

HOUSING

The purpose of this chapter is to review Bradford’s housing inventory and to outline potential long-term strategies that reflect public input, data analysis and projected needs. The Planning Board has reviewed this information and developed objectives and recommendations that can guide Bradford to a wide variety of housing that meets the evolving needs of its residents.

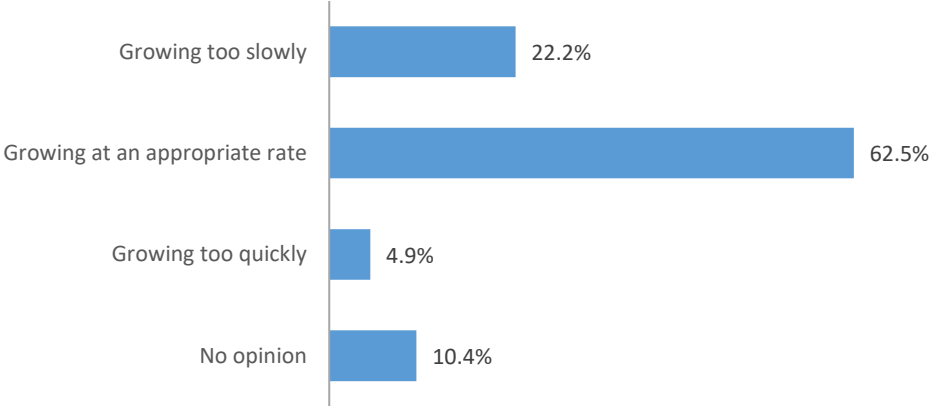
Bradford supports a variety of housing opportunities that meet changing demographic needs and economic opportunities while maintaining a built environment that reflects Bradford’s rural character.

Information for this chapter is summarized from the Bradford Today and Bradford Tomorrow Chapters and the 2014 Central NH Regional Planning Commission’s Regional Plan. A wide range of data sources was also used to compile the data presented in this chapter, including the US Census Bureau’s Decennial Census and the American Community Survey, the New Hampshire Housing Finance Authority (NHHFA) and other sources as noted in the individual tables and graphics.

SUMMARY OF COMMUNITY INPUT

Residents who responded to the Community Survey feel that Bradford is growing at an appropriate rate as indicated by 62.5% of residents. Other responses feel Bradford is growing too slowly (22.2%), too quickly (4.9%), or have no opinion (10.4%). Additionally, the majority of respondents support future residential development in the northeast corner of town and around Lake Massasecum, support additional single family, elderly housing, and in-law apartments, and many do not have an opinion regarding increasing or decreasing residential lot sizes. Survey results also demonstrated that the majority of respondents are not supportive of a lake district being established for Lake Massasecum.

Figure 8.1: Residents Respond to Statements Characterizing Bradford’s Rate of Residential Growth



Source: Bradford Community Survey, Question 5

Table 8.1: Residents Indicate Desired Housing Types

Housing Type	Encourage	Discourage	No Opinion
Single Family	91.9%	2.94%	5.2%
Two Family	51.3%	29.4%	19.3%
Multi-Family (3-4 units)	21.1%	64.2%	14.6%
Multi-Family (5+ units)	9.2%	82.5%	8.3%
Elderly Housing	76.2%	9.5%	14.3%
Townhouses/Condos	34.0%	47.3%	18.8%
In-law Apartments	71.8%	8.6%	19.7%
Conservation Subdivision	75.6%	11.8%	12.6%
Manufactured Housing in Parks	4.1%	83.6%	12.3%

Source: Bradford Community Survey, Question 8

LINKING HOUSING AND DEMOGRAPHICS

As Bradford’s demographic trends change, so will its housing needs. Housing is a critical building block that supports a vital community and contributes in a positive way to the town’s quality of life. The majority of communities in New Hampshire experienced the impact of the downturn in the housing market from 2006 to 2010. Sales slowed as people tended to stay in place in an effort to cope with job losses, lower property values and other economic concerns related to these experiences. Since the end of the Recession, the overall statewide housing market has tightened from a housing cost/availability standpoint for both owner-occupied and rental units. With regards to projections of future growth, Bradford is projected to experience an overall gain in population to 1,773 residents by 2025, an increase of 125 (7%) residents from the 2010 Census. While this a moderate increase in growth, the continuing trends of an aging population and decreasing household size point to potential changes in the type and location of housing desired by these age groups and highlight the need for a wider variety of housing options.

AN OVERVIEW OF THE REGIONAL HOUSING MARKET

Overall, the region has seen several demographic and housing economic changes over the last decade. The region’s growth has been slower than experienced in earlier decades, but is still expected to grow over the next 15 years. In terms of income, the region’s median household income is greater than the state or the nation as a whole. There are some areas where the population faces challenges in obtaining quality housing, in particular due to income, and among some populations of interest. Lastly, the region’s average household size is decreasing.

