

CHAPTER 5 HOUSING

5.1 INTRODUCTION

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.

5.2 ANALYSIS

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 person, 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%
Projecte d:				
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 With Children under 18	38%	31%
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.

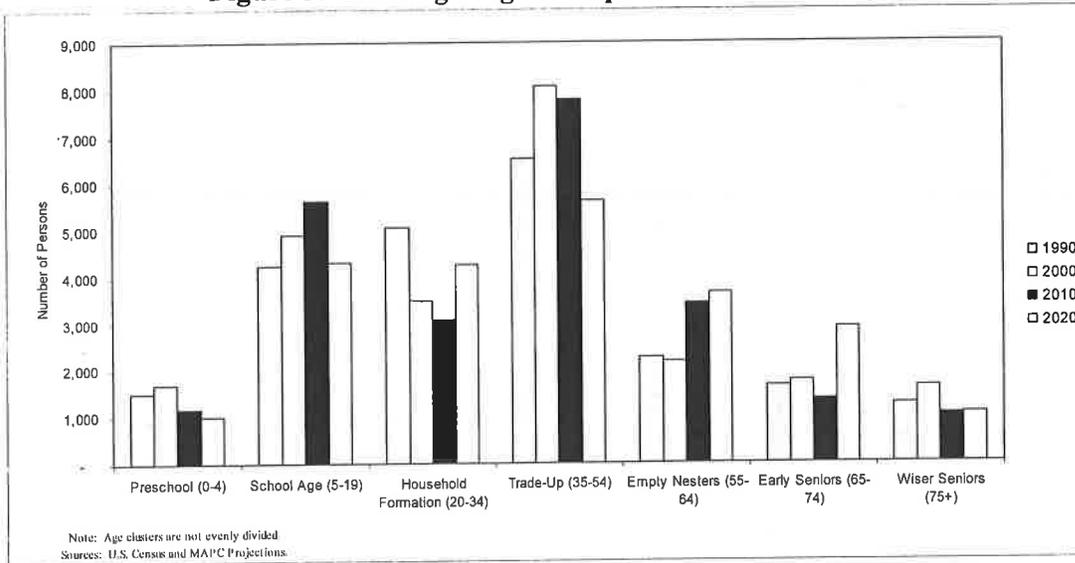


Figure 4. Number of Reading Residents in Each Age Group from 1990 to 2000 (table)

	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 Demand Findings

- Despite a possible drop in population, the trend toward increasingly smaller household sizes will continue a 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. Though 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.

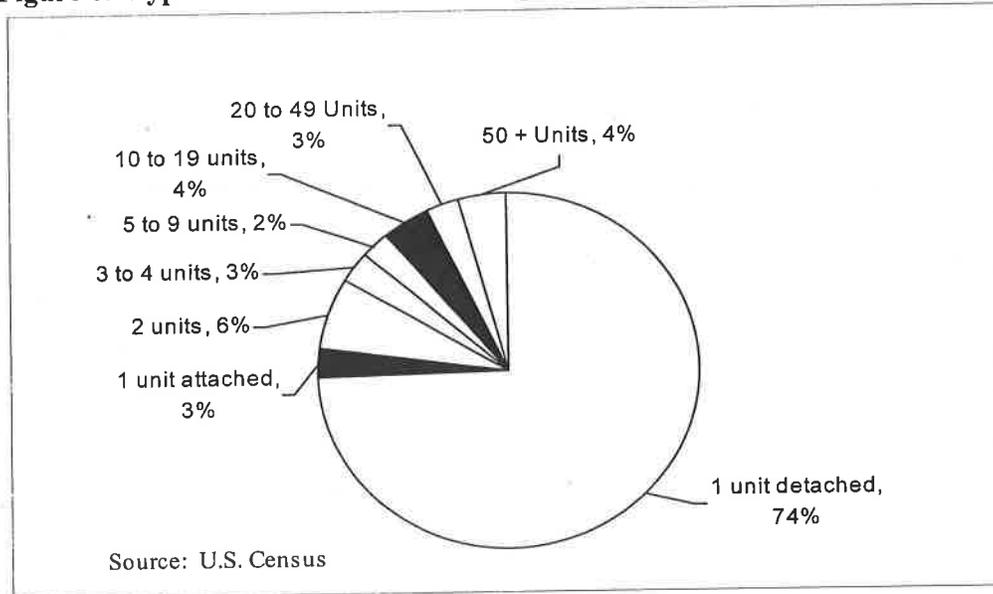
Figure 5. Change in Housing Units and Vacancy Rates, Reading.

