks fire alarm systems in new construction for proper location and tests for proper installation and operation and conducts a similar inspection for smoke detectors whenever private homes change ownership. The department's personnel, who are under civil service, number approximately 50.

LIBRARY DEPARTMENT

Board of Library Trustees – 6 members elected for overlapping 3 year terms, unpaid. The Board of Library Trustees controls the selection of library materials, has custody and management of the library and its property, and administers monies received as gifts or bequest. The actual maintenance of the library building and its grounds is the responsibility of the Town Manager.

SCHOOL DEPARTMENT

There are 8 public schools in Reading – 5 elementary, 2 middle, and 1 senior high school. The Reading school system has been the recipient of numerous state and national awards and staff members have also been highly recognized. In addition to strong academics, the school system also stresses a strong after school athletic program and an arts and music program.

Superintendent of Schools – The superintendent is the chief architect of the educational program in the community and the chief administrator of the programs and policies

decided upon the School Committee. He attends all School Committee meetings and supervises the school curriculum, personnel and property.

FINDING

Before the Charter was adopted many of the officers and committees were independently elected, resulting in a lack of coordination and cohesiveness. The Charter provided for the appointment of most of these positions. However a few important boards continue to be elected, allowing voters to maintain direct control over them so that the boards can retain their independence. These boards include the Board of Selectmen, the School Committee, the Library Trustees, the Municipal Light Board and the Board of Assessors. The administrative branch of government is organized into operating agencies each headed by a director.

TOWN INFRASTRUCTURE

Public Water – Until recently, the Town owned and operated a public water system, with approximately 100 miles of distribution mains and lines serving the entire Town. The water was drawn exclusively from groundwater through wells, in the Town Forest and the Revay Swamp (Ipswich River watershed). Eight wells are located within the 100-Acre Wellfield in the Town Forest, with a maximum combined pumping capacity of 7.55-mgd (million gallons per day); however, due to groundwater contamination traced to North Reading, one of the larger-producing wells was taken offline and aerated to oxidize petrochemical pollutants. There are two wells in the Revay Swamp, with a combined pumping capacity of 1.22-mgd; the smaller of these served as a back-up, while the larger had been out of service due to salt contamination from Interstate Highway-93 and the near-by State Public Works highway maintenance and storage yard on Lowell Street.

The two sources of recharge to the groundwater supply were permeability through the ground surface in the aquifer area, and subsurface infiltration from the Ipswich River and its minor tributaries.

Average water consumption equaled 1.91-million gallons per day (mgd) in 1990; and throughout the period from 1980 to 1990 has fluctuated between a low of 1.70-mgd in 1982 and a high of 2.64mgd in both 1985 and 1986. Maximum water demand in 1990 was 3.81-mgd and has fluctuated between 2.84-mgd in 1989 and 4.34-mgd in 1983. Commercial and industrial enterprises account for 14% of the Town's water consumption. Average consumption is projected to equal 2.11-mgd in 2010, and maximum consumption is projected to equal 3.90-mgd in 2010, both within existing ranges. While voluntary water consumption reductions have been sporadically imposed during periods of excessive drought, there has generally not been a problem with meeting peak water demand

As the Town was entirely dependent for potable water on groundwater sources, the safeguarding of the water quality and quantity of the aquifer and of the river water, which replenish the groundwater, was critical. The aquifer is vulnerable to reductions in impervious surface caused by land development, to snow-removal and ice-control practices of the state and municipalities, to the use of fertilizers and pesticides by property owners, to leachate through contaminated soils and from leaking underground fuel storage tanks, to erosion and contaminated surface runoff, and to sewage infiltration from faulty septic systems and sewer mains. The aquifer is protected by an Aquifer Protection overlay District, specified in the Zoning By-Laws. This district includes those parts of the Ipswich River watershed upgradient of Revay Swamp and the Town Forest Wellfield. It does not protect the groundwater sources of any wells which may be developed in Bare Meadow or Cedar Swamp. The largest unsewered area of the Town is partially located in the aquifer district, and several homes in that area with sewer availability still retain septic systems.

The Aquifer Protection District contains a commercial area, in which 3 gasoline stations and several commercial parking lots are located, posing potential, if not actual, dangers of contamination of groundwater from leaking underground tanks and from surface runoff. The Zoning By-Law restrictions relative to the Aquifer Protection District do not apply retroactively to preexisting land-uses, and they contain some ambiguity regarding the application of the 20%-maximum impervious lot area to the subdivision of existing lots. Furthermore, since the physical extent of the aquifer includes lands in North Reading and Wilmington, not subject to Reading's Zoning By-Laws, the protection of the quality and quantity of groundwater is subject to measures which can only be taken by other jurisdictions.

Beginning in May 2006, the Town of Reading began to purchase up to 21 million gallons of supplemental drinking water from the MWRA. This was to occur annually from May through October. The supplemental use of MWRA water was solely intended to help reduce the stress on the Ipswich River. Drinking water was also to continue to be produced from the Reading Louanis Water Treatment Plant.