NAUGHTON LANDFILL REDEVELOPMENT

As part of the CNHRPC brownfields assessment program, the Naughton Landfill site has undergone assessment work to determine what, if any, contamination remains and how it could be redeveloped. An underground tank was removed, contamination was categorized, and some redevelopment planning had been done. Planning included a Real Estate Market Analysis (by Camoin Associates) and an Engineering Reuse Evaluation (by Credeire Associates). Among the High Demand Uses identified were Independent Living and Assisted Living facilities which address the demand for senior housing as articulated by the survey and visioning session participants. It also addresses changing demographic needs identified by CNHRPC’s various analyses. Bradford can capitalize on this opportunity by considering the site for senior housing and reducing the density requirements in the Residential Business Zone.

Overall, the supply of available homes has declined since the end of the Recession, and the cost of both owner-occupied homes and rental costs have increased. Regionally, it has been identified that there is a need for more housing options for many segments of the population. Choices, affordability for those on modest or fixed incomes, and the opportunity for seniors to “downsize” and age in place are key issues.

Key trends to keep in mind from the New Hampshire Housing Financing Authority’s 2014 publication, “Big Houses, Small Households: Perceptions, Preferences and Assessment:”

- New Hampshire’s current housing supply is poorly aligned with evolving preferences among different age groups.** This mismatch exists both for aging Baby Boomers and younger workers. Older residents are likely to seek to “down-size” to smaller living arrangements, yet housing units of 3+ bedrooms far outnumber one- and two-bedroom units in the state. Given the relatively small number of young households in the state it’s unclear whether the larger units built for Boomers during their child-rearing years will draw sufficient interest from buyers in future years.
- Seniors will occupy a growing proportion of the State’s housing units.** New Hampshire’s senior population nearly doubled between 2010 and 2015, from 178,000 to 323,000 people, a change that is not matched among younger age groups. As a result, seniors will occupy a growing proportion of the state’s housing units, filling one in three units by 2025. The number of senior households in the state, both owners and renters, will nearly double by 2025. While seniors generally want to age in place, this desire is complicated by several factors, including higher rates of disability, lower median income and savings, declining caregiver population and other factors. The median income of the state’s senior homeowners is barely half that of the state median, and their home equity was significantly reduced by the state’s last housing downturn and is often subject to market fluctuations.

HOUSING TRENDS IN BRADFORD TODAY

HOUSING STOCK AND SUPPLY

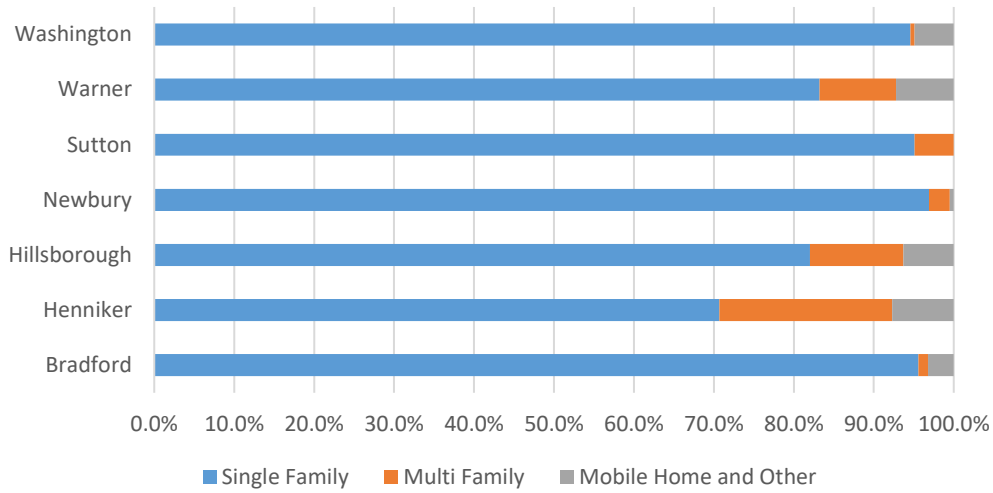
The following is a summary of recent housing data trends in Bradford and the region. Overall, Bradford has experienced a slow supply of new housing since 2010, with a range of one to five net housing permits per year. It should be noted that values in Table 8.2 represent the net change of dwelling units and take into account any demolition permits as a negative value. The housing unit data presented in Figure 8.2 shows the units by type in Bradford and adjoining communities, reinforcing the prevailing pattern of single-family homes.