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.

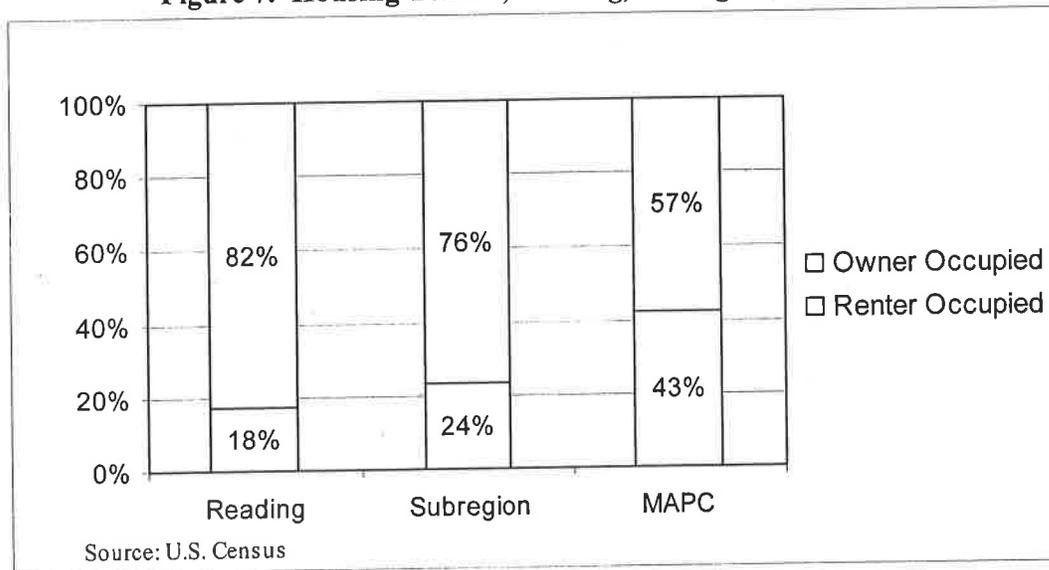
Three-quarters of Reading's housing units are single-family detached units. This proportion is substantially greater than the region; only 6% of Reading's housing units are located in two-family houses. From 1997 to 2002, building permits were issued for 12 multi-family units and 124 single-family units.

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%.

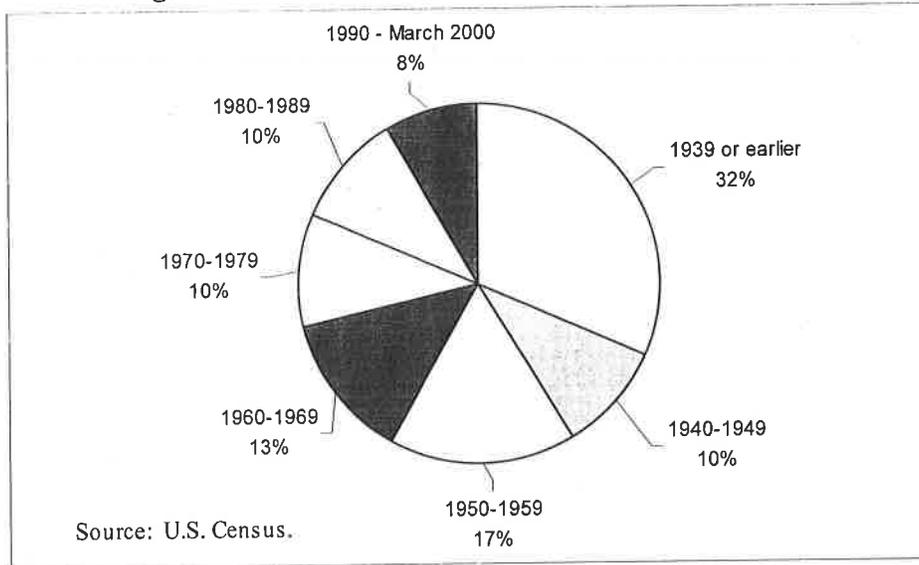
Figure 7. Housing Tenure, Reading, Subregion, and Region, 2000.