The chronology of events leading to the supplemental use of MWRA water began as a recommendation of the 1999 Ad Hoc Water Supply Committee and approval by Town Meeting in November of 2003. Filings and approvals were received from the Department of Environmental Protection, Water Resources Commission, Legislature, Governor, and final approval by the MWRA Board of Directors on November 16, 2005.

In May of 2006, faced with increasing construction costs for a new treatment plant, environmental issues with the site for the new plant, and growing unease with the safety and viability of the water supply, Town Meeting voted to pursue buying all of its water from the MWRA and decommissioning the Louanis Water Treatment Plant. The intent was to supply the Town with 100% MWRA within 3 to 5 years pending the regulatory approval process. Reading will continue to apply and enforce town-wide progressive water conservation measures.

However, no longer able to meet safe drinking water requirements the Town filed a Notice of Project Change with MEPA asking for an additional 610 million gallons, or 829 million gallons total based on the previously permitted 2.27 mgd (million gallons per day) demand. Under emergency consent order, on August 31, 2001 the water treatment plant stopped processing water and Town began to purchase 100% of it's water from the MWRA. The consent order requires approval of the project change by June of 2007.

Public Sewer

The sewer system is owned and operated by the Town and serves approximately 87% of all properties within the Town. While some individual properties throughout the Town are not yet connected to available public sewer, the only major unsewered areas are in the vicinity of Mill and Short Streets and Main Street north of Mill street, and the westerly portion of Longwood Road. There are approximately 90 miles of sewer line within the Town, with 9 pump or lift stations, and with 5,971 local service connections. The system, through 2 outfalls, along the Aberjona River in the west, and along Summer Avenue in the south, and through a small collector in the Border Road/West Street area, discharges into the regional sewerage system operated by the Massachusetts Water Resources Authority (MWRA), with principal treatment at Deer Island in Boston Harbor. Reading's water is pumped out of the Ipswich River basin and is discharged through the sewer system into Boston Harbor. This diversion deprives downstream communities in the Ipswich River basin of potential water flow, and causes riparian rights throughout the basin to be of increasing concern. A long-term program, with required participation by developers building new subdivisions, has largely been effective in eliminating inflow and infiltration of stormwater and groundwater into the system.

The operation of the sewer system, as well as the water system, is overseen by the Department of Public Works, and is on an enterprise basis, by which the full costs of operations is borne by the water and sewer users, and not through local property taxes. The Water and Sewer Advisory Board recommends all rate changes to the Board of Selectmen. The MWRA projects the installation of metering at the 2 outfalls to determine and charge the Town accurately for the sewer volume entering its system from Reading. Town policy has been to require new development to tie into the public sewer system and to require conversion to public sewer when residential septic systems fail. Still, there are still hundreds of septic systems in the Town, regulated and monitored by the Board of Health.

Electrical (RMLD)

In 1891, the Massachusetts Legislature passed a law enabling cities and towns to operate their own gas and electric plants. This act marked the beginning of public power in the nation, planting the seed that eventually grew into Reading Municipal Light Department. On October 2, 1891, the citizens of Reading held a Special Town Meeting where the first of two required votes was taken to exercise the Town's authority under Chapter 370, Section 1, of the new state law. Those who attended the meeting unanimously voted to study the feasibility of operating a publicly owned power plant within the community.

After several years of study, another Special Town Meeting to discuss the matter was held on May 21, 1894. On August 14 of that same year, voters agreed to appropriate

bonds totaling \$50,000 to finance construction of a light plant. Reading's generating station began producing electricity for 47 streetlights and 1,000 incandescent lamps on September 26, 1895.

In 1908, Lynnfield residents applied to RMLD for electric service for their community. They were quickly joined by North Reading residents, some of whom were so eager to obtain electric service that they wired their homes in anticipation. Preliminary negotiations were already underway to furnish a minimum of 200 streetlights in Wilmington, with assurance that 100 customers would apply for service.

Special legislation was enacted on April 8, 1908, authorizing the Town of Reading to sell and distribute electricity to Lynnfield, North Reading and Wilmington. As a result, RMLD began delivering power to Lynnfield Center on December 10, 1909; to North Reading in 1910 and to Wilmington in 1912.

As more customers were added, it became necessary for the plant to increase its capacity and update its generators. The demand for electricity had increased to such a degree that by 1925, the generation equipment was inadequate to carry the peak load. A portion of the current was purchased from Boston Edison Company, and by 1926, the Reading Municipal Light Board had entered into an agreement to purchase all required current from Boston Edison.

There have been decades of advancement and achievement since those early days of electricity, but some things have remained constant. After more than 110 years, RMLD is still committed to reliable service at competitive rates, maintaining that commitment requires astute planning, innovative ideas and close attention to detail.

The Gaw substation on Causeway Road in Reading, constructed in 1969-1970, marked a milestone in allowing RMLD to connect to the grid and purchase power from almost anywhere on the northeast power pool.

Recent technological advances at RMLD include a fiber optic cable network that links all substations for state-of-the-art system monitoring and control. Computer systems are also state-of-the-art, and now include a sophisticated website. Even meter reading is modern and efficient, with an automatic system that uses radio transmitters for optimal accuracy and efficiency. In June 2000, construction was completed on a distribution substation connected to 115,000-volt transmission lines in North Reading, designed to accommodate growth and enhance the entire system's efficiency and reliability. Because reliability is key, RMLD has an ongoing preventive maintenance program aimed at solving problems before they occur.