Table 8.2: Housing Units Authorized, 2010-2016

Year	Single Family	Multi-Family	Manufactured	Total
2010	4	0	0	4
2011	1	0	0	1
2012	5	0	0	5
2013	4	0	0	4
2014	2	0	1	3
2015	5	0	0	5
2016	2	0	0	2
2017	2	0	0	2

Source: NH Office of Strategic Initiatives Current Estimates and Trends in NH’s Housing Supply, Dec. 2017

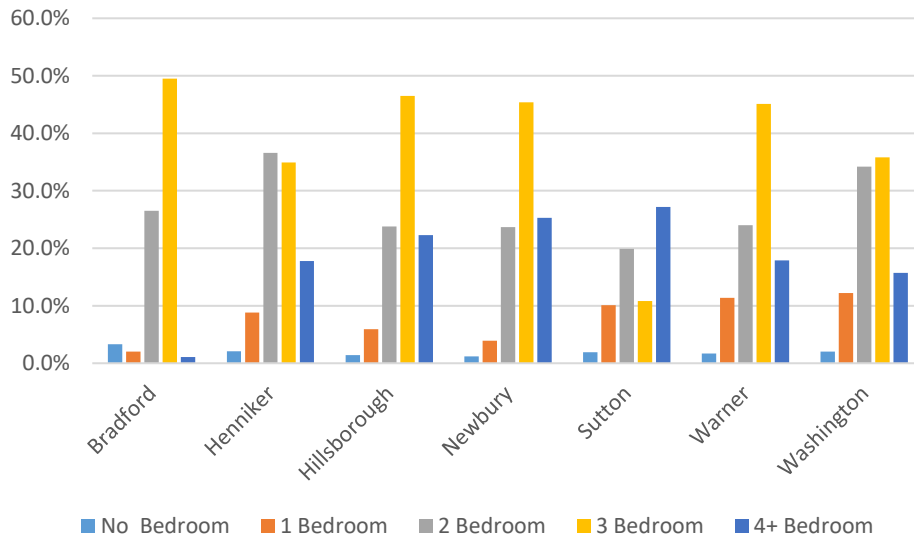
Figure 8.2: Housing Stock, By Type



Source: American Community Survey 2013-2017

Figure 8.3 identifies the percentage of houses with zero, one, two, three, and four or more bedrooms in Bradford and the surrounding communities. As found in each of the communities examined in the table, three-bedroom homes are the most prevalent. All communities have higher rates of four-bedroom homes than Bradford.

Figure 8.3: Number of Bedrooms in Homes



Source: American Community Survey 2013-2017

When reviewing the age of homes in Bradford in Table 8.3, trends are similar to those seen statewide. The greatest rate of growth was experienced in the 1970s and 1980s, and that rate of growth continued at a slightly lower pace in the 2000s. Table 8.2 shows that very few homes were built since 2010. The American Community Survey, where this data was published, includes a high margin of error as it is gathered through a small sample of residents. Additional information on the American Community Survey can be found in the Bradford Today Chapter.

Table 8.3 Age of Homes in Bradford

Year Built	Number of Homes	Percent
2010 or later	3	0.3%
2000-2009	151	16.5%
1990-1999	45	4.9%
1980-1989	142	15.5%
1970-1979	152	16.6%
1960-1969	62	6.8%
1950-1959	54	5.9%
1940-1949	49	5.4%
1939 and earlier	258	25.1%

Source: American Community Survey 2013-2017

Table 8.4 presents the number of owner-occupied and renter-occupied housing units in Bradford and the surrounding communities. Bradford has one of the highest percentages of owner occupied units and consequently one of the lowest percentages of renter occupied units, though Bradford does have one of the smallest total number of occupied units of the surrounding communities.

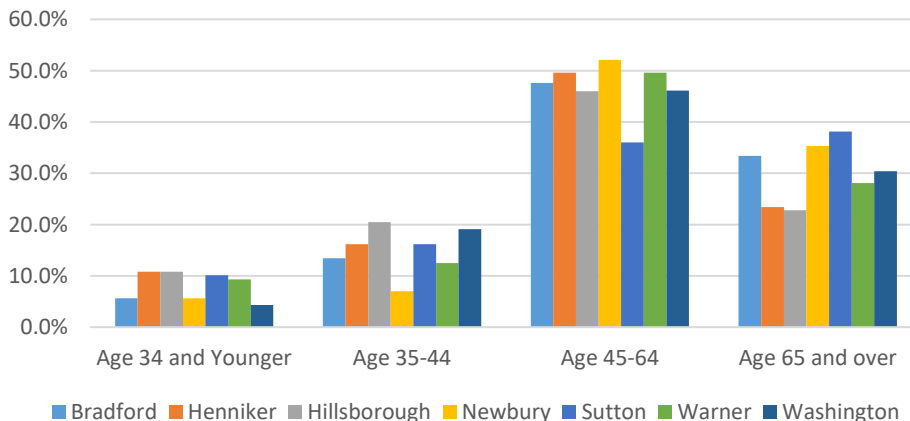
Table 8.4: Housing Occupancy

Community	Occupied Housing Units	Percent Owner Occupied	Percent Renter Occupied
Bradford	662	89%	11%
Henniker	1,666	69%	31%
Hillsborough	2,315	83%	17%
Newbury	849	95%	6%
Sutton	783	86%	14%
Warner	1,051	75%	25%
Washington	556	91%	9%