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:

- 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.
- Two family units are allowed in A-40 and Business A. Business A zones also allows apartments.
- Nursing homes are allowed by special permit in the S-20 district.
- 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.
- 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.
- 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.

- 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	8,811
Subsidized Units (on DHCD list)	404
10% Goal	881
Deficit	477

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

Affordable units in Reading include:

- The Housing Authority owns 115 units – 73% are for elderly or handicapped persons, 20% are for families, and 8% are for special needs persons.
- 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.
- 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 production will be 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.

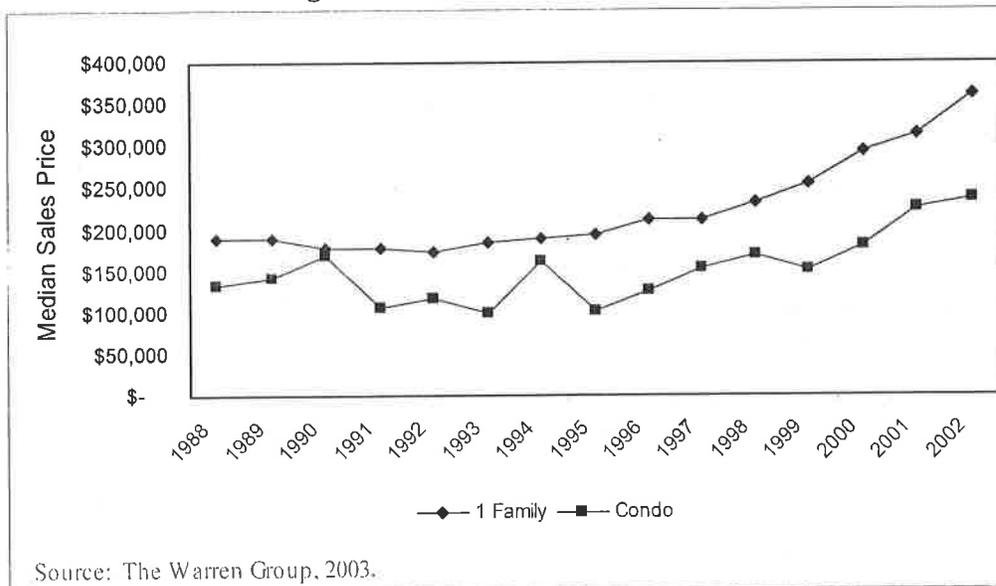
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When housing prices increase at a faster pace than incomes, housing becomes less affordable for all income groups and can be particularly challenging for low and moderate income households. When people are spending too much for housing, it becomes 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.