Today, RMLD serves more than 27,000 customers in its four-town service area. A professional staff of 80+ employees brings a broad scope of utility experience to RMLD's daily operation, including an up-to-date understanding of the evolving energy market. With its peak demand for electricity at more than 155 megawatts, RMLD purchases electricity from a number of different sources through long-and-short-term contracts.

RMLD supports in-lieu-of-tax payments, community development and energy education programs. This includes energy conservation programs, school safety projects, school-to-work partnerships, outreach to senior groups, community support and active memberships in local civic groups.

Communication Infrastructure/Cable

Advancements in technology have resulting in a changing landscape for many services offered directly to Town residents. Specific items include the prevalence of high-speed broadband, DSL and now laser technology access to the internet offered by companies such as Verizon, Comcast, and whole host of other competitors. The local phone service market has been opened up to competition with local number portability allowing consumers to keep their home phone number if the switch. Cable TV, once a market controlled by capital intensive cable operators is under fire from satellite TV companies as well as telecommunication (phone) firms that are poised to provide higher bandwidth access over improved networks. Cellular service has improved dramatically and federal law has allowed placement of cell phone towers in neighborhoods regardless of local zoning. Even the Town has improved its internal infrastructure, and much of the day to day Town business is conducted via email, with information posted regularly on the Town’s website. The impact of this changing landscape has yet to be fully understood. One example may be in the area of Cable TV. As the current broadband service provider (Comcast) customer base is eroded by satellite and other competitors (Verizon), their commitment to the Town to support public service programming (RCTV) may become less attractive given the resulting landscape. The Town will have to understand these type of issues as it crafts policy and negotiates for license renewals with these organizations.

FINDING

The Town owns and operates a public water system, with approximately 100 miles of distribution mains and lines serving the entire Town. The operation of the sewer system, as well as the water system, is overseen by the Department of Public Works, and is on an enterprise basis, by which the full costs of operations is borne by the water and sewer users, and not through local property taxes. The sewer system is owned and operated by the Town and serves approximately 87% of all properties within the Town.

RMLD serves more than 27,000 customers in its four-town service area. Recent technological advances at RMLD include a fiber optic cable network that links all substations for state-of-the-art system monitoring and control. Advancements in technology have resulting in a changing landscape for many services offered directly to town residents. Specific items include the prevalence of high-speed broadband, DSL and now laser technology access to the internet

Reading's Road Network

Reading has approximately 100 miles of streets and roads within its borders, aside from portions of Interstate Highway 95 (also known as state Highway 128), which is located on the south and southeast of the Town, and Interstate Highway 93 on the west.

Highway network: There is one system interchange within Reading, the I-93/I-95 cloverleaf and four service interchanges, located adjacent to the Town's boundary: I-93/Route 129 (Lowell street), I-95/Route 28 (Main street), I-95/Walkers Brook Drive, and I-95/Route 129 (Salem Street). Both interstate highways (I-93 and I-95) operate during weekday commuting peak hours above capacity that they are often subject to functional inadequacy, causing significant congestion overload on local Reading streets, particularly along streets, which parallel or connect between these highways. Currently, the Massachusetts Highway Department is conducting a planning study whose ultimate goal is to broadly define the problem of the interchange - its regional and local nature - and provide for a pool of potential short-term and long-term improvements.

Reading's **arterial streets**, carrying large traffic volumes and serving as principal local routes as well as regional routes, include:

- 16 Main Street (Route 28),
- 17 Salem Street and
- 18 Lowell Street (Route 129).

These three arterials intersect at the Common in the middle of Town, and are lined almost uninterruptedly with commercial and densely developed residential uses.

Minor arterial streets include:

- 19 Haverhill Street (residential),
- 20 Walkers Brook Drive (commercial and industrial),
- 21 Washington Street (residential),
- 22 Woburn Street (commercial through Downtown and otherwise residential) and
- 23 West Street (almost entirely residential).

Collector streets, collecting traffic from neighborhood streets and feeding into the arterial streets in Town, are:

- 24 Franklin Street
- 25 Grove Street
- 26 Forest Street
- 27 Charles Street
- 28 Washington Street
- 29 High Street
- 30 Summer Avenue
- 31 South Street
- 32 Hopkins Street
- 33 Willow Street

According to Town records, recently documented **average daily traffic (ADT)** volumes in the arterial/collector network are:

Figure 3. Reading Traffic Loads Chart

Reading Traffic Loads Chart			
	1990	2004	% change
South Main street (Sta#S002)	22,200	31,800	143%
Main street through Downtown	16,200	18,200	112%

Main street at the North Reading line	14,500	n/a	n/a
West street	7,000	8,800	126%
Lowell street	16,600	14,300	86%
Salem street	14,600	19,400	133%
Walkers Brook Drive	12,700	23,900	188%
Woburn Street	9,400	8,800	94%
Washington Street	9,100	12,400	136%
Haverhill street	8,700	n/a	n/a

Source: Town Records and Master Plan Committee

FINDING:

Reading's streets and street network were established over a long period in the past, and the physical nature and layout of these streets contribute significantly to the character and visual amenity of the Town. These physical characteristics present many constraints to the smooth and efficient flow of traffic and contribute to congestion, frequent unsafe conditions for motorists and pedestrians and poor access to residential and commercial properties¹. Within both the physical character of the street network and the qualities that identify the character of the Town, there is a definite limit to the volume of traffic which can safely and sensibly be accommodated.