Source: American Community Survey 2013-2017

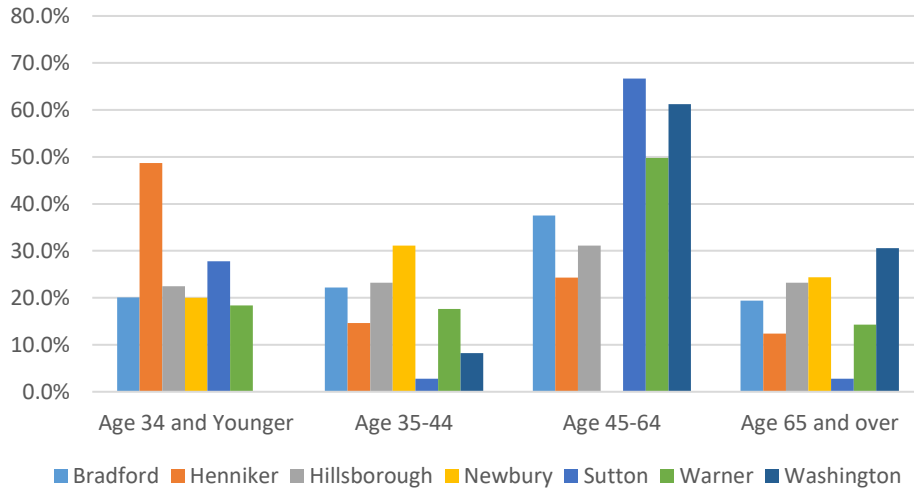
Figures 8.4 and 8.5 present the age of both homeowners and renters in Bradford and surrounding communities. Bradford’s highest percent of homeowners are over the age of 45, with the majority between the age of 45 and 64. Similarly, Bradford’s highest percent of renters are aged 46 to 64, though there is a higher percentage of residents under the age of 45 who rent than those who own their home.

Figure 8.4: Age of Homeowners



Source: American Community Survey 2013-2017

Figure 8.5: Age of Renters



Source: American Community Survey 2013-2017

Unlike regional and statewide trends, the average household size of owner occupied units in Bradford increased between the 2010 and 2017 release of these datasets. Decreases occurred in the surrounding communities, as well as Merrimack County and New Hampshire. Table 8.5 depicts these trends.

Table 8.5: Average Household Size

Community	Average Household Size of Owner Occupied Units		Average Household Size of Renter Occupied Units	
	ACS 06-10	ACS 13-17	ACS 06-10	ACS 13-17
Bradford	2.48	2.53	2.43	2.83
Henniker	2.86	2.66	1.65	2.54
Hillsborough	2.91	2.69	2.08	1.9
Newbury	2.61	2.23	1.78	2.2
Sutton	2.52	2.51	2.10	2.2
Warner	2.46	2.71	2.02	2.28
Washington	2.30	2.25	3.42	2.49
Merrimack County.	2.61	2.6	2.07	2.14
New Hampshire	2.62	2.57	2.11	2.15

Source: American Community Survey 2006-2010 and 2013-2017

THE COST OF HOUSING

This section looks at the cost of owner and rental housing in Bradford as a way to evaluate the housing market.

The estimated value of owner-occupied housing by range as reported by the American Community Survey 2013-2017 can be seen in Table 8.6. A total of 206 homes (35%) are estimated to have a value between \$200,000 and \$299,999, which is the largest percent presented in the table. Additionally, approximately 32.6% of homes are valued over \$300,000.

Table 8.6: Owner-Occupied Housing Value by Range

Range	Number of Units	Percentage
Less than \$50,000	14	2.4%
\$50,000 to \$99,999	20	3.4%
\$100,000 to \$149,999	64	10.8%
\$150,000 to \$199,999	93	15.8%
\$200,000 to \$299,999	206	35%
\$300,000 to \$499,999	172	29%
\$500,000 to \$999,999	10	1.7%
\$1,000,000 or more	11	1.9%
Total Owner-Occupied Units	590	100.0%

Source: American Community Survey 2013-2017

The comparison of median home values and gross rent¹ as reported by the American Community Survey 2013-2017 between Bradford and adjoining communities is shown in Table 8.7. Bradford's estimated median home value is comparable to the abutting communities with \$244,100. The median rent of \$1,089 is one of the highest of the abutting communities, with the exception of Newbury which has a median rent of \$1,313.