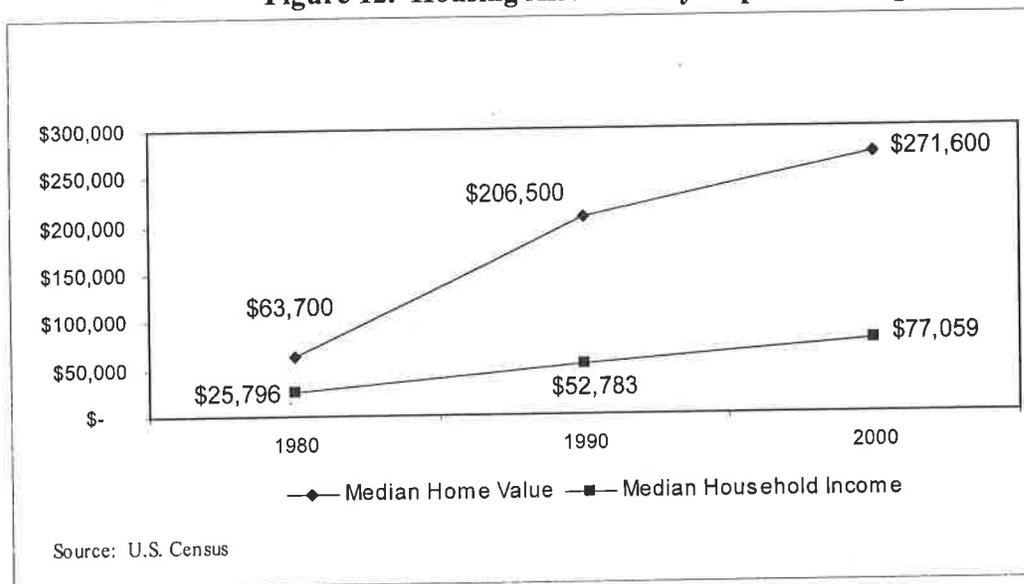
A rule of thumb is that a household can afford a house that is no more than 2.5 times its annual household income.

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.

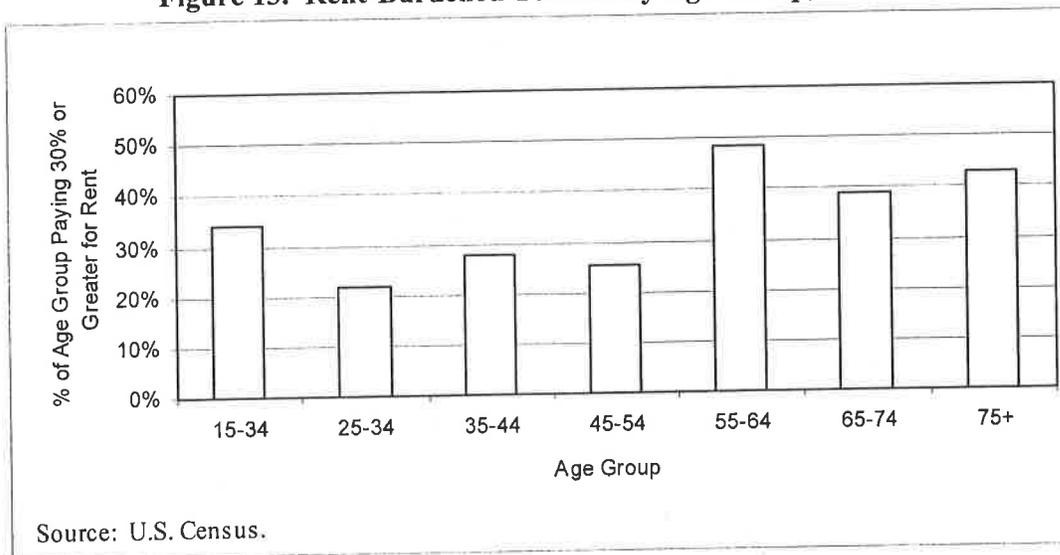
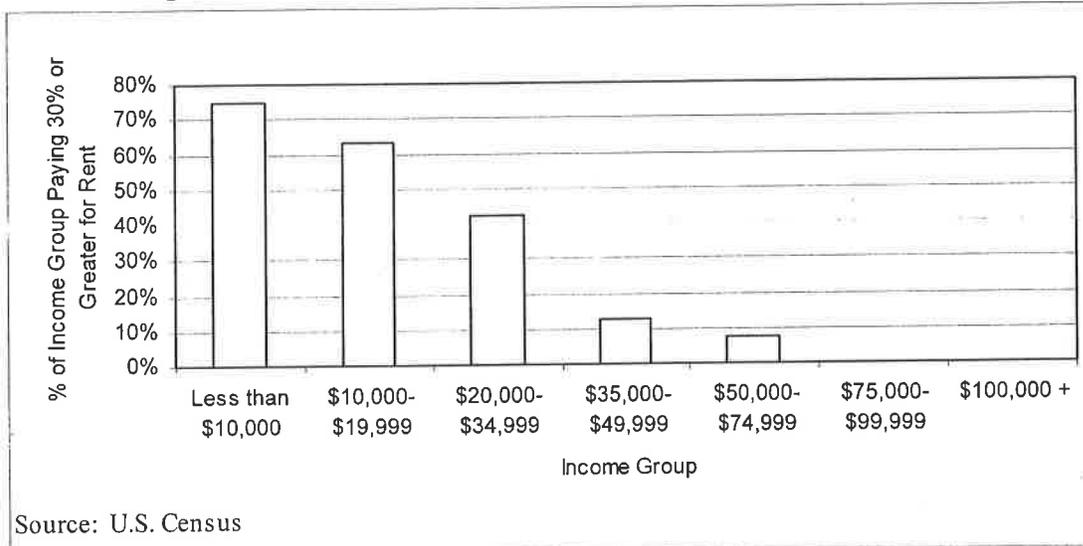


Figure 14. Rent-Burdened Tenants by Income Group, Reading, 2000.



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

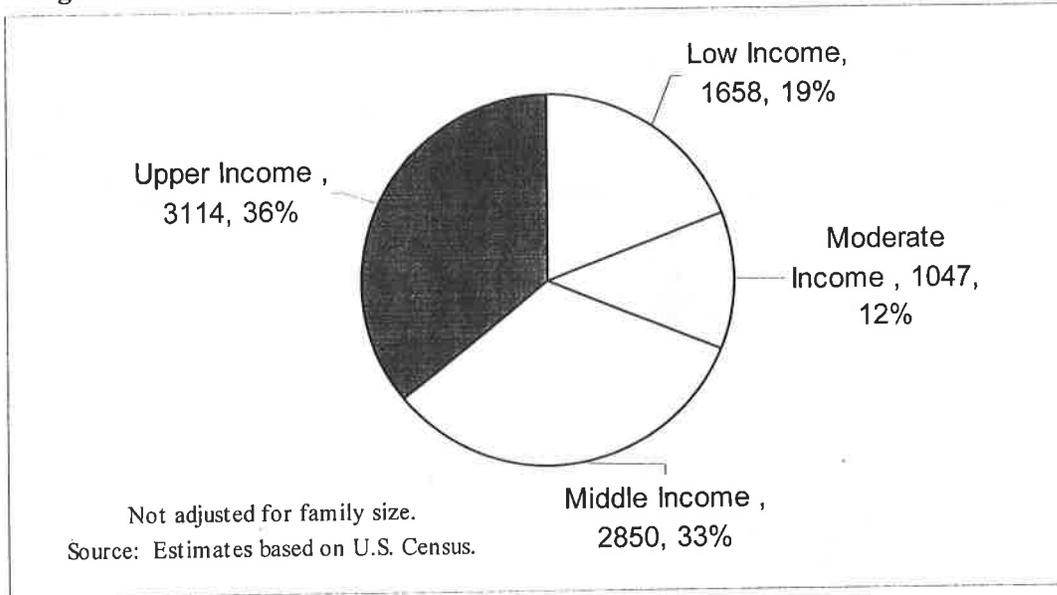
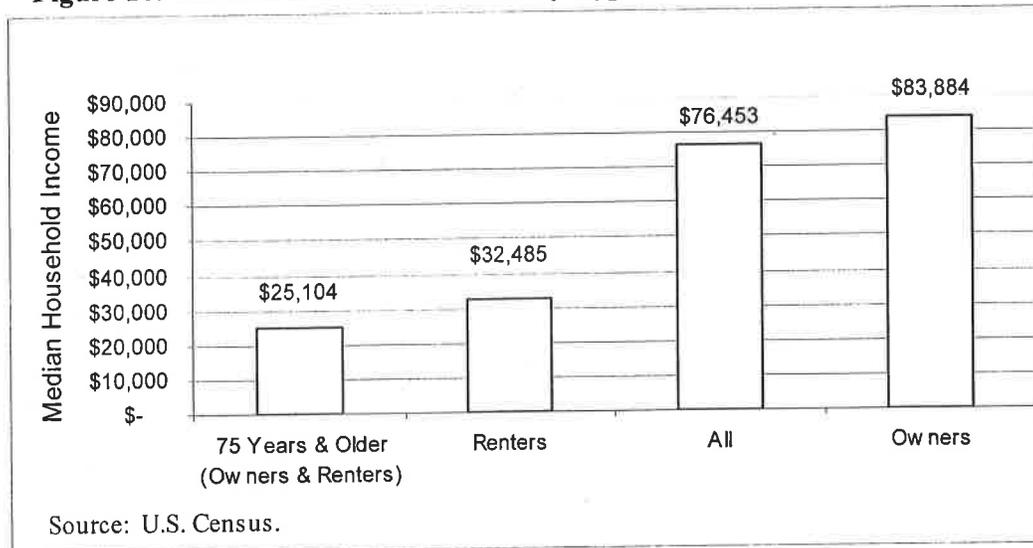


Figure 16. Median Household Income by Type of Household, Reading, 2000.



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.

- Lower income households are paying too much for rent in Reading, and moderate and middle income households struggle to afford housing in Reading.
- 28% of Reading’s households have incomes below the low and moderate income limits that are appropriate for subsidized housing.
- 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.
- Reading is at risk of losing over 100 affordable units by 2010, when they may “expire”.
- 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
650	Affordable units in 2004	650
908	All Affordable units, 2020 projection, necessary to comply with 10% criterion	963
258	Necessary new affordable units for 2020	313
258 / 222 > 100%	2020 : % of new affordable units within all new units	313 / 771 = 41%

* 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.

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 41% of all new units between 2004 and 2020 as affordable in order to meet the 10% criterion.

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.

5.3 GOALS AND OBJECTIVES

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.

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.
- B. Pursue an increase in Town involvement and investigate additional funding vehicles, to improve on housing goals Communicate Housing Goals to residents

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.

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.
- C. To the greatest extent possible, make provisions for units affordable in perpetuity.

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.

Goal 3 Promote Diversity in housing types & households

Objectives:

- A. Avoid exclusionary zoning and mansionization by “spreading” diversity of housing types to all neighborhoods.
- B. Provide incentives for small scale age-focused housing (over 55, young couples, nursing homes, etc).

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 4 Promote Neighborhood preservation

Objectives:

- A. Establish the fundamental elements of Reading neighborhoods
- B. Associate historic preservation with Reading’s character
- C. Establish general planning guidelines for new developments

Downtown

Mixed-use developments in downtown can maximize the use of valuable space by allowing for compact developments. These developments of increased density are easier to sustain themselves by providing for various options of marketable units, from low rent to high end. In addition, the downtown itself can be revitalized after business hours, with downtown residents in less need of a second car due to the proximity of the Depot.