Transit in Reading

Since 1990, the number of vehicles in Reading has increased at a rate nearly four times faster than that of population (19% and 5% respectively). The use of public transit has somewhat increased given the improvements in the Commuter Rail system that the MBTA conducted in the 1990s. Commuting by Reading residents has remained scattered to a multitude of locations throughout the northern part of the Metropolitan area, with the single occupancy vehicle as the main mode of commuting to work.

Commuter Rail: At present, the Massachusetts Bay Transportation Authority (MBTA) operates twenty-one commuter trains each weekday in each direction between Reading and Boston (with an average travel time of 34 minutes); of these nine continue to and from Haverhill (with an average travel time of 65 minutes). During peak morning period (6-9AM) there are six trains from Reading into Boston North Station and, similarly, during peak evening period (4-7PM) six outbound trains to Reading. One third of the peak trains to and from Boston does not continue to Haverhill but terminate in Reading. On weekend days and holidays six commuter trains operate in each direction to and from Boston, all of which serve Haverhill.

The local commuter rail stop is at the Depot, in the center of Town. Weekday boarding counts at Reading (Spring 2004) average 667 commuters, 85% of which are in the morning peak period. The 567 morning boarding passengers access the commuter rail in the following manner:

34 325 park in spaces for Reading residents (57%)

35 110 park in spaces for Out-of-Town commuters (20%)

36 40 park in private lots and on the street (7%)

37 92 walk, bike or are dropped-off (16%)

The 667 Reading boardings are the highest on the Haverhill Line (14%) and comparable to the 769 Woburn Anderson RTC boardings on the Lowell Line (within 87%).

Bus Service: The MBTA operates two bus routes from the Depot only through the southeastern portion of the Town to Wakefield and to the Malden MBTA--Orange rapid transit (subway) line; the Merrimack Valley Transit Authority operates two busses daily between Reading Depot and Andover and Lawrence.

CONCLUSION: ADEQUACY OF INFRASTRUCTURE TO SUPPORT PLANNED PRODUCTION.

The Town's overall infrastructure contains adequate capacity and capital facilities for existing build out and anticipated short term development. The Town also periodically reviews and assesses its 10 Year Capital Plan to insure that infrastructure will be maintained and sustained for projected growth. As part of the permitting processes for planned production outlined in the Housing Plan the Town expects to continue the policy and practice of requiring mitigation from developers, financial or otherwise, for the impacts of their proposed projects, including infrastructure improvements. Therefore, as needs are identified through staff level and consultant review of individual permitting applications, the Town expects to require -as conditions for approval- adequate improvements and upgrades to systems, resources and capacity to allow for development under this Housing Plan, while protecting and enhancing natural, cultural and historical assets consistent with the 2005 Master Plan.

Section 2. Affordable Housing Goals and Strategies

CONSISTENCY WITH EO 418 COMMUNITY PLAN AND 2005 MASTER PLAN

The goals and objectives below are consistent with the Town of Reading's adopted EO 418 Community Plan and 2005 Master Plan.

Policies & Strategies

Current institutions, Town administration and Boards (Selectmen and Planning) have limited resources to fully develop the housing policies that Reading needs, policies ranging from new projects to preservation and from zoning amendments to extended planned programs. Numerous advocacy, technical and consulting roles have to be assigned so that a pro-active position in housing can be manifest within the Town government, the Town administration and among the residents.

SHORT TERM (1-2 YEARS)

Goal 1 Establish a strong public commitment to housing and develop proactive housing policies.

Objectives:

- A. Strengthen existing housing non-profits in order to ensure potential programs and funding strategies in Reading.**

Action Strategies:

1. Create New Housing Partnership (HP) with the Objective to Coordinate Housing Related Action Strategies under the Master Plan.
 - Town Manager to recommend Charter for HP
 - Board of Selectmen appoints HP members

2. Pursue Additional Funding for Housing Using the Community Preservation Act (CPA)
 - Board of Selectmen appoints new CPA Committee to not only prepare the recommendation for implementing the CPA but also to identify the programs to be funded by it
 - Town Meeting considers CPA warrant article
 - If Town Meeting approves, ballot question to create and fund CPA is placed on the ballot for Town election
 - Submit CPA funding request to State
 3. Town to negotiate with developers for contributions (funds) toward the Affordable Housing Trust Fund as mitigations for various project impacts
- B. Pursue an increase in town involvement to improve on communicating the housing goals to residents.**

Action Strategies:

1. Establish a process between the Housing Partnership, the Board of Selectmen, the CPDC and the Housing Authority that sustains the communication and monitoring of the housing goals of the 2005 Master Plan and the importance of fulfilling them.