Table 8.7: Median Home Value and Rent

Community	Median Value	Median Rent
Bradford	\$244,100	\$1,089
Henniker	\$230,200	\$879
Hillsborough	\$175,100	\$989
Newbury	\$279,300	\$1,313
Sutton	\$259,200	\$1,180
Warner	\$236,400	\$1,080
Washington	\$207,100	\$733
Merrimack County	\$226,700	\$1,007
New Hampshire	\$244,900	\$1,052

Source: American Community Survey 2013-2017

Based on the assumption that no more than 30% of a household's income should be spent on housing, it is estimated that 33.3% of owner-occupied households exceeded that threshold (Table 8.8). With regards to households that rent, it is estimated that 46 units are in this category representing just over 64% of total occupied rental housing units (Table 8.9).

Table 8.8: Owner-Occupied Households by Monthly Costs

Owner Households by Monthly Costs	Number of Units	Percent of Units
Monthly Costs < 20% of HH Income	267	45.3%
Monthly Costs 20%-29.9% of HH Income	126	21.4%
Monthly Costs > 30% of HH Income	197	33.3%
Total Owner-Occupied Households	590	100.0%

Source: US Census Bureau, American Community Survey 2013-2017

¹Gross Rent defined as the amount of contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials which result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment. (US Census Bureau)

Table 8.9: Gross Rent as Percent of Household Income

Rent as percent of Household Income	Occupied Rental Units	Household Income						
		Less than \$10,000	\$10,000-\$19,999	\$20,000-\$34,999	\$35,000-\$49,999	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000 or more
Rent < 20% HH Income	9	0	0	0	0	3	4	2
Rent 20%-29.9% of HH Income	17	0	0	4	4	6	0	3
Rent > 30% HH Income	46	16	3	22	5	0	0	0
All Renter Household	72	16	3	26	9	9	4	5
Percent not computed	0%							

Source: U.S. Census Bureau, American Community Survey 2013-2017

HOUSING NEEDS ASSESSMENT

The Housing Needs Assessment (HNA) draws on U.S. Census data and considers demographic changes and projections and their potential impact on housing need. This information can then be used to help Bradford better plan for housing demand. The HNA begins with a base year (2010) analysis using U.S. Census data for the number of renters over and under the age of 65 years, as well as the number of home owners of the same age. Ratios were then established between the number of people per household and the number of households in each of the four groupings (renters under 65, renters over 65, owners under 65, owners over 65). Using the ratios and population growth projections from the New Hampshire Office of Strategic Initiatives, the estimated demand for owner and renter occupied housing units through 2040 were identified.

This section summarizes a projection of housing supply needs for the periods 2015 through 2040 in five-year increments in an effort to inform the community about the expected demand for housing in the future. It should be noted that the further out the projections go, the less reliable they may be. Historical data for population projections by age were available from the NH Office of Strategic Initiatives.

The housing forecast is based upon the Population Headship Tenure Model included in *The Evolving Environment and Housing's Future* produced by the NH Center for Public Policy Studies for NH Housing as part of the state's Housing Needs Assessment (2014). The model estimates the future need for housing using anticipated changes in household size, tenure, and age group. Headship is defined as the ratio of the number of household heads relative to the total population. For this model the headship ratio is computed for each population cohort and the total population. The projections are based upon headship rates by age group.

INTERPRETING THE HOUSING NEEDS ASSESSMENT

The Housing Needs Assessment can serve as the starting point for a dialogue in Bradford on:

- Who can or cannot afford to live in our community?
- Can our children afford to stay or return to the community as they mature?
- Do housing types fit Bradford's needs?
- Does the zoning respond to demographic needs and therefore, the housing market?
- Do our elderly residents have sufficient alternatives to remain in the community if they chose to?

Figure 8.6: Bradford’s Population by Age 2010 to Projected 2040 Comparison

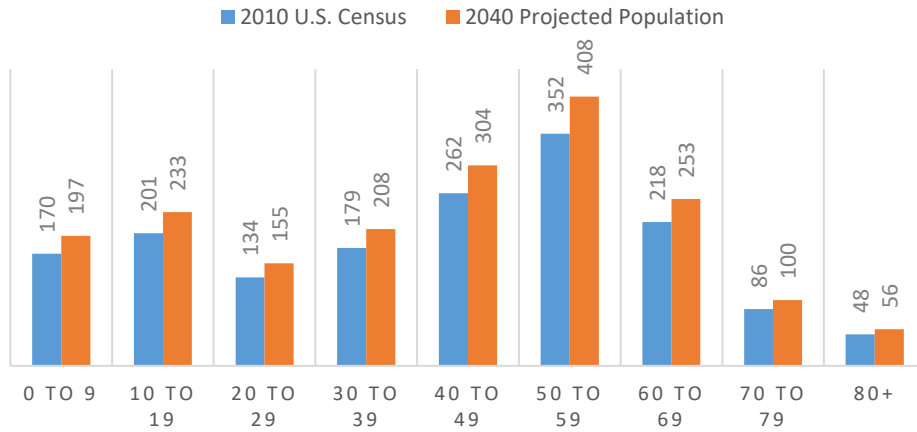
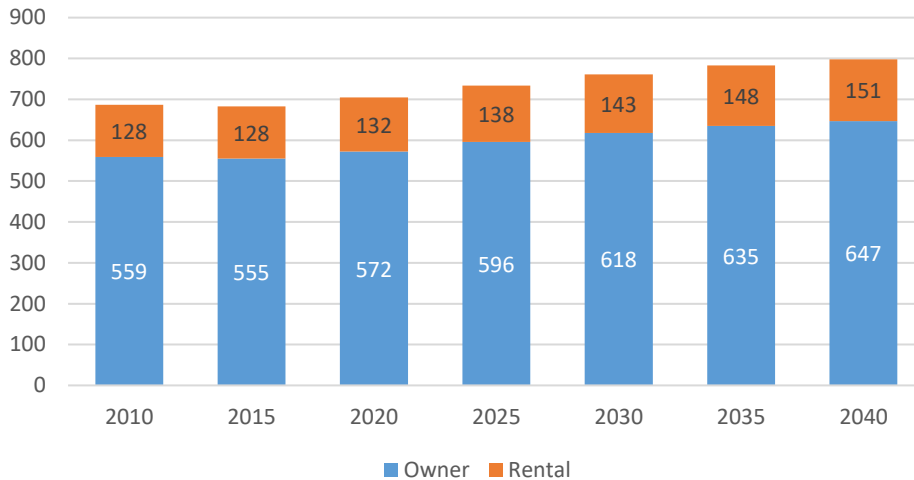


Figure 8.7: Bradford’s Projected Dwelling Unit Demand through 2040



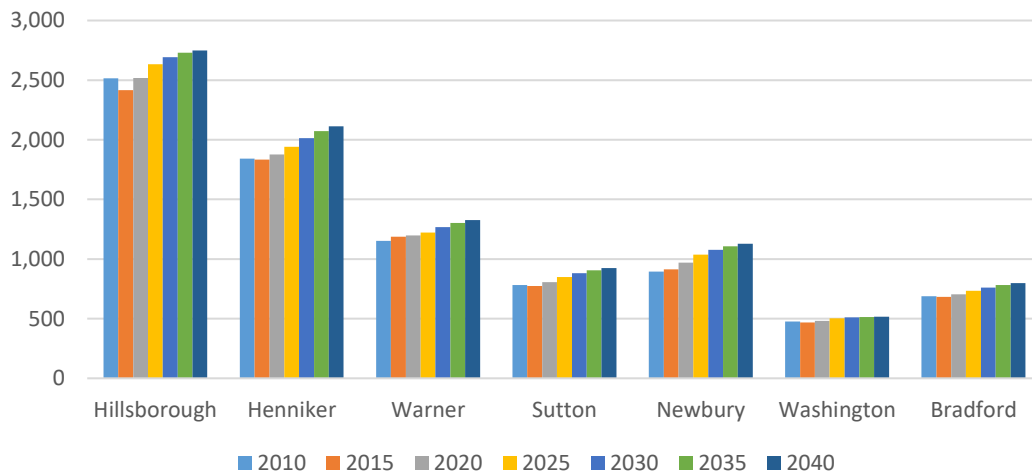
As mentioned elsewhere, the aging population has come to account for a greater share of all households in the region and state, and a resultant decrease in household sizes. Decreased fertility rates have further reduced household sizes with fewer children per household, and young families represent a smaller share of all households than they have historically. This model accounts for these trends in household formation and home ownership trends dependent on the age of the head of household, and thus presents a more accurate reflection of future housing production needs to meet demand of a changing demographic.

For the Central NH Region as a whole, there is a projected need for as many as an additional 6,280 units to meet demand by 2020 from a base year of 2010 (*2015 CNHRPC Regional Plan*). However, it should be noted that new units do not necessarily equal new structures. For example, there could be the opportunity to add a small apartment or accessory unit with a single-family home. Highlights of the HNA for the Region include: a need for about a 6% increase in housing every five years between 2010 and 2025; about a 70/30 split, respectively, between owner-occupied and rental housing in 2015; and, about 47% of the rental housing needed by 2015 would be for those under 35 years of age or over 74 years of age. *For Bradford, there is a projected need for 111 units (four per year; one of which would be rental) to*

meet demand by 2040 from the 2010 base year. Data suggests: 1) the zoning framework may be, for the most part, responding to the demographics that are driving the housing market; 2) there may be a need for more rental units in town which may require an adjustment to zoning; and 3) the size of units – two and three bedroom-dominated – may be meeting market needs. Additional observations based on the Housing Assessment process have found that:

- The population is projected to increase by about 16% between 2010 and 2040. Of note is that the age 30 to 39 cohort is projected to increase the most at 16.2% while the 20 to 29 cohort is projected to increase the least at 15.7%. At 21.3%, the 50 to 59 cohort is projected to be the largest with 21.3% of the population in 2040. This suggests that there is a slight continuation of the aging trend in Bradford.
- The largest segment of the population is between the ages of 20 and 69, which tends to drive a community’s workforce. Within this group, the 40 to 49 cohort is the largest; the smallest is the 20 to 29 age group.
- The 40 to 49 cohort adds the greatest number of people with 56 joining its ranks.
- The projected annual increase in housing units each year is about four- one rental and three owner-occupied.
- During the entire planning period – 30 years – there is projected a total increase of about 111 units with nearly a quarter (23 units) being rental.
- Overall, there is projected to be about a 16% increase in total housing stock between 2010 and 2040.
- In terms of overall growth, Newbury is poised to experience the greatest percentage increase at about 25.8% while Hillsborough the least at 9.3%. Bradford is somewhat in the middle at 16.2%.
- Henniker is poised to add the most units at 270, while Washington will add the least at 39. Bradford will add about 111 putting it somewhat in the middle. Hillsborough will still retain the largest number of actual units in 2040 at 2,750.

Figure 8.8: Regional Housing Change 2010 Through 2040



A SUMMARY OF EXISTING REGULATORY TOOLS

Bradford currently utilizes a number of the available tools to support the provision of a variety of housing types. The tools include allowing for residential uses in all parts of town and the cluster housing, and the workforce housing ordinances. A summary of the existing regulatory tools follows:

RESIDENTIAL PERMITTED TOWN-WIDE

Bradford allows for various forms of residential uses in all three zoning districts within town. For each dwelling unit two buildable acres must be present in both the Residential/Business Zone and the Rural Residential Zone, while five acres are required in the Conservation Zone. Further, 400' of frontage is required in the Conservation Zone and 250' in the other two.

While it is beneficial from a housing demand standpoint to allow for housing anywhere in town, the lot sizing requirements can create some unintended consequences. The larger lot sizes of two or five buildable acres, as well as 250' or 400' of frontage pushes development toward larger, single family homes throughout town. This may be contrary to what demographics and the market have articulated they want. While it is very beneficial to have more "rural" development patterns, there should be an ability for greater density, most notably in the village areas. Here, greater density (meaning relaxing the two buildable acres and 250' of frontage) may help with housing costs and housing type issues. It might also help increase the possibility of limited multi-family unit development. Greater density in that area could make such a project(s) more financially viable, create greater sense of community in such a development, and locate it in the downtown where residents would be able to walk to a variety of community and commercial locations.

CLUSTER RESIDENTIAL DEVELOPMENT

The Cluster Residential Development Ordinance, Article III.J, describes basic provisions for cluster developments, although the details are found in the Subdivision Regulations (Article VIII in particular). Basic factors include:

- 10 buildable acres are required (Zoning);
- Density "offsets" required for smaller house lots (Zoning);
- Applicants must submit a full subdivision plan along with a cluster for the Planning Board to determine if the cluster is more desirable (Subdivision Regulations);
- Frontages are to be consistent with the conventional zoning unless negotiated to no less than 100' (Subdivision Regulations);
- Setbacks are the same as a conventional subdivision (Subdivision Regulations); and
- Number of lots is determined by dividing the base zoning into the parent tract; density incentives from open space reserved (Subdivision Regulations).

ACCESSORY DWELLING UNITS

Accessory Dwelling Units (ADU), also known as in-law apartments, are a great tool to diversify a community's housing stock. They can provide solutions to young workers just joining the workforce or seniors looking to downsize and retain their independence. In both cases, they can limit housing costs. The Bradford Zoning Ordinance addresses ADUs to a certain extent now, though it could be enhanced by the development of an ADU ordinance that specifies standards for development. This would result in better clarity and design to the benefit of home owners and the town.

The elements of the Cluster Development Ordinance speak to preserving open space, though there may be ways to streamline the process and increase effectiveness. First, there may be too much work required in designing two plans (i.e. conventional and cluster at the beginning of the process) for developers to choose this option. Simplifying this could lower up-front costs for design and could be done by having limited and specific deductions of land (slopes, wetland, 10% for roads) and then dividing by the base acreage of the zone. This would allow for faster analysis for both the Planning Board and applicant as well as save money making clustering more likely. Secondly, there may be a need to allow greater flexibility in smaller lot designs. This would allow for shorter roads which would save the developer money up front, and the town once the roads have been accepted. It would allow for greater flexibility of design and more preserved open space as well. Third, the minimum tract size – 10 “buildable acres” may preclude many parcels that the town would like to see developed as clusters unable to be used in that manner. On the other hand, it is important for the town to ensure that the open space preserved is not just wetlands and steep slopes. To achieve that end a better approach might be to require that a percentage of the open space is “buildable” instead of 10 acres at the beginning of the process. Finally, there are ways to enhance and improve the density incentives to improve the quality and type of open space created by such developments. This can be done by having various categories of open space result in different density incentives. For example, preserving farm land may result in a 5% increase in units, passive recreation an additional 2%, and historic preservation 3%. In all, these approaches to improve the cluster ordinance would lower cost for the developer, home buyer and town while maximizing quality open space. Such an approach could accomplish many goals for the town, including housing diversity, lowering cost (to home buyers and the town via road maintenance), and protection of natural resources.

Workforce Housing Ordinance

The town adopted a Workforce Housing Ordinance in 2012 under the authority of RSA 674:21, and is intended as an “Inclusionary Zoning” provision as defined in RSA 674:21(I)(k) and 674:21(IV)(a), as well as RSA 672:1, III-e, effective July 2009 which states: *“All citizens of the state benefit from a balanced supply of housing which is affordable to persons and families of low and moderate income. Establishment of housing which is decent, safe, sanitary and affordable to low and moderate income persons and families is in the best interests of each community and the state of New Hampshire, and serves a vital public need. Opportunity for development of such housing shall not be prohibited or unreasonably discouraged by use of municipal planning and zoning powers or by unreasonable interpretation of such powers.”* The ordinance functions similar to a cluster ordinance and it provides density incentives based on the percentage of affordable units in the development.

The purposes of Bradford’s workforce housing article as outlined in the zoning ordinance are as follows:

- Encourage and provide for the development of affordable workforce housing;
- Ensure the continued availability of a diverse supply of home ownership and rental opportunities for low to moderate income households;
- Meet the goals related to affordable housing provisions set forth in the town’s Master Plan; and
- Comply with the requirements of RSA 674:58-61.

This ordinance is an asset to Bradford for two reasons: 1) it helps ensure that the town complies with the provisions of state law pertaining to workforce housing and 2) it provides a way for less costly

housing to be developed in town. Lowering costs can help address many issues including housing affordability and even senior housing needs.

SUMMARY

The Housing Chapter summarizes community input regarding housing, describes the current housing stock and supply both in Bradford and throughout the region, and reviews the cost of housing. Furthermore, the chapter includes an assessment of future housing needs and summarizes the existing housing-related regulatory tools in place in Bradford, which include the existing Cluster Development Ordinance and the Workforce Housing Ordinance. To build on the baseline of information, a number of recommendations are outlined that could further the development of a diverse housing stock to meet the needs of both current and future residents of Bradford.

OBJECTIVES AND RECOMMENDATIONS

OBJECTIVE 1:

To strive to maintain the diversity of housing types in town so to serve all ages of the population.

- Consider creating an Accessory Dwelling Unit (ADU) Ordinance. This would provide specific guidance for how the town would like to see ADUs constructed and result in better design based on current standards as described in state law.
- Explore the possibility of relaxing the frontage and lot size requirements in the Residential Business Zone. This would allow for greater density in the village making certain projects more financially feasible. Studies, including water and/or septic, will inform the process and feasibility of specific density increases.
- Explore the opportunity for the reuse of the Naughton property. Various studies could inform this effort, including the recent brownfields assessment work (reuse plan and the market analysis studies).
- Identify opportunities that utilize the Workforce Housing Ordinance. Building workforce housing would relieve some pressures on the market, notably younger home buyers and down-sizing seniors competing for smaller, more affordable homes.

OBJECTIVE 2:

To improve the effectiveness of the Cluster Residential Development Ordinance.

- Create specific density incentives for open space based on the type of open space use. This would increase the quality of open space and provide density incentives which can lower cost of individual homes and make the cluster option more appealing to developers.