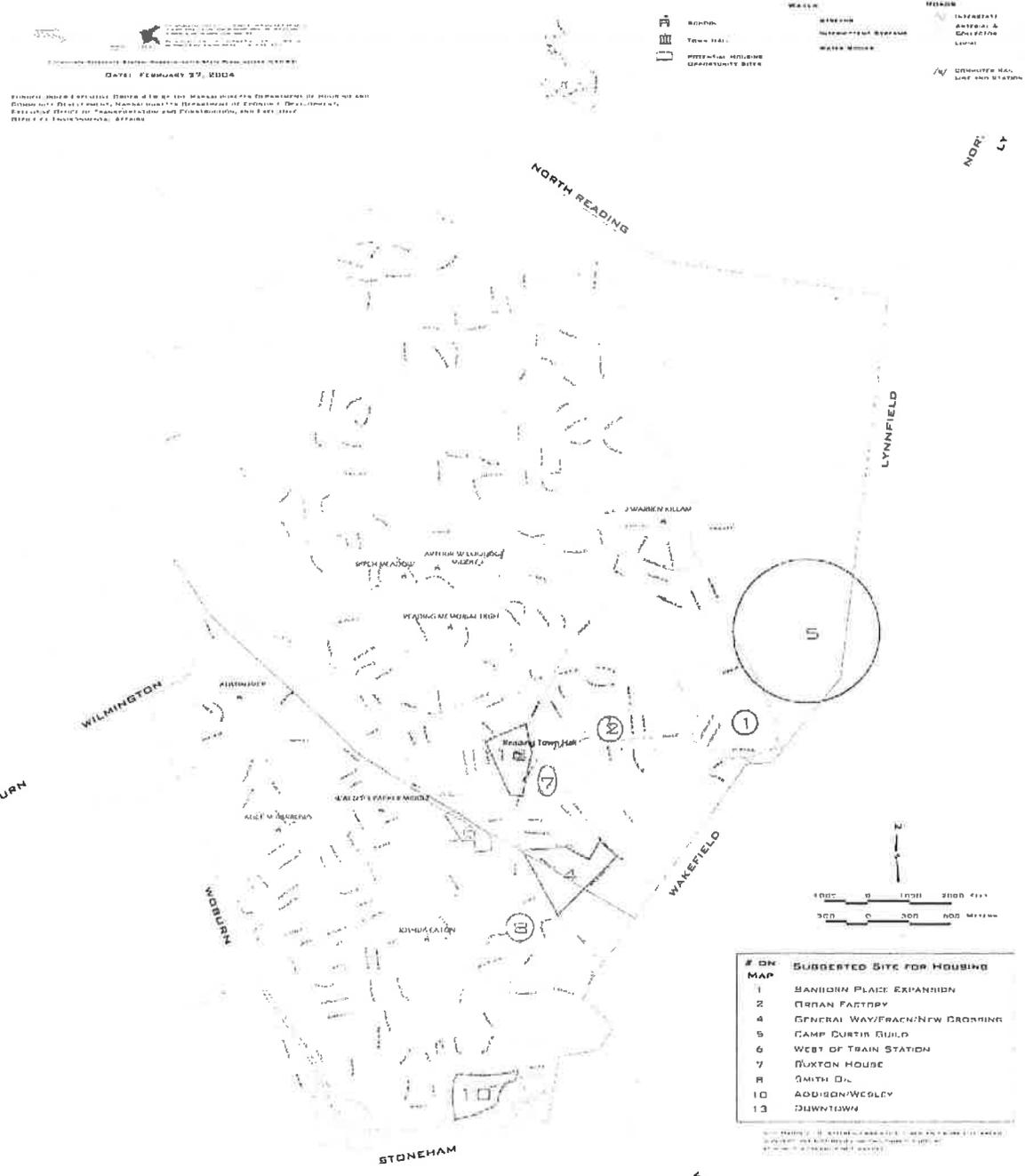
Goal 5 Address mixed-use zoning in Town

Objectives:

- A. Introduce mixed-use zoning in the Downtown and around the Depot
- B. Expand the accessory use options to allow for home occupations

Map 9 EO-418 Housing Opportunities Map

EO-418 MAP 4: HOUSING OPPORTUNITIES READING



# ON MAP	SUBMITTED SITE FOR HOUSING
1	BANDORN PLACE EXPANSION
2	ORAN FACTORY
4	GENERAL WAY/FRANCH/NEW CROSSING
5	CAMP CURTIS BUILD
6	WEST OF TRAIN STATION
7	BUXTON HOUSE
8	SMITH DR.
10	ADDISON/WESLEY
13	DOWNTOWN