Affordability

Housing Affordability is one of the greatest challenges of the current generation. Housing supply has dwindled while demand has increased, driving prices ever higher. This dynamic creates a financial strain on even fully employed individuals, let alone young families with only 1 wage earner or the elderly with limited means. In addition to a critical social issue, the lack of affordability hampers recruitment of a skilled workforce for the local and regional economy, given lower costs of living in other competitive wage markets. The Town relies on civil servants to maintain quality of life; a diverse and affordable housing stock is needed to retain these individuals and insulate the elderly from substandard housing.

As of early 2003, only a 9% of cities and towns in the Commonwealth met the 10% affordability criterion of M.G.L. Chapter 40B. Reading, belonging to the vast majority of non-conforming communities, needs to take steps to increase its affordable units and avoid the likelihood of having of its zoning regulations and Master Plan recommendations bypassed by developers. The impact that comprehensive permit developments have into the Town life can be illustrated in several layers: abrupt increases of density, alienated housing enclaves disconnected from the surrounding fabric, localized spikes in the Town's traffic flow, sudden changes in school population, unbalanced loads in resources and infrastructure.

INTERMEDIATE TERM (1-5 YEARS)

Goal 2 Increase affordable units

Objectives:

- A. Encourage rehabilitation and reconstruction of existing buildings for low and moderate-income multi-family housing.**

- B. Encourage new developments consistent with Reading's character and identity and meeting state mandated affordable housing goals.**

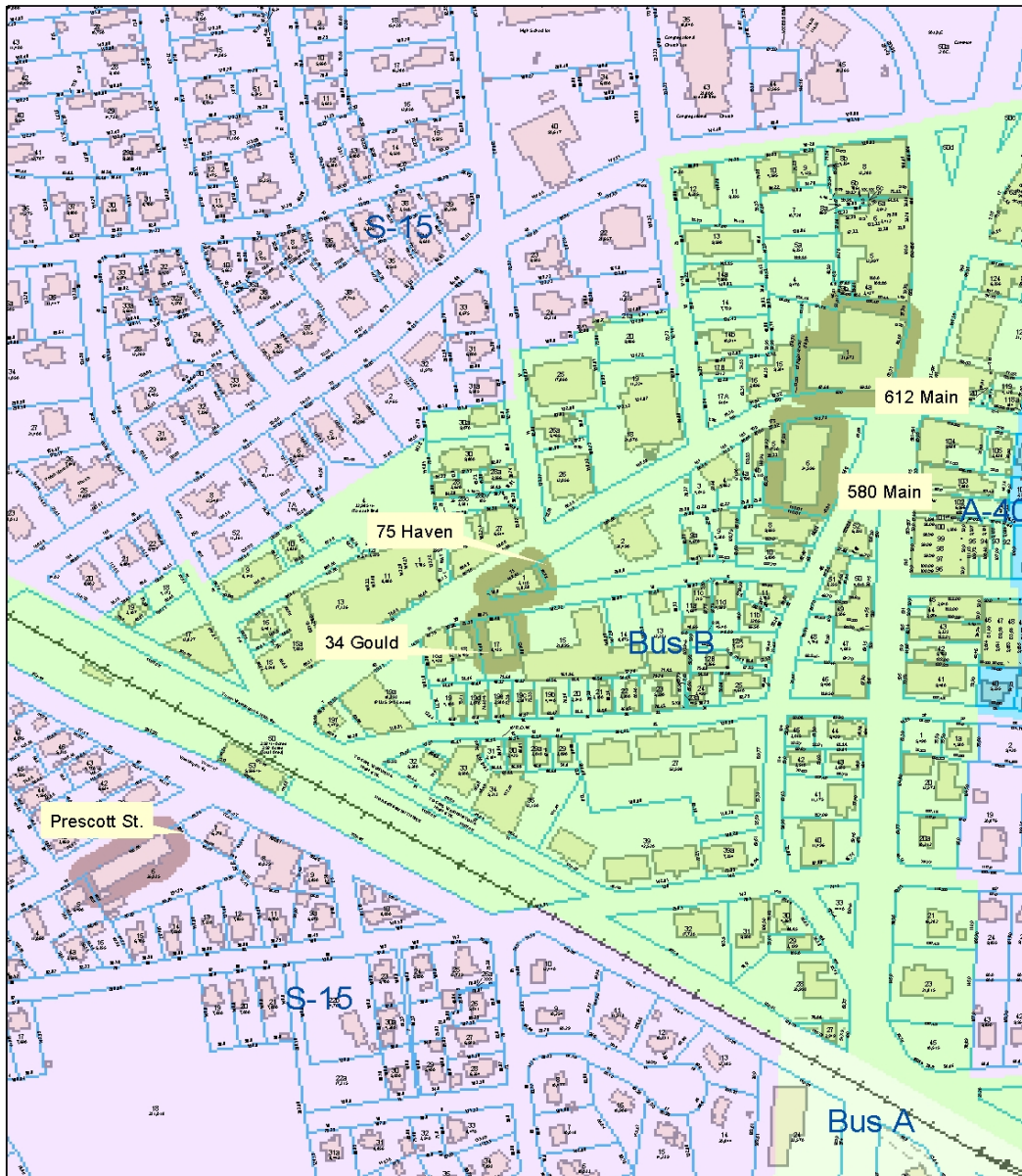
Action Strategies:

1. Monitor the state-level Building Code changes

2. Review existing residential Zoning By-Laws to determine opportunities for encouraging reuse of multifamily housing for affordable units

3. Review current Mixed Use Overlay Zoning against 40R/40S requirements and through Town meeting action in June 2007 amend to adopt 40R/40S Overlay District

(Refer to Mixed-Use Opportunities Map)



Prime Downtown Locations for Mixed-Use Redevelopment

PLANNED PRODUCTION	# of Affordable Units/yr	Total #of Units /yr
Annual Certification		
2007		
2008	6	24
2009	12	48
2010	12	48

4. Amend section 4.9 of the Zoning By Laws to accelerate residential development of Johnson Woods, Phase 2 from current 7 to 5 years, while increasing affordable requirement to from 15% to 20%, allowing permitting in 2007.

PLANNED PRODUCTION	# of Affordable Units/yr	Total #of Units /yr
Annual Certification		
2007	12	60
2008	10	50

5. Prepare zoning article which would allow cluster development (PRD) in all S-15 and S-20 zoning districts provided one in eight units is affordable and \$30,000/market unit is contributed to Housing Trust Fund for market units above/below eight
- CPDC prepares zoning article
 - Town Meeting considers zoning article

PLANNED PRODUCTION	# of Affordable Units/yr	Total #of Units /yr
Annual Certification		
2007	4	32
2008	4	32
2009	4	32
2010	4	32

6. Identify locations appropriate for BOS Sponsored LIP and 40B projects.
(Refer to EO 418 MAP 4)

PLANNED PRODUCTION	# of Affordable Units/yr	Total #of Units /yr
Annual Certification		
2007	25	100
2008	25	100
2009	25	100

2010	25	100
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7. Permit planned expansion of existing 40B development at Peter Sanborn Place

PLANNED PRODUCTION	# of Affordable Units/yr	Total #of Units /yr
Annual Certification		
2007	26	26
2008	26	26
2009		
2010		

8. Modify Section 4.3.2.8 (Accessory Apartments) of the Zoning Bylaws to remove the restriction that an accessory apartment must be occupied prior to 1982 in all districts that allow residential use.

- CPDC prepares zoning article
- Town Meeting considers zoning article

PLANNED PRODUCTION	# of Affordable Units/yr	Total #of Units /yr
Annual Certification		
2007		
2008		
2009	25	25
2010	25	25

TOTAL INTERMEDIATE PLANNED PRODUCTION

PLANNED PRODUCTION	# of Affordable Units/yr	Total #of Units /yr
Annual Units	66-76	218-338

Diversity

In a context larger than affordability, housing diversity is essential to building a strong community. The demographic changes occurring in the Region impose a wide range of housing needs and Reading will need to address these needs with Town-wide strategies. Though we may not cope with all the elements of social diversity at the same time, the least we can expect is for our parents and children to have a realistic option of staying in Town. In the early stages of Reading's development to a New England Township, diversity was evident in the size of households, housing types and in the mixing of uses within the neighborhoods. Today, diversity – a core element of Reading's character and identity - is being lost, a loss which deeply affects the future of the community, not only as built environment, but also as people.

LONG TERM (5-10 YEARS)

Goal 4 Promote a common understanding of the affordability issue

Objectives:

- A. Establish a comprehensive permit policy or guidelines adopted jointly by the Board of Selectmen, CPDC and Housing Partnership.**
- B. Align town boards, committees and commissions to the goals set forth by the Housing Partnership.**
- C. Housing partnership to work with developers from the initial (pre-site approval) meeting through the comprehensive permit process**
- D. Housing partnership to establish a close working relationship with non-profit developers in the NSPC sub-region.**
- E. Analyze the 2010 census as it relates to the MPAC demographic projections for Reading and the housing needs chapter of the 2005 Master Plan and adjust this Plan.**

Goal 5 Promote Diversity in housing types & households

Objectives:

- A. Avoid exclusionary zoning and mansionization by “spreading” diversity of housing types to all neighborhoods.**
- A. Provide incentives for small scale age-focused housing (over 55, young couples, nursing homes, etc). To make elderly housing development realistic and attractive to a wide-range of incomes, establish communication channels with qualified developers for over-55 housing project developments which offer choices to a diverse group of citizens.**
- B. Provide tax-relief for elderly homeowners who grant the Town a right of first refusal to purchase their home at a reduced price.**

Neighborhood Design

Historically, the early settlements that developed to urban centers/villages in New England were laid out in a method known today as Traditional Neighborhood Design (TND). TND in suburban communities is the basis for a balanced human experience of the built environment as part of a larger natural environment. On one hand, the size and diversity of buildings within the neighborhood “color” the experience of residency in Reading. On the other hand, the human scale of the neighborhood itself, the comfortable distance to the village center, the variety of land-uses and the uniqueness of the natural resources “color” the experience of the community of Reading.

Goal 6 Promote Neighborhood preservation

Objectives:

- A. Establish the fundamental elements of Reading neighborhoods. Engage Town meeting members as well as the broad public in forums about reading neighborhoods and conduct open-house events that present those elements.**
- B. Associate historic preservation with Reading’s character and engage the Realtor’s association in the discussion about historic features.**

- C. Establish general planning guidelines for new developments as part of CPDC’s proactive planning incentives and in conjunction with Massachusetts Climate Protection Plan.**
- D. Amend the mixed-use zoning article to allow for multi-family developments with an affordability share in those areas of the Downtown where single-family housing exists as a non-conforming use.**
- E. Compete for housing and community development state funds in an effort to develop mechanisms aimed at retaining elderly Reading residents at their homes.**

Goal 7 Promote Long Term Solutions for Affordability

(Refer to EO 418 Map 4)

- A. Reduce limitations on the conversion of single-family units to two-family units.**

PLANNED PRODUCTION	# of Affordable Units/yr	Total #of Units /yr
Annual Units	50	100

- B. Encourage infill development particularly near commuter rail station.**
- C. Simplify and streamline regulations and procedures and review zoning and subdivision bylaws to see if there are measures that add to the cost of housing that could be reasonably amended or eliminated, while allowing restricted development of nonconforming lots subject to linkage contributions for the Affordable Housing Trust Fund.**
- D. Take steps to retain expiring use properties as affordable housing. Establish an open/available to the public affordability tracking web page.**
- E. Offer rehab loans and/or grants to low to moderate income persons with funds from the state CDBG, HOME consortium, or other sources.**
- F. Accept donated or reduced-price property.**
- G. Identify vacant and underutilized properties that may be suitable for housing. Setup a GIS system that does the following on a per precinct basis:**
 - evaluates infrastructure and its capacity
 - tracks number of affordable units

- tracks potential developments

This system can serve as a geographical overview of where the affordable units go and where not.

-

- H. **Adopt mixed use at the Addison Wesley Site. If the proposed development introduces a number of jobs that impacts local and regional housing, specify appropriate mitigation measures (e.g., linkage, inclusionary zoning, provision of affordable housing).**
- I. **Identify municipal facilities that will soon stop meeting state standards and target them as future municipal housing projects. Award those projects to developers that offer the best affordable housing use, rather than the highest purchase price.**

TOTAL LONG TERM PLANNED PRODUCTION

PLANNED PRODUCTION	Minimum	Maximum
Annual Units	100	200

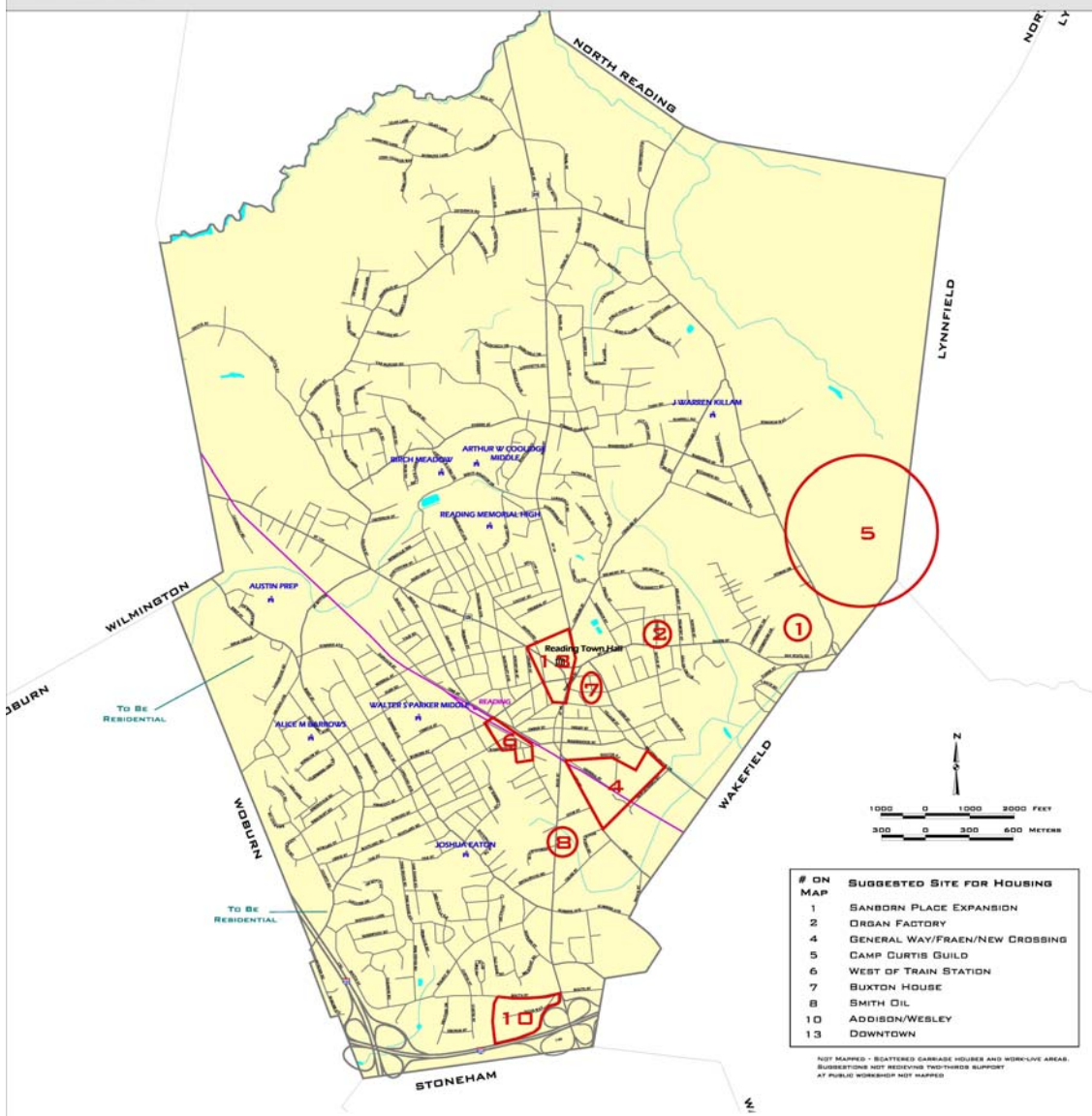
EO-418 MAP 4: HOUSING OPPORTUNITIES READING



 COMMONWEALTH OF MASSACHUSETTS
 EXECUTIVE OFFICE OF TRANSPORTATION AND CONSTRUCTION, AND EXECUTIVE OFFICE OF ENVIRONMENTAL AFFAIRS
 DATE: FEBRUARY 27, 2004



-  SCHOOL
-  TOWN HALL
-  POTENTIAL HOUSING OPPORTUNITY SITES
-  STREAMS
-  INTERMITTENT STREAMS
-  WATER BODIES
-  INTERSTATE
-  ARTERIAL & COLLECTOR
-  LOCAL
-  COMMUTER RAIL LINE AND STATION



# ON MAP	SUGGESTED SITE FOR HOUSING
1	SANBORN PLACE EXPANSION
2	ORGAN FACTORY
4	GENERAL WAY/FRAEN/NEW CROSSING
5	CAMP CURTIS GUILD
6	WEST OF TRAIN STATION
7	BUXTON HOUSE
8	SMITH OIL
10	ADDISON/WESLEY
13	DOWNTOWN

NOT MAPPED - SCATTERED GARRAGE HOUSES AND WORK/LIVE AREAS. SUGGESTIONS NOT RECEIVING TWO-THIRD SUPPORT AT PUBLIC WORKSHOP NOT MAPPED.

Section 3. Description of Use Restrictions

STATEMENT ON USE RESTRICTIONS

Affordable units must serve households with incomes no greater than 80% of the area median income in which the unit is located. Units must be subject to use restrictions or re-sale controls to preserve their affordability as follows:

- For new construction, a minimum of thirty years or longer from the date of subsidy approval or commencement of construction.
- For rehabilitation, for a minimum of fifteen years or longer from the date of subsidy approval or completion of the rehabilitation.
- Alternatively, a term of perpetuity is encouraged for both new construction and rehabilitation.

Units are or will be subject to an executed Regulatory Agreement between the developer and the subsidizing agency unless the subsidy program does not require such an agreement. The units have been, or will be marketed in a fair and open process consistent with state and federal fair housing laws.

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GLOSSARY

40B	A State housing program that allows developers to override local zoning if the community hasn't achieved a 10% affordable housing inventory
40R	A State housing program that provides communities with financial incentives to encourage adoption of special overlay districts
CPA	The Community Preservation Act (CPA) is a State tool to help communities preserve open space and historic sites, and create affordable housing and recreational facilities.
PLANNED PRODUCTION CERTIFICATION	
	DHCD determination of affordable units created in any calendar year identified in the Housing Plan.
COOLING OFF PROVISION	
	Period during which a ZBA can deny 40B applications if the Community has certified with DHCD their Housing Plan annual goal.
“CONSISTENT WITH LOCAL NEEDS”	
	Means the ZBA's decision will be upheld by the Housing Appeals Committee (HAC).
CPDC	Reading Community Planning and Development Commission
DHCD	Massachusetts State Department of Housing and Community Development
EO-418	Executive Order 418-State authorization of funding for planning activities such as community development plans
HAC	Housing Appeals Committee-State court that determines whether communities are approving or denying affordable housing consistent with local needs
LIP	Local Initiative Program-so called friendly 40B that allows communities to collaborate with developers on expedited comprehensive permit projects consistent with local needs
MAPC	Metropolitan Area Planning Council-the regional planning agency representing the Boston Metropolitan Area containing Reading
MPAC	Master Plan Advisory Committee-ad hoc committee formed by the selectmen to update the 1991 Master Plan
PLANNED PRODUCTION	
	Housing Plan adopted by the State
PRD	Planned Residential Development (Section 4.10 of Reading Zoning By-Laws)
SHI	Subsidized Housing Inventory (SHI),-State certified affordable housing unit inventory used for purposes of 40B
USE RESTRICTIONS	
	Deed Restrictions that maintain unit affordability
ZBA	Reading Zoning Board of Appeals

Notes: