

# Swansea Comprehensive Plan

2024-2034



**SRPEDD**  
Southeastern Regional Planning  
& Economic Development District

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This version of the Swansea Comprehensive Plan has been abridged to include only goals and strategies that are intended to satisfy the requirements of 760 CMR 56.00, and shall serve as the Town's official Housing Production Plan. To read the full 2024 Comprehensive Plan, please click [here](#) or consult the Town website.

For more information on a Housing Production Plan, please visit [SRPEDD's Housing Production Plan website](#) or the [Executive Office of Housing and Livable Communities' resource page](#).

Photo 1. Swansea Town Beach. Mallory Aronstein, Town of Swansea.

# Introduction

## What is a Comprehensive Plan?

A Comprehensive Plan, also referred to as a Master Plan in Massachusetts General Law, can be many things. It is a narrative that tells the story of Swansea's history and the experience of living in town today. It is a technical document that considers population, market, and land use changes to chart where the Town currently is and its course for tomorrow. It is a policy document that lays out a consensus vision for Swansea and articulates the strategies and actions that will help the town meet its goals. In short, it is a long-range plan that helps guide the town, that builds trust by making transparent decisions, and that bases those decisions on accurate information and public input.

The State of Massachusetts requires that all cities and towns create and update a Comprehensive / Master Plan as needed. These plans frequently result in bylaw changes, participating in new state or federal programs, coordinated grant applications and infrastructure investments, updated and more efficient administration, and increased volunteerism, service, and stewardship in a community. More importantly, the Planning process is a meaningful opportunity for a city or town to come together as a community, to reassess its goals and priorities, and to set a course to achieve those goals over the next several years.

## Statutory Elements

According to MGL c.41 s.81D, a Master Plan has nine required “elements.” They are:

1. The **Statement of Goals and Policies** sets out Swansea’s vision for the future. It presents community values, goals, and the land use objectives that will meet these goals.
2. The **Land Use Element** describes Swansea’s current and future land use patterns, including proposed locations for various types of activity, such as residences, businesses, and recreation, and the preferred relative intensity of development across the town’s diverse built landscapes.
3. The **Housing Element** creates a plan to meet the town’s housing needs, which are identified using demographic and market information.
4. The **Economic Development Element** identifies strategies for growing the town’s economy by building upon local strengths and bringing new and compatible opportunities to Swansea.
5. The **Natural and Cultural Resources Element** is an opportunity for Swansea to highlight and take stock of its natural, cultural, and historic resources.
6. The **Open Space and Recreation Element** describes existing open space and recreational facilities in town and aligns plans for future recreation and open space with project population needs.
7. The **Services and Facilities Element** identifies existing and anticipated needs for public infrastructure and services.
8. The **Circulation and Transportation Element** provides an inventory of existing and proposed transportation infrastructure and services across all modes including private cars, public transit, and bicycle and pedestrian routes.
9. The **Implementation** section provides a blueprint and schedule for making the master plan a reality.

We organize this plan so that each “element” is a single chapter. We’ve also included an additional chapter on **Climate and Resilience** to address climate change mitigation/adaptation and sustainable development initiatives the Town of Swansea can pursue.

This Comprehensive Plan is organized by **Element**, where each Element has its own corresponding chapter. They appear in the following order:

1. Land Use;
2. Housing;
3. Economic Development;
4. Open Space and Recreation;
5. Natural and Cultural Resources;
6. Climate and Resilience;
7. Services and Facilities;
8. Transportation and Circulation; and
9. Implementation.

Each chapter contains a set of **goals** and **strategies** related to each element. Each goal has a number related to its chapter element (i.e., “Element.”Goal”), and each strategy has a number that related to both the chapter element and corresponding goal (i.e., “Element.”Goal”-“Strategy”). For example, the first strategy of Land Use Goal 1 will be labeled: 1.1-1.



Photo 2. Workshop attendees and Swansea Town Staff at the Transportation, Services, and Facilities Workshop. Taylor Perez, SRPEDD.

### Community-Driven Planning

Input from residents is essential to ensuring a Comprehensive Plan accurately reflects the goals and priorities of the community that creates it. Participation from residents and local stakeholders is the best way to make sure that a Comprehensive Plan is authentic, actionable, and produces change that is driven by the community’s vision for their city or town.

Most of Swansea’s Master Plan public outreach process took place during the COVID-19 pandemic. As a result, this project’s public feedback was gathered through a variety of forums, including online and in-person workshops, social media, tabling events, and surveys. The Master Plan also sources feedback from the complementary Housing Production Plan’s public engagement process.

### Housing Production Plan

This Comprehensive Plan’s Data Analysis and Housing Chapter shall also serve as the Town’s five-year Housing Production Plan. A Housing Production Plan (HPP), as defined by 760 CMR 56, is a document that shall contain at a minimum the following elements, covering a period of five years:

1. Comprehensive housing needs assessment;
2. Affordable housing goals; and
3. Implementation strategies.

Additional information about the data and outreach related to the Housing Production Plan will be available in the Appendix of this Comprehensive Plan.



Photo 3. A workshop attendee at the Land Use, Housing, and Economic Development Workshop. Danyel Kenis, SRPEDD.



## About Swanset

Swanset is a suburban town in westmost portion of Bristol County Massachusetts and is bordered by the Towns of Seekonk and Rehoboth to the north, the Town of Dighton to the northeast, the Town of Somerset to the southeast. The western border of Swanset is shared with the State of Rhode Island and the Towns of Warren and Barrington while the rest of Swanset's southern coast sits atop the upper end of Mount Hope Bay. Interstate 195 and Route 6 runs through Swanset, connecting residents and business from across state lines and throughout the Southeast region of Massachusetts.

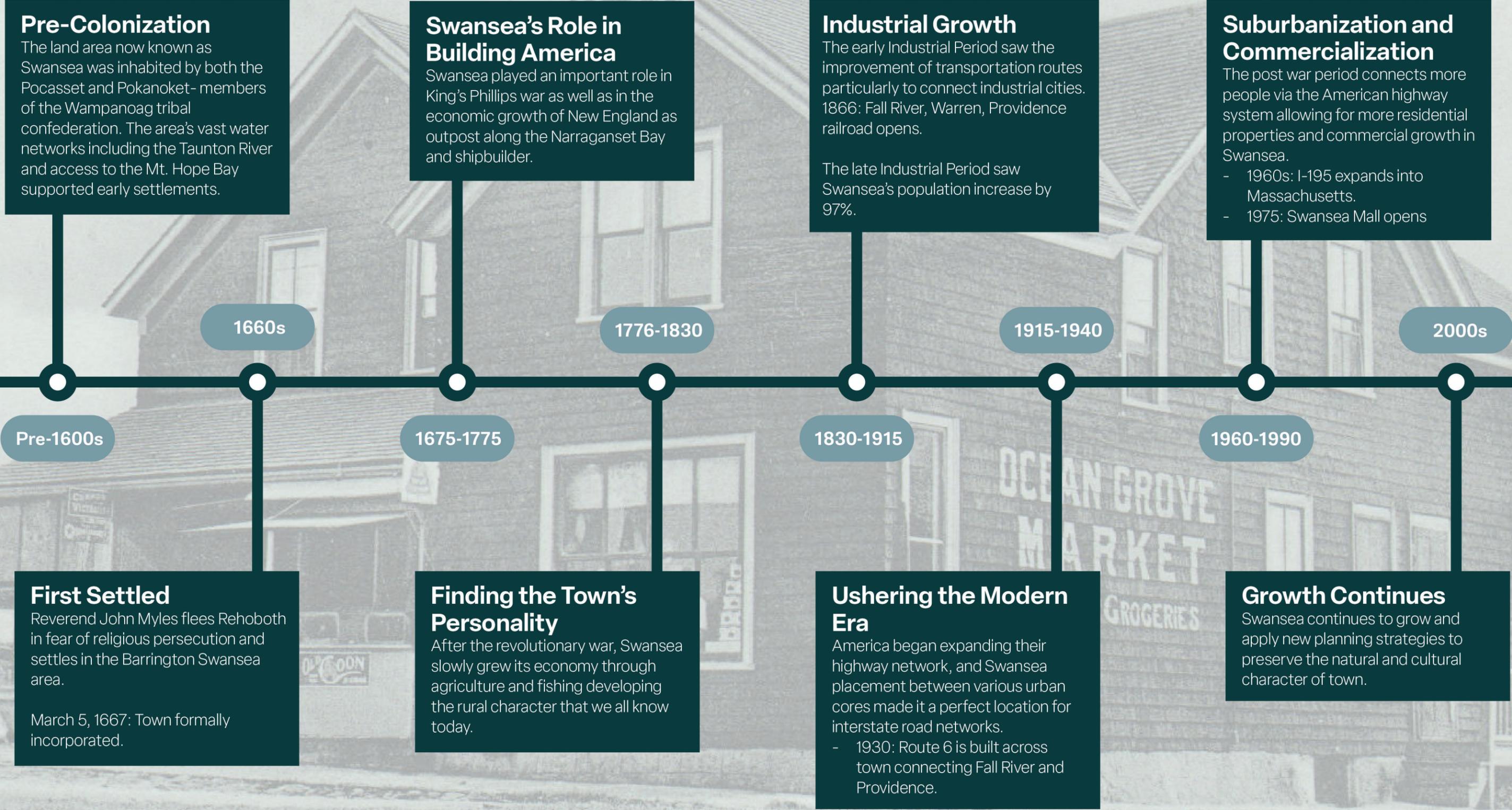
In its early days, Swanset remained a predominantly rural community centered around farming, fishing, and shipbuilding; yet its position in between larger cities like Fall River and Providence pushed the town to develop corridors to keep up with economic demands throughout the Industrial period. Suburbanization, rapid highway construction and commercial growth in the post-War period produced a substantial amount of the development and road infrastructure we see in town today. Swanset saw its largest period of growth in the 1930s and 1960s.

Today, Swanset functions as a retail hub with some densely populated residential neighborhoods, including Ocean Grove and Smoke Rise, as well as several rural residential pockets scattered across town. Route 6, 118, 103 and I-195 have spurred growth along its corridors and attracted several impactful commercial developments – the largest being the Swanset Mall, which has been the subject of ongoing redevelopment in recent years.

Swanset has seen significant population growth over the past decade and a region-wide and national shortage on housing, alongside a need to continue to grow the Town's tax-base continues to place pressure on creating new residential and commercial development. Housing costs continue to increase as the town's population ages and school age populations decrease while commercial and residential growth pose a potential threat to the natural environment.

The 2024 Comprehensive Plan along with the Housing Production and Open Space and Recreation Plans aim to equip Swanset with the planning tools necessary for economic prosperity while maintaining the town's historic small-town character.

Photo 5. A historic photo of Ocean Grove Market in Swansea. *Swansea Historical Society.*



## Swansea in Numbers

### Data Sources and Definitions

In addition to direct input from the public and town decision-makers, the Comprehensive Plan relies on data from a variety of sources to help tell Swansea's story. Below we've described some of the sources you'll see referenced most often throughout the report.

#### American Community Survey (ACS)

The American Community Survey, or ACS, gathers data on a sample of the population through monthly surveys US Census Bureau produces on topics including housing, jobs, education, and more. The Five-Year (5-Year) ACS shows data that has been collected and aggregated over a five-year period.

The Decennial Census is a count of the entire population conducted and released every 10 years. These data sources have some overlap, but also gather information on separate topics.

#### Department of Housing and Urban Development (HUD)

The Department of Housing and Urban Development (HUD) maintains data on a variety of topics related to housing nationally. Here it is used to determine the Income Limits for subsidized affordable housing.

#### The Warren Group

The Warren Group is a real estate entity that provides data and information on real estate trends, property transactions, and mortgages.

#### ESRI Business Analyst

Geographic Information Systems (GIS) software provider ESRI offers an online mapping service called Business Analyst that allows users to run market analyses on specific geographies. Here, it is used to retrieve population and housing unit projections out to 2027.

#### Massachusetts Executive Office on Labor and Workforce Development

Massachusetts' Executive Office on Labor and Workforce Development (EOLWD) creates and oversees workforce-related services, such as workers' rights protection and workers' safety. They also manage workforce-related data related to employment, industry, and labor markets.

#### MassGIS

MassGIS is the Commonwealth's Bureau of Geographic Information, which has data on many topics, including environmental features, water resources, tax parcels, and infrastructure.

#### The Different Types of Median Income

There are two important income figures we will cite frequently throughout this plan:

- The Area Median Income (AMI), or 100% AMI. Area Median Income describes the midpoint of a specific region's household income. It is used to determine the income eligibility requirements for State and Federal housing programs. When discussing eligibility, HUD defines Income Limits, ranging from roughly 30% (and below) to roughly 80% of an AMI as eligible for subsidized housing. The two AMI figures we will reference are:
  - 100% AMI, which is \$106,000. This is the median household income for a family of four in the HUD region Swansea belongs to.
  - 80% AMI, which is \$81,900. This is approximately 30% of \$106,000 and is the income limit at which a family of four becomes eligible for subsidized affordable housing.
- The Town Median Income, which represents the median income of all residents in town. This data comes from the Census 5-Year ACS. In Swansea, the median income as reported on the 2021 5-Year ACS was \$101,703.

#### Swansea's HUD Region:

HUD creates its own regional groupings, with Swansea grouped into the "Providence-Fall River RI-MA HUD Metro FMR Area." The grouping includes the following cities and towns:

- **Bristol County, MA:** Attleboro, Fall River, North Attleborough, Rehoboth, Seekonk, Somerset, Swansea, Westport
- **Bristol County, RI:** Barrington, Bristol, Warren
- **Kent County, RI:** Coventry, East Greenwich, Warwick, West Greenwich
- **Newport County, RI:** Jamestown, Little Compton, Tiverton
- **Providence County, RI:** Burrillville, Central Falls, Cranston, Cumberland, East Providence, Foster, Glocester, Johnston, Lincoln, North Providence, North Smithfield, Pawtucket, Providence, Scituate, Smithfield, Woonsocket
- **Washington County, RI:** Charlestown, Exeter, Narragansett, North Kingstown, Richmond, South Kingstown

For more information about how HUD groups municipalities and their area definitions, see [HUD's Income Limits Documentation, FAQ Question 9](#).

### Population and Demographics

Swansea currently has a population of 17,144 as of 2020, a number which has increased by 8.1% since 2010. Like many communities in Southeastern Massachusetts and throughout the nation, Swansea’s population is aging – the median age in Town increased from 38 to 45 between 2000 and 2021.

#### A Note on Aging-Ready Housing

An individual’s housing needs are likely to change as they get older, due to changes in their income, mobility, household structure, etc. The Town should be prepared to assist residents who wish to “age in place” by providing new senior housing options or offering mechanisms to retrofit existing homes so that they are “aging-ready.” According to the U.S. Census Bureau’s report on the housing needs of older adults, a home is considered “aging-ready,” if it has the following features:

- A step-free entryway
- A bedroom and full bathroom on the first floor
- At least one bathroom accessibility feature

- Additional aging-accessible elements that may be useful include:
  - Sink handles or levers instead of knobs
  - Handrails or grab bars in the bathroom
  - Built-in shower seats
- Housing features (such as thermostats, countertops, electrical outlets, etc.) that are at wheelchair accessible heights

#### Disability Status

As expected, older adults in Swansea have more disabilities than their younger counterparts, with about 18.3% of those aged 65-74 and 51.2% of those aged 75 or over having at least one type of disability. Hearing difficulties are the most common disability those over the age of 65 are experiencing in Swansea (13.7%), followed by ambulatory difficulties (having serious difficulty walking or climbing stairs; 11.9%) and vision difficulty (8.7%). The Town may wish to survey its older residents to determine their current living conditions and any needs for accessibility or housing modifications.

Figure 1. Population Change; ACS 5yr Estimates.

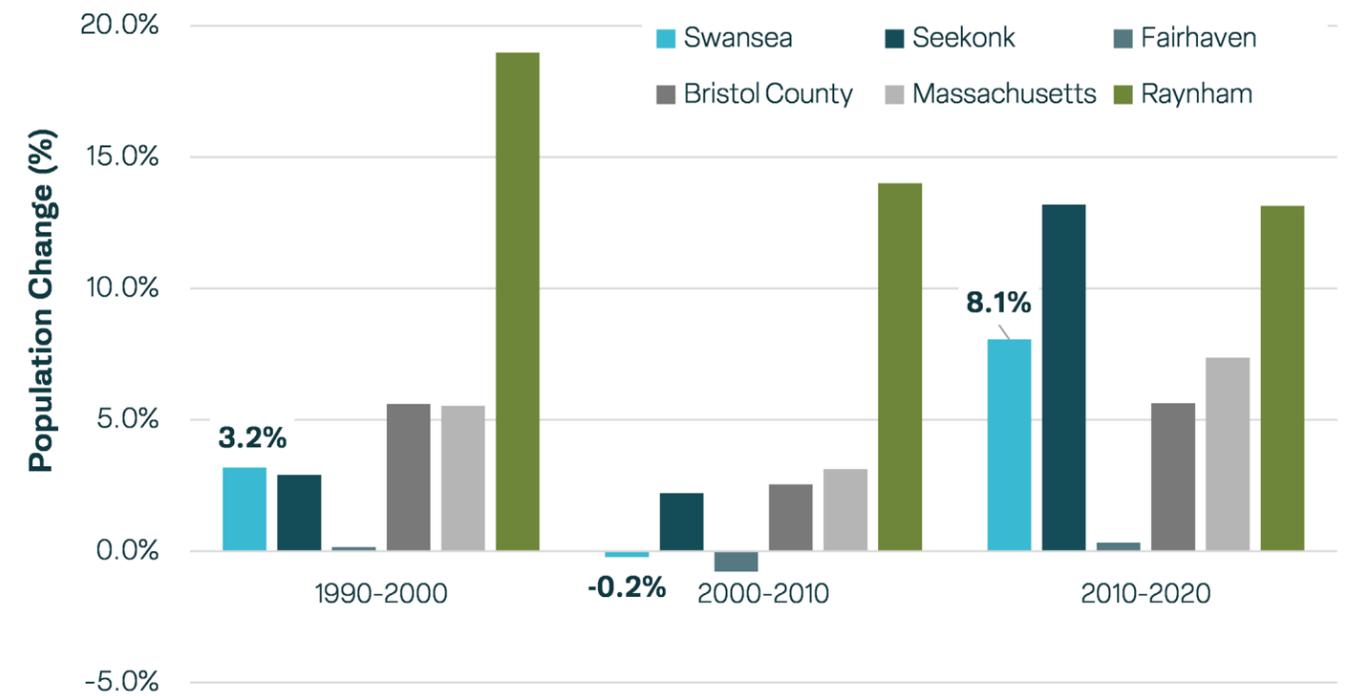


Figure 2. Age Trends; U.S. Decennial Census and ACS 5yr Estimates.

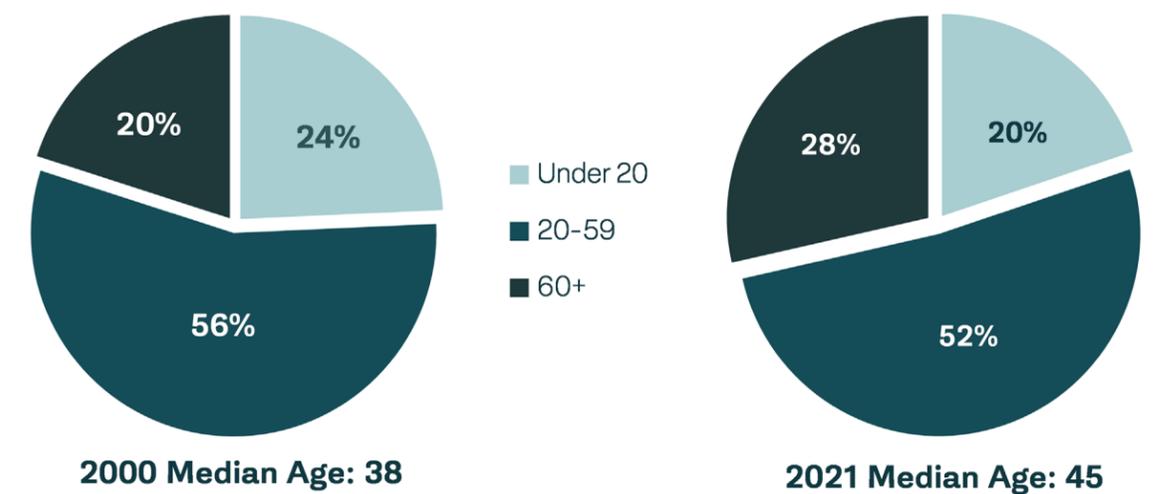


Figure 3. School Enrollment Ten Year Change by School; MassDESE.

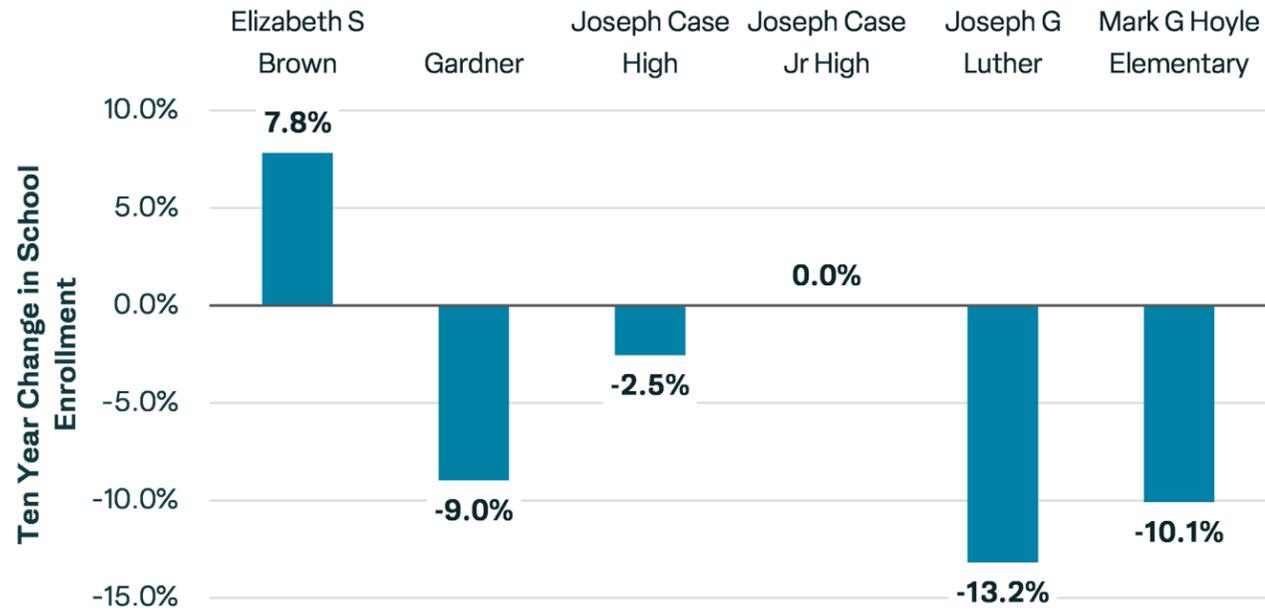


Figure 4. School Enrollment Ten Year Change; MassDESE.

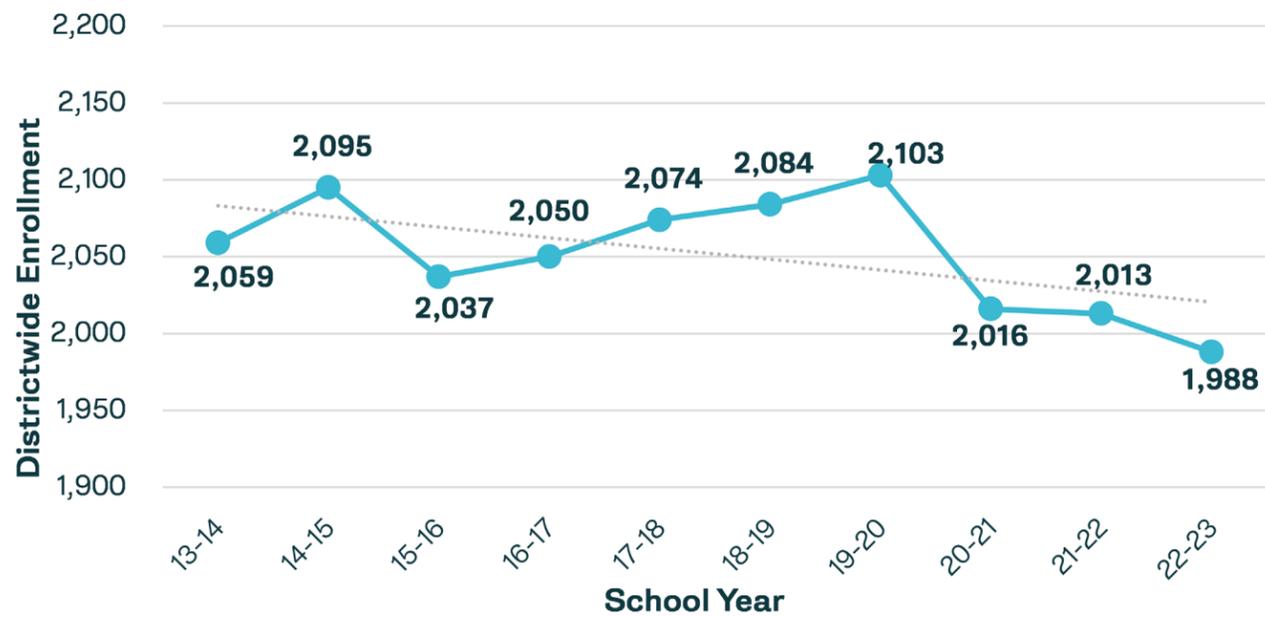
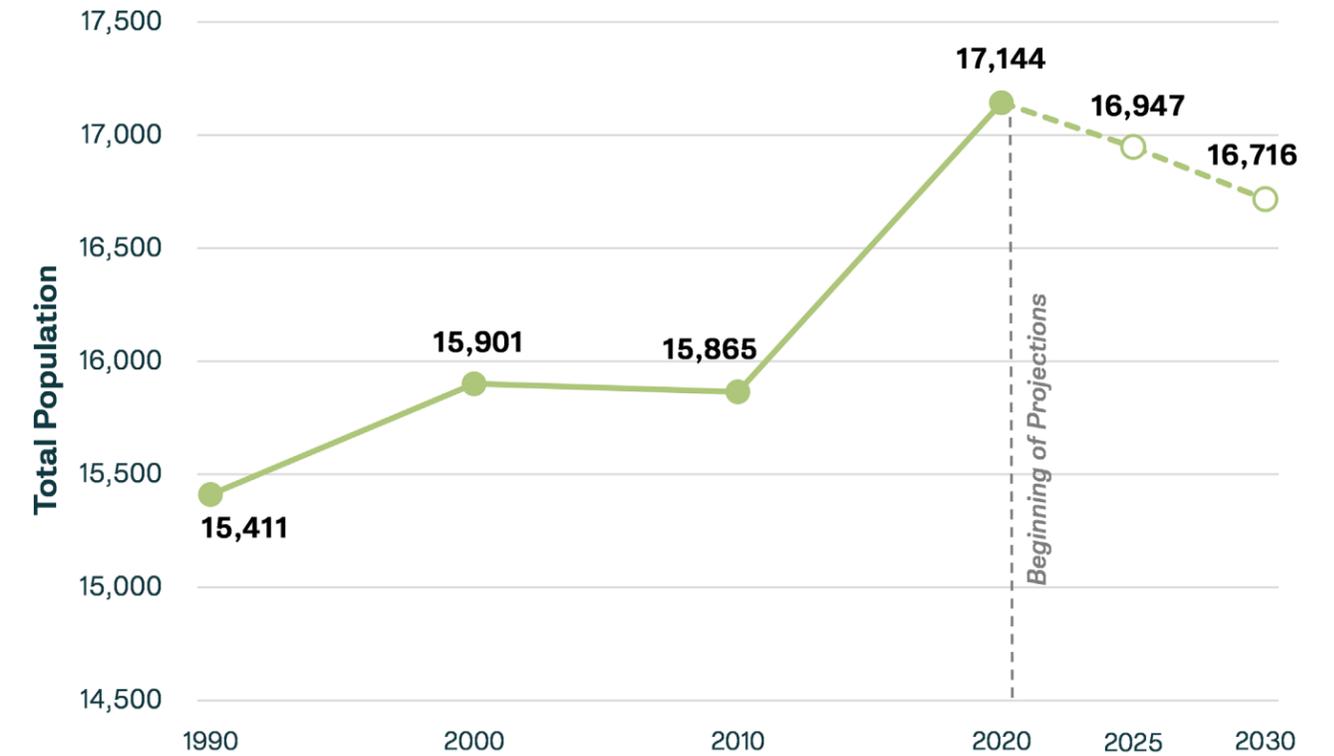


Figure 5. Total Population and Projected Population Change; U.S. Decennial Census and UMass Donahue Institute.



**School Enrollment**

The number of school age residents (those under 20 years old) has decreased, with a steady decline of approximately 13% from 2000 to 2021. School enrollment has reflected this trend and declined steadily over the past decade, with a loss of 71 students since 2013. This is notable when addressing any concerns regarding the potential impact of additional affordable housing development on the local school system. The Town may wish to explore this decrease in enrollment and its effect on the capacity for new students.

**Population Projections**

Swansea is predicted to decrease at a very modest rate, then begin to decrease, according to UMass Donahue Institute, which projects population and housing unit changes for 2025 and 2030. Between 2025 and 2030, growth is expected to occur at a rate -1.4%, losing 231 residents and 125 owner occupied housing units, but losing 51 rental housing units

## Market Conditions and Affordability

There are two types of affordable housing we’ll be discussing throughout the Plan: “naturally occurring” affordable housing and subsidized affordable housing. Let’s explore each concept in more detail.

### “Naturally Occurring” Affordable Housing

“Naturally occurring” affordable housing is available without subsidies and at lower price points when the right regulatory and market conditions exist for its development. In this case, the word “affordable” doesn’t mean “subsidized” - rather, it builds on the idea of not being cost-burdened, which is a term used to describe whether a household is paying 30% or more of their annual income on basic living costs, such as their mortgage or rent plus utilities. When we are discussing naturally occurring affordable housing, we are talking about homes that are affordable enough that they will not cause a young family, older couple, or household with limited/fixed income to become cost-burdened. Think of starter homes, homes for downsizing, and apartments for recent graduates, among other types of housing units.

In Swansea, 840 households are cost-burdened, and 650 households are

severely cost-burdened (paying more than 50% of their income on housing), totaling approximately 10% of all households in town.

### Subsidized Affordable Housing

Subsidized affordable housing is just that — housing that is subsidized by a public agency, non-profit, or limited dividend company. Subsidized affordable housing contains deed restrictions, meaning its availability remains restricted to certain populations (e.g., 55+ housing) and/or to incomes at or below 80% of the area median income (AMI)\*, which is the median income for a certain geographic region. In the case of Swansea, the area median income (FY22) for a family of four is \$97,600. This means that any household of four making at or less than \$77,350 (which is approximately 80% of \$97,600) is qualified to apply for subsidized affordable housing. Per M.G.L. c. 40B, the Commonwealth of Massachusetts requires at least 10% of a city or town’s housing stock to be subsidized affordable housing.

As of September 2023, Swansea’s Subsidized Housing Inventory consisted of 243 units of 6,817 total year-round housing units, or 3.56% of the housing stock.

### What Qualifies on the Subsidized Housing Inventory?

In order for a unit to officially contribute to a community’s Subsidized Housing Inventory count, several criteria must be met:

- It must be part of a “subsidized” development subject to a regulatory agreement where a Subsidizing Agency and monitoring agent have been identified.
- At least 25% of the units in the development must be income-restricted to households with incomes at or below 80% of the area median income, corresponding to their household size, and have rents or sale prices restricted to affordable levels.
  - Restrictions must run at least 15 years for rehabilitation, 30 years for new rental construction, and in perpetuity for new homeownership construction.
- Resident selection for the Affordable Units must comply with the requirements of a lottery or other fair and equitable procedure, including an Affirmative Fair Housing Marketing and Resident Selection Plan, approved by the Subsidizing Agency and without regard to the amount of their assets.

Table 1. FY23 HUD Income Limits for the Providence-Fall River RI-MA HUD Metro FMR Area.

Persons in Family	Extremely Low (30% AMI)	Very Low (50% AMI)	Low (80% AMI)
1	\$21,500	\$35,850	\$57,350
2	\$24,600	\$41,000	\$65,550
3	\$27,650	\$46,100	\$73,750
<b>4</b>	<b>\$30,700</b>	<b>\$51,200</b>	<b>\$81,900</b>
5	\$35,140	\$55,300	\$88,500
6	\$40,280	\$59,400	\$95,050
7	\$45,420	\$63,500	\$101,600
8	\$50,560	\$67,600	\$108,150

Table 2. Job Change by Industry; EOLWD.

Industry	Jobs 2010	Jobs 2022	Change 2010-2022
44-45 - Retail Trade	1,545	1,483	-4.0%
31-33 - Manufacturing	111	125	12.6%
72 - Accommodation and Food Services	715	510	-28.7%
81 - Other Services, Except Public Administration	186	216	16.1%
62 - Health Care and Social Assistance	754	1007	33.6%
23 - Construction	222	407	83.3%
42 - Wholesale Trade	84	60	-28.6%
54 - Professional and Technical Services	163	237	45.4%
56 - Administrative and Waste Services	95	70	-26.3%
71 - Arts, Entertainment, and Recreation	115	139	20.9%
48-49 - Transportation and Warehousing	60	148	146.7%
51 - Information	41	22	-46.3%
52 - Finance and Insurance	157	379	141.4%
53 - Real Estate and Rental and Leasing	67	24	-64.2%

## Industry and Economy

### Tax Rates

Swansea’s residential tax rate of \$13.05 per \$1,000 is slightly lower than nearby towns, such as Somerset and Seekonk. Its commercial tax rate is significantly higher than the residential rate, at \$21.21 per \$1,000. However, most tax-producing properties in town are residential (80%), which minimizes the opportunity to realize the potential of increased commercial tax revenues.

### Employment

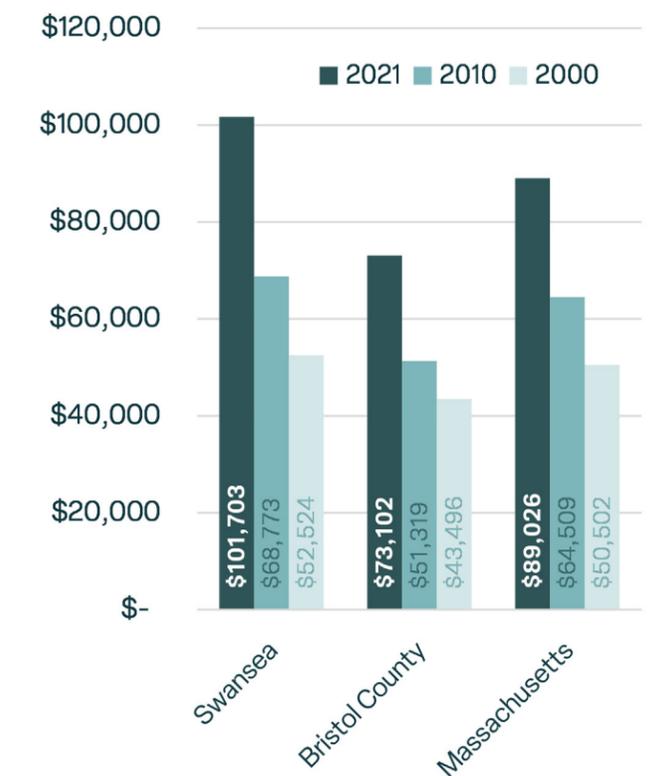
Swansea’s primary employment industries primarily include the services and information sectors, with the construction industry also maintaining a significant portion of the town’s workforce. Retail trade, Swansea’s highest employment category accounted for 1,483 of the town’s 5,406 average monthly employees in 2022. Additional prominent industries include healthcare (1,007 employees); leisure and hospitality (648 employees); Construction (407 jobs); and Finance, Insurance, and Real Estate (403 employees).

The largest employers in town are Walmart Supercenter (250-499 employees), Cardi’s Furniture, Country Gardens, Meadowridge Inc., Target, and Venus De Milo (100-249).

### Income Trends

Swansea an affluent community when it comes to income, with a median household income of \$101,703 as of 2021, 13% higher than the state median income and 28% higher than Bristol County’s median income. Of all the households in town, 1 in 2 (50.70%) make \$100,000 or more annually. The Town should ensure effort is made to adequately address the housing needs of lower- and moderate-income residents in town, as these issues can often go overlooked in more affluent communities.

Figure 6. Income Trends; ACS 5yr Estimates.



## Land Use and Housing Stock

### Land Use Characteristics

Most of the Swansea’s land is dedicated to lower-density, single family housing, which comprises roughly 36% of the town’s land area. Multi-family residential, conversely, comprises roughly 3% of Swansea’s land. The areas along Route 6 and Route 118 are home to most of the town’s largest format commercial development, with smaller format commercial development occurring along Route 103 / Wilbur Avenue – overall, commercial development accounts for 7.5% of Swansea’s land area. There are significant areas of open space and critical habitat along Hortonville Road and Locust Street with additional open space near the Palmer River at the Swansea Country Club, as well as the properties to the southeast comprising nearly a third of the town’s land.

### Housing Stock Characteristics

Much of Swansea’s existing housing stock predates 2000. A majority of housing units are detached single-family homes and units with 2-3 bedrooms. Older homes may necessitate more rehabilitation and repairs than newer homes, which, depending on the renovation, can be costly and temporarily displace residents. As a result, Swansea should work to ensure there are programs to help residents, particularly low/moderate income households and older adults, live safely in their homes, either through accessibility- or safety-related renovations and repairs. The Town may also wish to incentivize the production of studio and 1-bedroom homes to accommodate individuals living alone and those who may not otherwise be able to afford and/or need a 2-3 bedroom home.

Figure 7. Housing Units Year Built; ACS 2021 5yr Estimates.

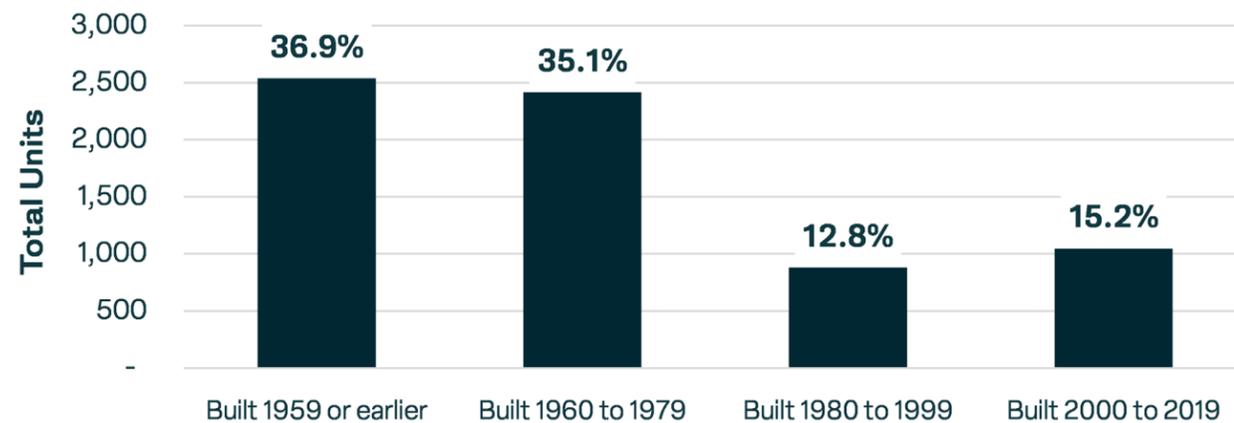


Photo 6. Aerial shot overlooking a residential subdivision and forest in Swansea. Kevin Ham, SRPEDD.



Approximately 88% of the town's housing stock is owner-occupied. Additionally, of Swansea's near 6,900 housing units, only about 2% of them are vacant (118 units). Of these vacant units, the majority of them are vacant for seasonal, recreational, or occasional use. The other remaining portions are for sale or rented, but not occupied. A healthy vacancy rate usually falls between 5-8%, meaning that the availability of units is low in town. This can make it difficult for residents (current and prospective) to find new housing opportunities that fit their needs.

Figure 9. Housing Tenure; ACS 2021 5yr Estimates.

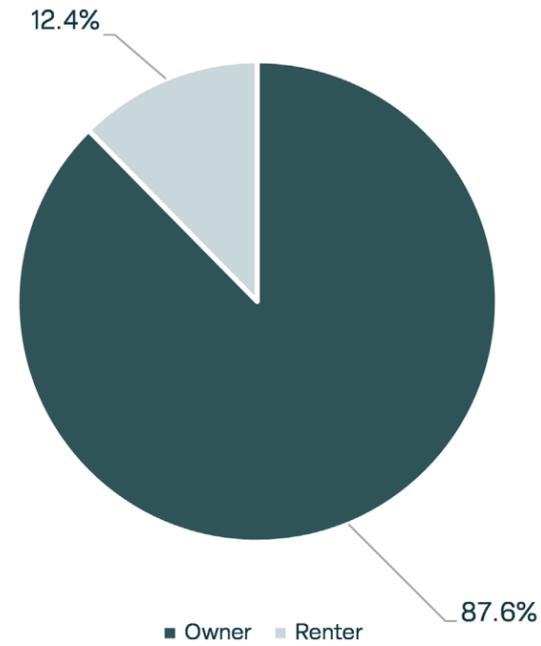


Figure 10. Housing Vacancy Rate and Breakdown; ACS 2022 5yr Estimates.

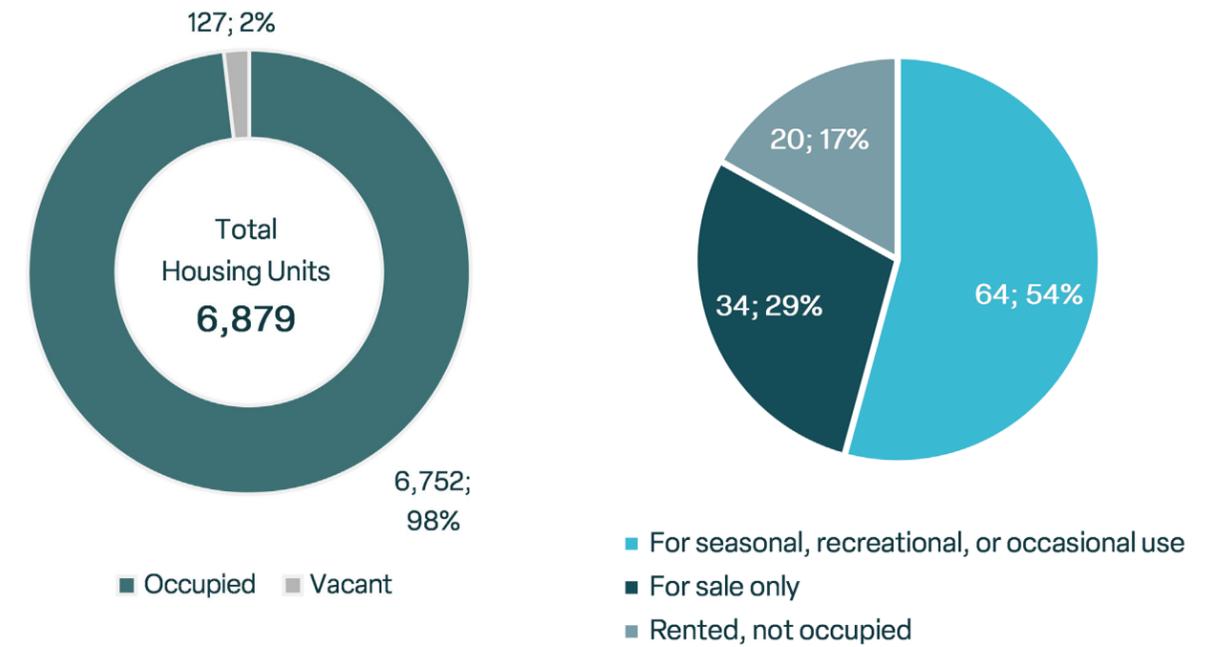


Figure 8. Number of Bedrooms; ACS 2021 5yr Estimates.

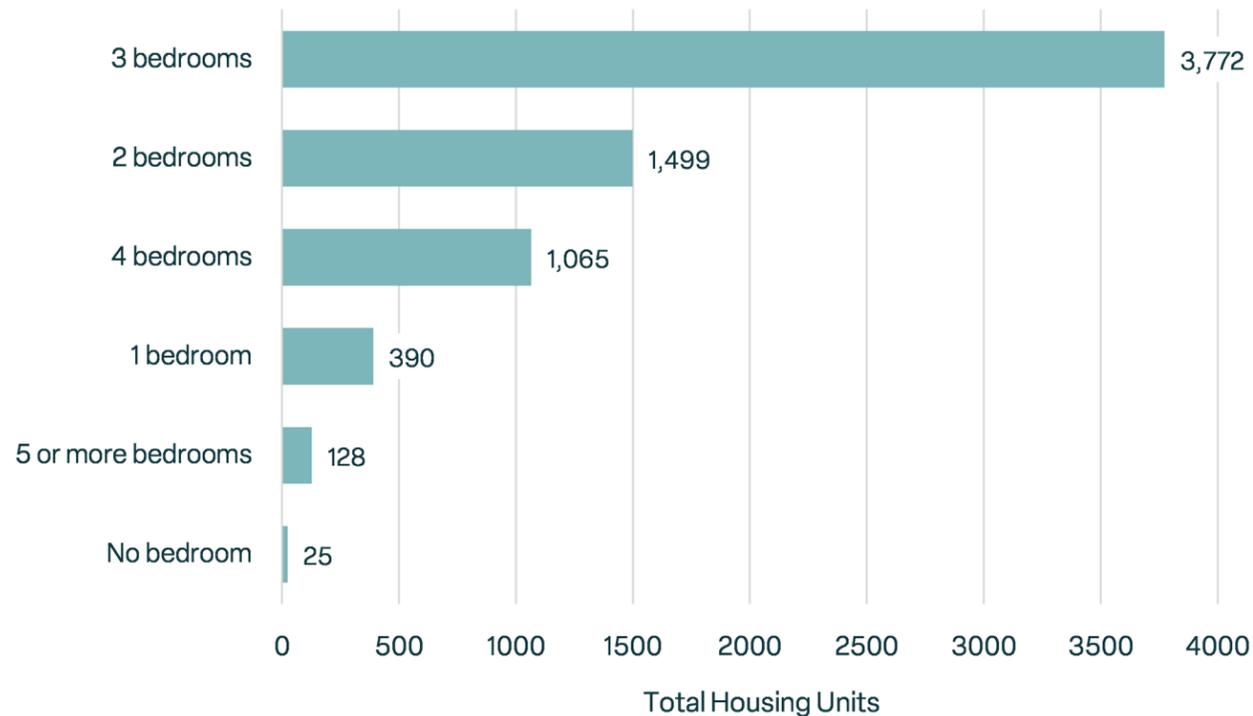
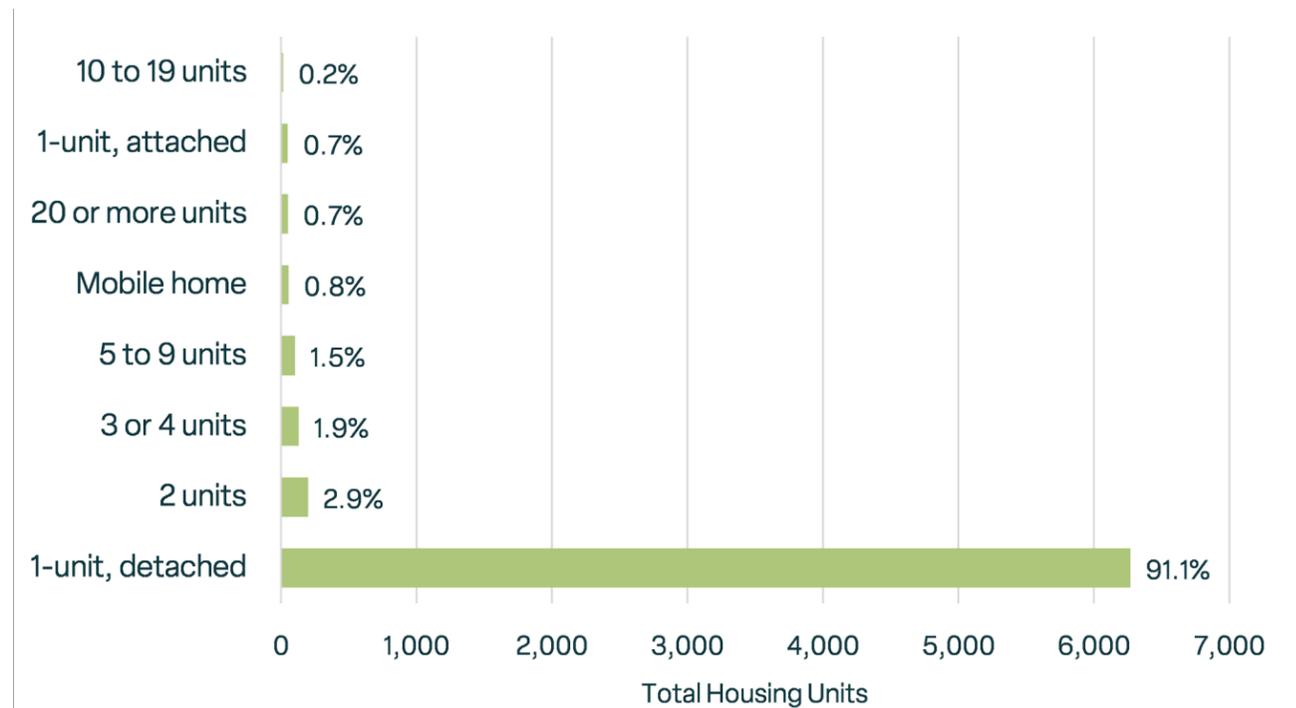


Figure 11. Unit Breakdown; ACS 2021 5yr Estimates.

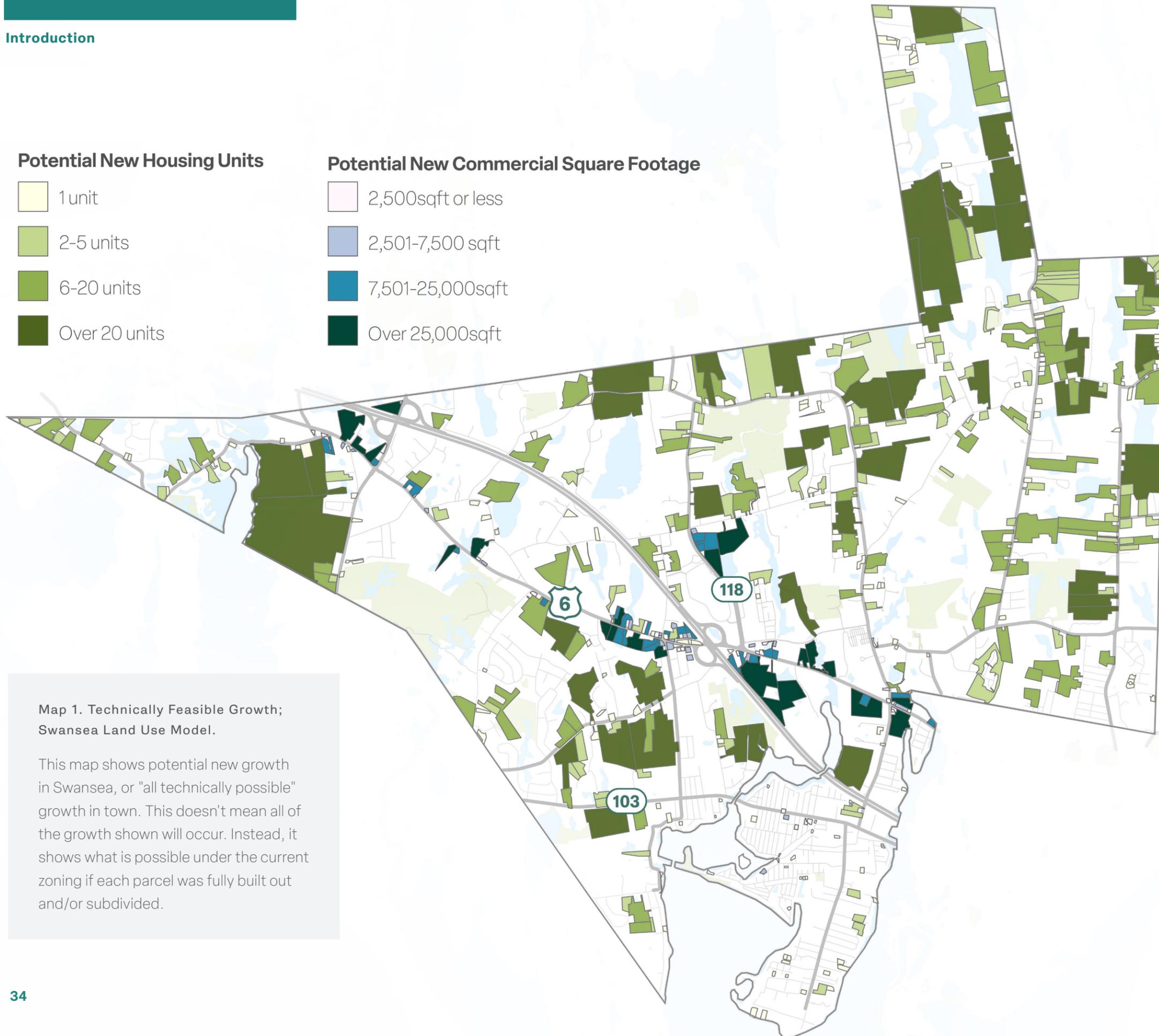


**Potential New Housing Units**

- 1 unit
- 2-5 units
- 6-20 units
- Over 20 units

**Potential New Commercial Square Footage**

- 2,500sqft or less
- 2,501-7,500 sqft
- 7,501-25,000sqft
- Over 25,000sqft



**Map 1. Technically Feasible Growth; Swansea Land Use Model.**

This map shows potential new growth in Swansea, or "all technically possible" growth in town. This doesn't mean all of the growth shown will occur. Instead, it shows what is possible under the current zoning if each parcel was fully built out and/or subdivided.

**Land Use Modeling**

As part of Swansea's Comprehensive Plan, SRPEDD conducted a 'build out analysis' to model future land use. This analysis considered the town's current zoning, its capacity for growth (all growth that is technically possible in town), and its demand for growth. Using this information, SRPEDD modeled 3 potential scenarios for Swansea: low growth, medium growth, and high growth. These scenarios provided some valuable background and context for the Comprehensive Plan. Growth, over the next 20 years ranged from 69 to 707 single family homes in Swansea with roughly 11 jobs added during this time.

While the projections in this model describe the potential growth that could occur, one of the primary roles urban planning can play is to guide growth and change. For example, folks in town made it clear they would like to see additional development along Routes 6, 118, and 103 – changing the zoning in these areas and creating business or 'main street' corridors could focus some of the projected development in these areas, while other goals and strategies in this plan identify ways to preserve open space in other areas of town.

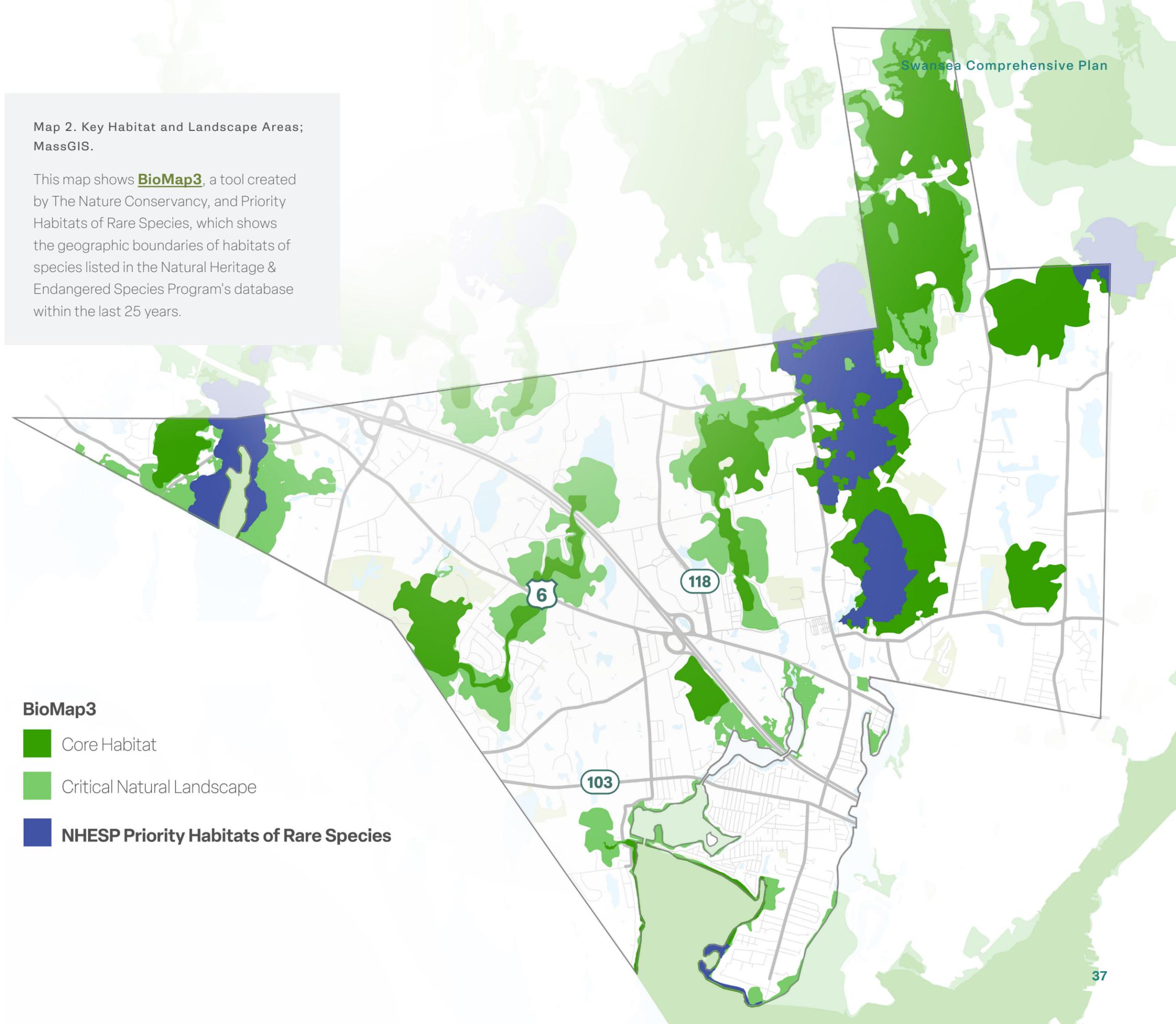
## Open Space and Natural Resources

Swansea is home to a wealth of open spaces that provide areas for sports, hiking, wildlife viewing, passive recreation, and fishing. These spaces include ballfields, hiking trails, the Town Beach, working farms, protected former farmlands, as well as sensitive and critical estuarine, coastal, and wetland systems.

Many of town's coastal and more heavily forested areas serve as essential habitat for several rare, threatened, and endangered species. As of 2020, over 1,000 acres of the town enjoy permanent environmental protections that restrict development; another 965 acres of land are subject to Chapter 61, which provides temporary protections and the "right of first refusal" to the community for the purchase this land if the owner decides to terminate the protections on these properties. Recognizing the importance of these ecological systems for the entire region, Town, regional non-profits, and community groups have had success identifying and targeting for acquisition, many important open spaces and natural resources for preservation.

Map 2. Key Habitat and Landscape Areas; MassGIS.

This map shows **BioMap3**, a tool created by The Nature Conservancy, and Priority Habitats of Rare Species, which shows the geographic boundaries of habitats of species listed in the Natural Heritage & Endangered Species Program's database within the last 25 years.



## Introduction

### Data Takeaways

Based on an initial review of Swansea's existing conditions, we can see several important trends and takeaways:

- Swansea's population is aging, and school enrollment declined slightly over the last 10 years;
- Swansea's population over the last 10 years has not seen as much growth as Bristol County and Massachusetts, and its population is projected to slightly decline over the next 7 years;
- Swansea has a high median income compared to the County and the State;
- Swansea's home sales have started to decline over the 3 years and home sale prices continue to rise, like in the County and State;
- Swansea's tax base is largely dependent on residential uses, which may limit the Town's ability to leverage its commercial tax;
- Swansea has an abundance of key natural resources, habitats, and open spaces.



Photo 8. Route 118 looking south. Kevin Ham, SRPEDD.



# Element 1: Land Use

## In Summary: Land Use

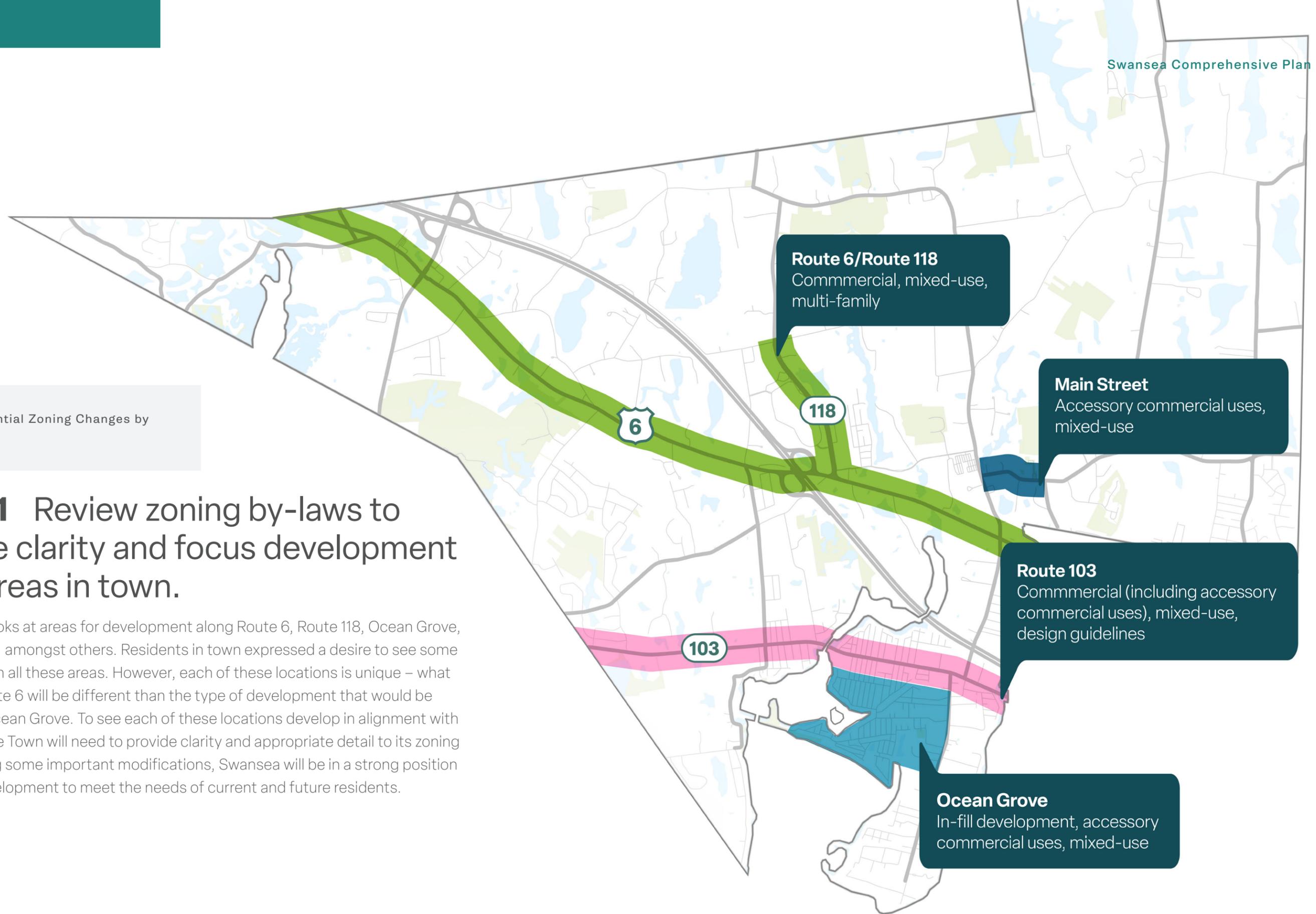
From Swansea's ballfields to the Town Beach to its residential neighborhoods, there are many features that provide folks a deep connection to living here. Primarily a residential town with large amounts of open space; it also maintains business corridors along Routes 6, 118, and 103; and industrial zoning south of Route 118. While most of Swansea's zoning traditionally allows only large-lot residential dwellings, recent overlay districts such as the Swansea Mall Redevelopment Overlay District (2019) and the Swansea Marijuana Overlay District (2023) encourage business development in targeted, business-friendly locations, and in the case of the Swansea Mall District, an opportunity for denser housing development.

Despite many aspects that make the town great, public feedback highlighted potential areas for improvement. During the Comprehensive Plan's feedback sessions, participants expressed a desire to see change and development along Route 6, Route 118, and the incorporation of local business in some of the more densely developed areas in Swansea. Additionally, the Comprehensive Plan's feedback also highlights a desire to see certain aspects of Swansea's land use pattern preserved: its ecologically sensitive natural spaces, the coastline, and its ongoing tradition of farming. This land use chapter attempts to utilize all the feedback from the Comprehensive planning process to balance these considerations.

Map 3. Potential Zoning Changes by Focus Area.

### Goal 1.1 Review zoning by-laws to improve clarity and focus development in key areas in town.

This first goal looks at areas for development along Route 6, Route 118, Ocean Grove, and Main Street, amongst others. Residents in town expressed a desire to see some level of growth in all these areas. However, each of these locations is unique – what will work on Route 6 will be different than the type of development that would be successful in Ocean Grove. To see each of these locations develop in alignment with local desires, the Town will need to provide clarity and appropriate detail to its zoning code. By making some important modifications, Swansea will be in a strong position to focus its development to meet the needs of current and future residents.



## Strategy 1.1-1 Create path for the rectification of split-zoned lots and rezoning of lots with non-conforming uses.

### Performance Measures

**Priority:** High

- ❑ **Year 1:** Town identifies instances of split-zoned properties in Swansea.
- ❑ **Year 2:** Town leadership identifies remedies for split-zoned properties and proposes appropriate amendments to the zoning by-law.
- ❑ **Year 2-3:** Town passes necessary amendments to the zoning by-law.

### Complementary Goals and Strategies

- ✦ **1.1-3** Explore zoning changes to allow mixed-use, commercial development, and accessory commercial use, by-right, in key neighborhood centers such as Ocean Grove, Main Street, and portions of Route 6.
- ✦ **3.2-1** Identify constraints that are limiting the development of small businesses and inventory locations in town where they may thrive while connecting these businesses to funding sources.
- ✦ **3.3-3** Update and publicize Swansea's user-friendly Development and Permitting Guide to facilitate business development.

### Responsible Party

Planning Board, Town Planner, and Zoning Board of Appeals

Split-zoned lots, as well as lots with non-conforming uses present two related, but common situations where property owners must navigate subtle, and sometimes unclear language in a Town's zoning code:

- In an instance of a Split-lot zoning, a single parcel may find itself located across two different zoning districts. For example, a portion of a parcel may be in a commercially zoned area and another portion in a residentially zoned location. This presents a complex and confusing process for most property owners, or it could generate possible avenues for savvy developers who are looking to use a property in a way that conflicts with a location's current land-use context.
- Similarly, non-conforming uses typically exist in instances where a property's current use was allowed at the time it began operation, but the zoning code has since been changed, and no longer allows

that use in the case of new construction or because of significant alterations. While the zoning code may be legally straightforward in these instances, it may seem at odds with the land-use pattern in a certain location or community, leading to confusion for a current or prospective property owner.

Swansea is similar to many communities across the Commonwealth that have instances of both split-zone and non-conforming uses. In both cases, the Town could examine where its current zoning conflicts with local land-use patterns that already fit the intended direction for the town's development. Doing so will also streamline the development and permitting process, making decisions about a property easier to understand for current and future property owners.

## Strategy 1.1-2 Allow the sub-division of non-conforming lots in Ocean Grove to generate more developable parcels.

### Performance Measures

**Priority:** High

- ❑ **Year 1:** Town identifies parcels that could be affected by allowing subdivision of lots in Ocean Grove.
- ❑ **Year 2:** Planner and associated staff identify the feasibility of and mechanisms for providing subdivisions to lots over 10,000 square feet in Ocean Grove.
- ❑ **Year 2-3:** Draft and presentation of appropriate amendments to the zoning by-law.
- ❑ **Year 3:** Adoption of zoning by-law amendments.

### Complementary Goals and Strategies

- ✦ **1.1-4** Implement key zoning amendments to create new housing opportunities for first time homebuyers, older adults wishing to downsize, and those with moderate or fixed incomes.
- ✦ **3.2-1** Identify constraints that are limiting the development of small businesses and inventory locations in town where they may thrive while connecting these businesses to funding sources.
- ✦ **8.3-1** Conduct a mobility and land-use study on Route Wilbur Ave / Route 103 to explore creating a walkable, neighborhood center for Ocean Grove.

### Responsible Party

Planning Board, Town Planner, and Zoning Board of Appeals

Most of Swansea, including much of the Ocean Grove neighborhood, is zoned as Rural Residential. This district restricts lot sizes to a minimum of 30,000 Square Feet (increased to 60,000 when over an aquifer). This larger lot size is inconsistent with the current average lot size in Ocean Grove, whose parcel layout of 5,000 square feet mostly pre-dates the current iteration of Swansea's zoning code.

Due to sandy soils in this coastal neighborhood, the Town has been able to successfully navigate the current on-the-ground level of density with septic systems and provides reason to believe that the 5,000 square foot lot size would be an environmentally manageable density

to pursue in Ocean Grove, moving forward. Should Swansea expand its sewer system, it could also extend into the neighborhood, if feasible. This should be coupled with a close examination of floodzones and sea-level rise projections.

The Town should conduct a study to test the feasibility of and explore mechanisms to allow subdivisions of lots over 10,000 square feet that could successfully become two 5,000 square foot (or larger) parcels. Doing so would free up the development potential for over 85 potentially conforming lots in one of Swansea's most desirable and historically significant neighborhoods, while encouraging walkability, smaller-scale construction, and an increased supply of housing in town.

Photo 9. Residential Neighborhoods in Swansea. Kevin Ham, SRPEDD.



**Strategy 1.1-3** Explore zoning changes to allow mixed-use, commercial development, and accessory commercial use, by-right, in key neighborhood centers such as Ocean Grove, Main Street, and portions of Route 6.

**Performance Measures**

**Priority:** High

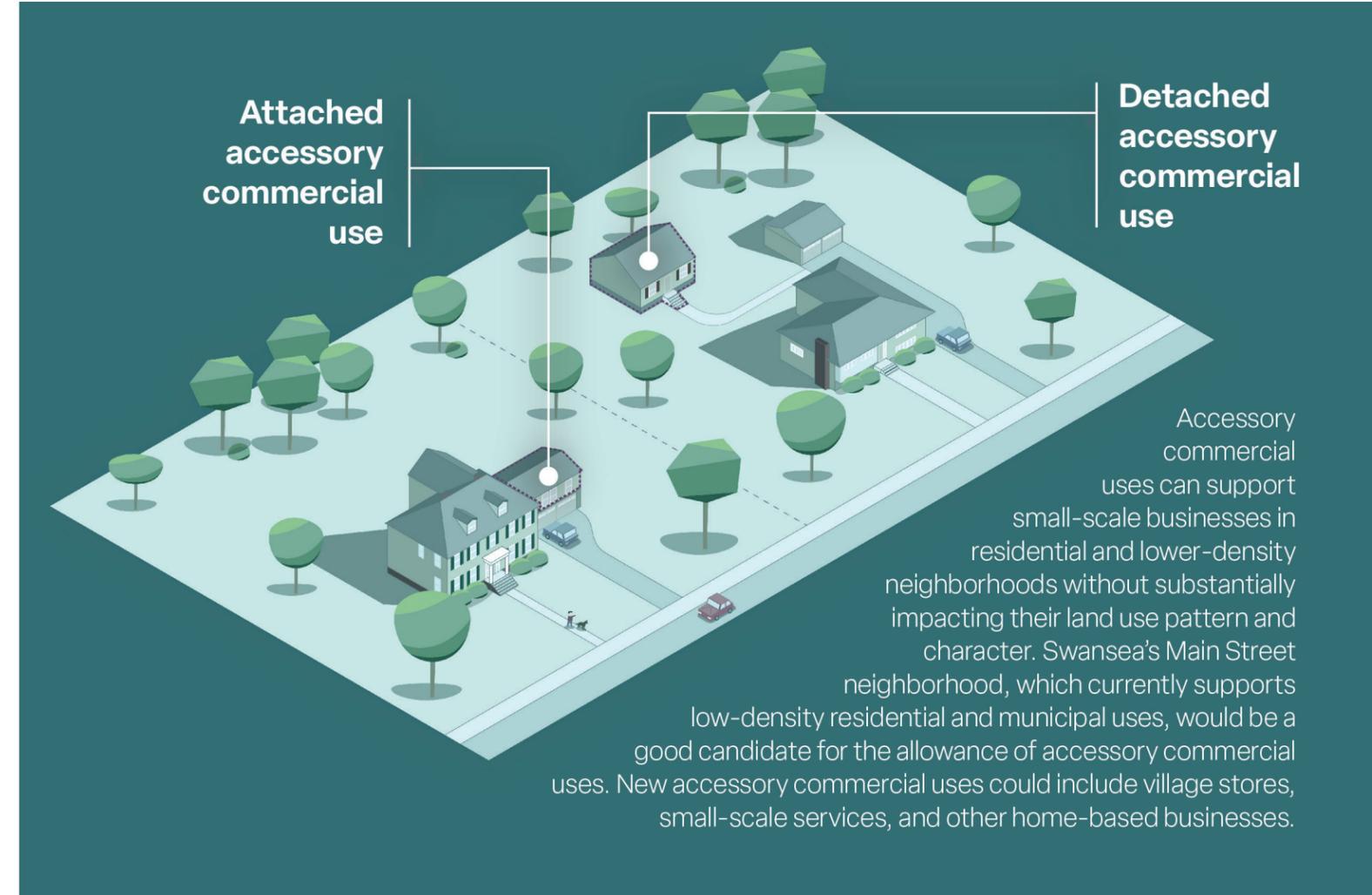
- ❑ **Year 1-2:** Conduct detailed analyses of key areas to identify potential district locations for mixed-use commercial areas.
- ❑ **Year 3:** Develop draft regulations and design guidelines for appropriate district(s)
- ❑ **Year 4:** Adopt mixed-use by-law and guidelines.

**Complementary Goals and Strategies**

- ✦ **1.1-1** Create path for the rectification of split-zoned lots and rezoning of lots with non-conforming uses.
- ✦ **1.2-1** Explore implementing zoning mechanisms to preserve open space and natural resources in town, such as a Transfer of Development Rights By-law or an amended Open Space Residential Design By-law.
- ✦ **3.2-1** Identify constraints that are limiting the development of small businesses and inventory locations in town where they may thrive while connecting these businesses to funding sources.

**Responsible Party**

Planning Board and Town Planner



Swansea should consider implementing overlay districts with design standards to provide increased flexibility at key neighborhood centers throughout town, such as Ocean Grove, Main Street, and portions of Route 6. The Town Planner, Planning Board, and relevant stakeholders can work to ensure that the fit for each mixed-use overlay is appropriate for the area that is receiving it – for example, the size of buildings and intensity usage for a development in Main Street will want to be more modest in scale and consider a more-restrained use table

than what the former Swansea Mall site can and should accommodate.

In addition to the Town’s inventory of vacant commercial-industrial sites, the Comprehensive Plan has identified a number of development sites. For more detailed profiles on these sites, refer to Economic Development Strategy 3.1-1: Pursue additional studies and funding to implement design standards and improvements for identified economic development sites.

**Strategy 1.1-4** Implement key zoning amendments to create new housing opportunities for first time homebuyers, older adults wishing to downsize, and those with moderate or fixed incomes.

### Performance Measures

**Priority:** High

- **Year 1-3:** Evaluate the above measures and implement alongside or as part of other Complementary Goals and Strategies in this Plan, as well as ongoing town-wide initiatives.

### Complementary Goals and Strategies

- ✦ **Goal 2.2** Produce housing options for older adults to support aging in place and for adults with disabilities and/or chronic illnesses.

### Responsible Party

Planning Board, Town Planner, and Select Board

Zoning changes are one of the main tools available for increasing affordable housing production in a Town. This plan recommends that Swansea should amend its zoning by-law by modifying existing districts or creating new ones, with the goal of encouraging higher density development in strategic locations, reducing barriers for multi-family units, or actively pursuing development for populations without existing housing options (e.g., retirement-age residents, first-time

homebuyers, low-income residents).

There exist significant barriers to producing the volume and types of housing that could contribute to naturally occurring and subsidized affordable housing due to most of Swansea's land area being dedicated to single-family housing with large lot requirements. To address this, Swansea has several zoning-related options it could pursue, described below.

1. Implement mixed-use zoning to be by-right along Routes 6, 118, and 103, as well as in other key areas identified by Town staff.
2. Allow accessory dwelling units (ADU's) by-right – these currently require approval from the Special Permit Granting Authority).
3. Consider zoning changes to encourage "starter homes," tiny homes, or smaller-sized structures and lot sizes by the creation of a new residential zone with square foot lot size requirements in the range of 10,000 to 20,000 square feet – particularly in areas where the current land-use pattern is currently comprised of smaller lot sizes.
4. Consider a 40Y Starter Home District, when the Commonwealth releases future guidelines for producing this zoning.

Many of the above strategies will help shift the housing dynamic in town from the construction of large and very expensive homes towards more affordable options that will allow first time homebuyers to purchase in town and for those who have been living in Swansea, but wish to downsize, to find affordable and manageable options to age in place.

## Strategy 1.1-5 Pursue zoning changes or development proposals in concert with the findings on the Route 6 Study.

### Performance Measures

**Priority:** High

- ❑ **Year 1:** Review findings and prioritize relevant parcels according to their development potential to identify those that are most actionable.
- ❑ **Year 1-2:** Pursue development agreements for development-ready locations.
- ❑ **Year 3-4:** Pursue any appropriate zoning changes.

### Complementary Goals and Strategies

- ✦ **Goal 3.1** Explore new development opportunities along Route 6.
- ✦ **8.3-2** Implement findings from Route 118 and Route 6 Studies.

### Responsible Party

Planning Board, Town Planner, and Zoning Board of Appeals

Swansea is currently in the process, alongside SRPEDD and FXM, of producing a detailed analysis of development opportunities along Routes 6 and 118. In addition to understanding the potential implications that sewer expansion would unlock in this area, the study explores the potential zoning changes that could contribute to the type of commercial, industrial, and residential development that the town would like to see and aligning this potential with the value of underutilized parcels along the corridor.

As the study wraps up, Swansea can utilize the data associated with particular parcels or groups of parcels as a basis for the pursuit of development – this might mean advocating for a potential zoning amendment that is

holding back development potential along Route 6, or it could mean a more direct acknowledgment, or renewed frame of thinking regarding the land value of particular parcels along the Route that may become a basis for discussion with developers looking to develop these parcels.

Following the information released as part of the study, the Town should utilize these findings as a framework for pursuing development changes, along Route 6, via partnership with a willing developer; those that may require zoning changes; or those parcels whose development potential requires the implementation of a sewer extension.

## Goal 1.2 Create zoning mechanisms to preserve critical environmental and historic features.

Swansea is replete with environmental and historical features – many of which make it a unique place to live. However, like many communities throughout Southeastern Massachusetts, the town and its residents are balancing its critical features with broader regional growth and change. While Goal 1.1 focused on how to provide clear and concise zoning solutions to encourage growth in select areas, Goal 1.2 addresses how to do this in a way that preserves many of the aspects of Swansea that residents and visitors love.

**Strategy 1.2-1** Explore implementing zoning mechanisms to preserve open space and natural resources in town, such as a Transfer of Development Rights By-law or an amended Open Space Residential Design By-law.

### Performance Measures

**Priority:** High

- ❑ **Year 1:** Begin an education campaign to explain the benefits of a TDR and evaluate the feasibility of the process.
- ❑ **Year 2:** Begin public review process to establish TDR sending (preservation) and receiving (development) areas. Align this work with the town's 2023 PDAs and PPAs.
- ❑ **Year 3:** Approve TDR bylaw by simple majority. Establish an intermediary "land bank" held by a conservation agency to streamline "swaps."

### Complementary Goals and Strategies

- ✦ **Goal 3.1** Explore new development opportunities along Route 6.
- ✦ OSRP Goal 2

### Responsible Party

Town Planner, Town Administrator, Redevelopment Authority



Photo 11. Residences in Swansea. Kevin Ham, SRPEDD.

In Swansea – as is the case with most communities – residential development accounts for most of the new growth in town. This growth often takes the form of medium- to large-lot suburban homes that convert acres of natural spaces or agricultural uses into conventionally designed subdivisions of single-family homes.

During the Comprehensive Planning process, stakeholders expressed a desire to explore

zoning tools that might help Swansea better manage growth by looking beyond traditional subdivision development. Two common mechanisms are available to the town; these are the Town's existing Open Space Residential Design (OSRD) bylaw and a potential new Transfer of Development Rights bylaw. The remainder of this Strategy will explore these two zoning tools in detail.

## Open Space Residential Design

Many of the main stated purposes of Swansea’s OSRD align with this Comprehensive Plan and its complementary Open Space and Recreation and Housing Production Plans:

- “to allow for greater flexibility and creativity in the design of residential developments;”
- “to encourage the permanent preservation of open space, agricultural and forestry land, plant and wildlife habitat, other natural resources including aquifers, waterbodies, wetlands, historical and archaeological resources;”
- “to encourage a less sprawling and more efficient form of development that consumes less open land and conforms to existing topography and natural features better than a conventional or grid subdivision;”
- “to encourage the provision of diverse housing opportunities and the integration of a variety of housing types;” and
- “to further the goals and policies of the local comprehensive plans and open space and recreation plans.”



These diagrams show the differences between a conventional subdivision and an OSRD subdivision. Houses are clustered within the OSRD subdivision, preserving more open space and forest.

Despite this clear connection to many planning goals, the Town is not seeing its OSRD bylaw being applied in an optimal way. The fact that OSRD developments are more economical to construct than conventional subdivisions encourages developers to take advantage of the bylaw; however, the Swansea Town Planning Office reports that the resulting OSRD designs are not achieving the desired standard of open space protection. Swansea can consider amending the existing zoning language to further incentivize the use of OSRD in town, and to communicate the desired design standards more clearly for developers. These potential amendments include:

- Reduce and/or eliminate the eligibility requirements that parcels contain a minimum 10 acres and 5 lots to allow more flexibility to apply OSRD on smaller infill and redevelopment parcels
- Encourage more thoughtful consideration for sensitive environmental resources during the four-step required design process by specifying criteria for identifying the Primary and Secondary Conservation Areas in Step One
- To further provide “diverse housing opportunities,” as stated in the purpose of

the bylaw and consistent with Swansea’s Comprehensive and Housing Production Plan goals, enable multifamily housing, including duplex and townhouse-style housing units, in OSRD developments

- Consider enabling density bonuses as an incentive to developers and to encourage more infill development, where appropriate
- Consider reducing minimum lot size requirements, particularly in areas of Town where public sewer may become available in the future
- Enable and/or encourage innovative shared or package wastewater treatment systems, and consider reducing minimum lot size requirements accordingly
- Require specified maintenance plans for open space and stormwater management structures and establish enforcement protocols in order to ensure permanent protection of open space and address potential encroachment issues
- Re-structure and write the bylaw to make it shorter, more streamlined and easier for developers to follow, in a way that preserves the requirements set forth and more clearly articulates priorities for how open space should be selected.

### Transfer of Development Rights

Transfer of Development Rights (TDR) is a zoning mechanism that uses real estate market forces to permanently protect land. The underlying concept is that a community can encourage development where it wants by allowing property-owners to trade the ability to build on their land. Under TDR, “open space is permanently protected [through a conservation restriction] for water supply, agriculture, habitat, recreation, or other purposes via the transfer of some or all of the development that would otherwise have occurred in these sensitive places to more suitable locations. [Then], other locations, such as city and town centers or vacant and underutilized properties, become more vibrant and successful as the development potential from the protected resource areas is transferred to them. In essence, development rights are ‘transferred’ from one district (the ‘sending area’) to another (the ‘receiving area’).

Communities using TDR are generally shifting development densities within the community to achieve both open space and economic goals without changing their overall development potential. Implementing a TDR program required an active development market and would require additional staffing to help process applications and creatively seek partnerships between developers and landowners. It is also important to note that, thanks to recent economic development and zoning-related legislation signed into law by Gov. Baker in 2021 (“House, No. 5250, An Act Enabling Partnerships for Growth”), the Town would only need a simple majority vote at Town Meeting to approve a TDR zoning amendment – making this strategy more attainable than in the past.

## How TDR Works

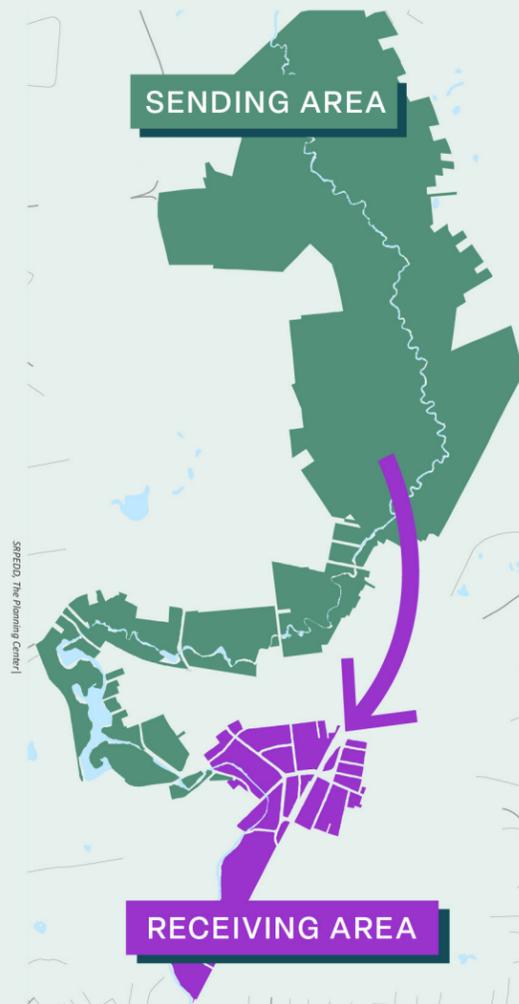
### SENDING AREA

The sending area commits to achieving goals such as open space or environmental preservation as potential development is not realized in this location.



### RECEIVING AREA

The development that would have occurred at the sending area now transfers to the receiving area.



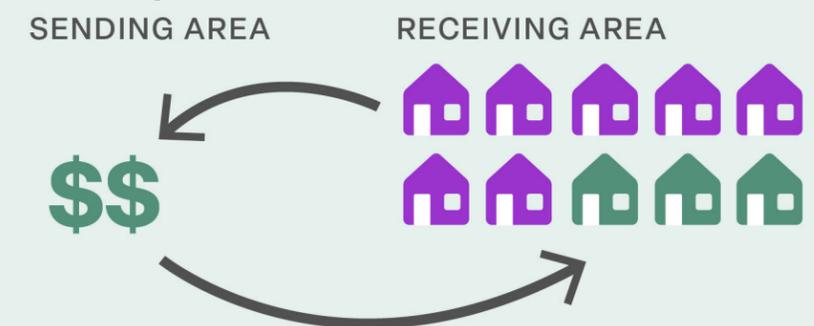
### TDR’s Net Impact

Pursuing a TDR provides a similar net development “amount,” however, by transferring the rights of development to a prioritized “receiving” area, this development often preserves critical open space and contributes to a compact development pattern.

#### Development Potential Prior to TDR



#### Development Potential With TDR



## Strategy 1.2-2 Implement Design Guidelines or Standards at key locations in town, such as Route 103.

### Performance Measures

**Priority:** High

- ❑ **Year 1-2:** Align the development of design guidelines or standards with any zoning by-law changes / implementation of overlay zones and develop a set of visual recommendations to support the goals of each by-law change.

### Complementary Goals and Strategies

- ❖ **1.1-1** Create path for the rectification of split-zoned lots and rezoning of lots with non-conforming uses.
- ❖ **Goal 3.1** Explore new development opportunities along Route 6.
- ❖ **3.2-1** Identify constraints that are limiting the development of small businesses and inventory locations in town where they may thrive while connecting these businesses to funding sources.
- ❖ **Goal 8.3** Develop key routes to support economic development and improve quality of life.

### Responsible Party

Planning Board and Town Planner

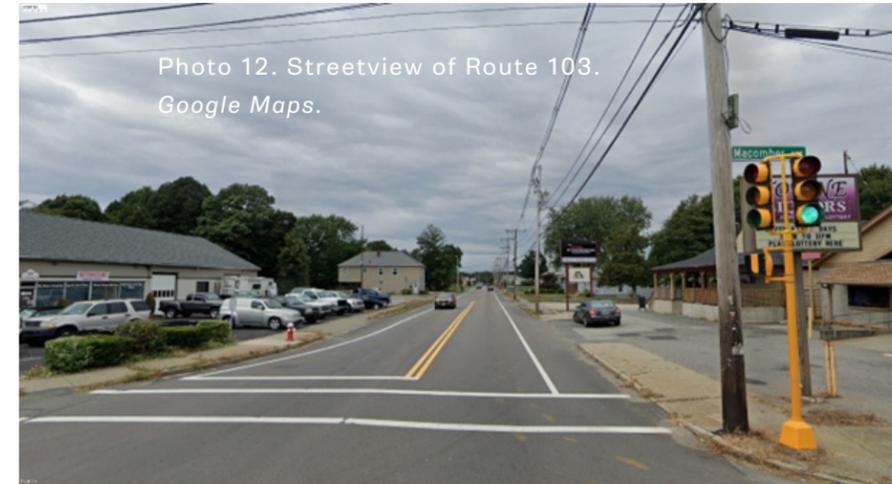


Photo 12. Streetview of Route 103.  
Google Maps.

Route 103 (Wilbur Avenue; left) runs from the Warren, RI line, through Ocean Grove, and into Somerset. The corridor currently hosts a mix of small commercial entities and residential uses.

During the Comprehensive Planning process, workshop participants and survey respondents defined their vision for Route 103. Feedback for the road identified a desire for increased walkability; a mix of uses that include additional locally owned, small-format retail; places to live; and open spaces for residents and visitors to enjoy. While, from a zoning perspective, these goals may at times seem disparate, implementing design guidelines and standards can help unify these desires in a way that feels cohesive and consistent with the type of vision for Route 103 (and other roads) that participants outlined during public feedback exercises.

Design standards use images and text to describe numerous site and building characteristics, ranging from stormwater management to architecture and materials. Rather than impose strict dimensional requirements, design and performance standards balance flexibility with regulation to promote creative solutions and encourage

the best possible project outcome. These design standards should promote walkable, compact developments; for example, the building's primary façade should front the street instead of sitting behind a parking lot. Design standards can also address the public realm, including design, style, and materials for light poles, planters, benches, and other public space infrastructure. These standards integrate concepts and branding that can help new developments feel consistent with town-wide economic development efforts and wayfinding.

Design standards typically arrive in a Town's by-law via their inclusion in Planning Board Rules and Regulations governing Site Plan Review. The Planning Board can adopt and subsequently amend design standards at public hearings. The incorporation of design guidelines and standards will help amplify the village feeling of some of Swansea's beloved areas and assist in their transformations to local destinations.

# A Vision for Route 103



Street trees and plantings to increase shading, capture stormwater run-off, and promote a vibrant streetscape.

Marked and signalized crosswalks and sharrows to promote walkability and bikeability.

Lighting and banners to improve visibility for bikers and pedestrians and create a sense of place.

Outdoor dining to enliven the corridor and promote foot traffic for local businesses.

## Strategy 1.2-3 Create a Demolition Delay By-law for historic properties.

### Performance Measures

**Priority:** High

- ❑ **Year 1:** The Town will determine if it is appropriate to pursue a demolition delay bylaw and present it to the Planning Board.
- ❑ **Year 2:** The Town will draft and present the implications of a Demolition Delay Bylaw.
- ❑ **Year 2-3:** The Town will carry out an educational campaign to share information about the Demolition Delay Bylaw to residents.
- ❑ **Year 3:** The Town will present the Demolition Delay Bylaw at Fall Town Meeting by 2026.

### Complementary Goals and Strategies

- ✦ OSRP Objective 2C

### Responsible Party

Historical Commission and Town Planner

Photo 13. Historic Photo of Long Beach, Ocean Grove. Swansea Historical Society.



From Swansea's natural features; to historic districts such as Barneyville, Hortonville, Swansea Village, and Luther's Corner; to several unique and historical homes throughout town; several aspects of the Town's history represent profound meaning for residents and visitors. Given that many historic properties are not designated as part of the historic inventory, they are vulnerable to demolition and significant structural change, especially following a purchase. A demolition delay by-law is a strategy that Historical Commissions commonly utilize across the Commonwealth. By providing a delay period to consider alternatives to the demolition of a building, this by-law can be an effective tool to protect historically significant resources in the community.

If the Town's representative and property owner cannot find a reasonable alternative to demolition, it can then proceed.

To adopt a by-law for demolition delay, Swansea would need to draft the requisite language and propose it for a vote at Town Meeting. As part of the by-law drafting process, the Town will decide which historical period or date identifies homes that are subject to the demolition delay. Ultimately, although the demolition delay bylaw would not prevent demolition altogether, it does provide a period where the Town can foster conversation with owners of historic properties to reach a mutually agreeable compromise for development.

Photo 14. Residential Subdivision in Swansea. Kevin Ham, SRPEDD.

# Element 2: Housing

## In Summary: Housing

Swansea is home to several scenic rural neighborhoods with deep agrarian history, including Hortonville, Swansea Village, and Luther's Corner. In addition to these rural residential areas, the town also hosts the densely settled seaside community of Ocean Grove – a neighborhood known for its small-lot single-family homes. Many residents cite these the neighborhoods as defining features of Swansea, and value the historical and natural features entwined in them.

A major priority for the Town of Swansea will be the production of new affordable housing options that are integrated into the existing historical and natural fabric of the community. The Town's Subsidized Housing Inventory (SHI) is currently at 3.56% as of June 2023, meaning that the Town will need to produce an additional 439 units to meet the Commonwealth's required 10%. Furthermore, only 1 in 4 survey respondents feel that the Town's current housing stock is meeting the community's needs. Fifty percent also reported that they do not think there are enough senior housing options, and 33% do not think there are enough veterans housing options.

This chapter will also serve as a portion of the Town's five-year Housing Production Plan and shall meet all the requirements of MGL c.40B and 760 CMR 56.

## Barriers to Housing Development

In every community, there exist challenging market conditions, laws, land characteristics, historic development patterns, and other factors that can contribute to limited development opportunities or a lack of affordable housing options. It is important to examine these challenges so that planning officials and municipal staff can craft a set of goals and strategies to address each community's needs. In Swansea, some of the main barriers that may hinder the development of smaller, more affordable housing options include:

### Public Utilities and Municipal Services

The absence of public sewer/water and municipal services can limit the types of development options available and add costs to development (e.g., wells and septic systems). Swansea currently has limited access to sewer services, a notable concern among residents and municipal staff. The Town is currently working to establish an Intermunicipal Agreement with the Town of Somerset to bring sewer service to the eastern portion of Route 6. Furthermore, the Town is serviced by a municipal desalination plant, which is in need of upgrades due to water quality concerns. The Town is currently exploring IMAs for water, as well, with neighboring Rhode Island municipalities and Somerset. Swansea also has limited emergency services, notably constrained by their volunteer fire department.

### Zoning Regulations

Swansea has one residential zone that allows for single-family home development on 30,000sqft lots (60,000sqft in the Town's Water Resource Protection District). Zoning regulations, intentionally or unintentionally, are one of the most common limiting factors when it comes to the production of affordable housing. Zoning that prohibits higher density uses, favors larger minimum lot sizes, lacks clarity, and maintains high parking requirements can prohibit the production of moderately priced, minimally impactful homes. This often leads to unsustainable and unaffordable development outcomes that exacerbate car dependence, environmental degradation, deforestation, and suburban sprawl.

### Environmental Constraints

Swansea is home to a wide array of natural features. Being a coastal community, the Town is home to several estuaries at the mouths of the Palmer, Cole, and Lee Rivers. These estuaries contain important aquatic habitats and wetlands. Swansea also has many historic farmlands and active agricultural uses, particularly in the northeastern parts of town. In 2020, the amount of land under a permanent preservation restriction or belonging to a class of publicly owned land unlikely to be developed is approximately 1,061 acres, or approximately 6.5% of the town's land area. There are also roughly 965 acres (5.9%) of Chapter land in Swansea, though the acreage fluctuates with property additions and removals. Additionally, Swansea is situated on the unceded ancestral territories of multiple Indigenous Tribes and First People's Nations, including the Wampanoag and Pokanoket, and Pocasset Tribes.

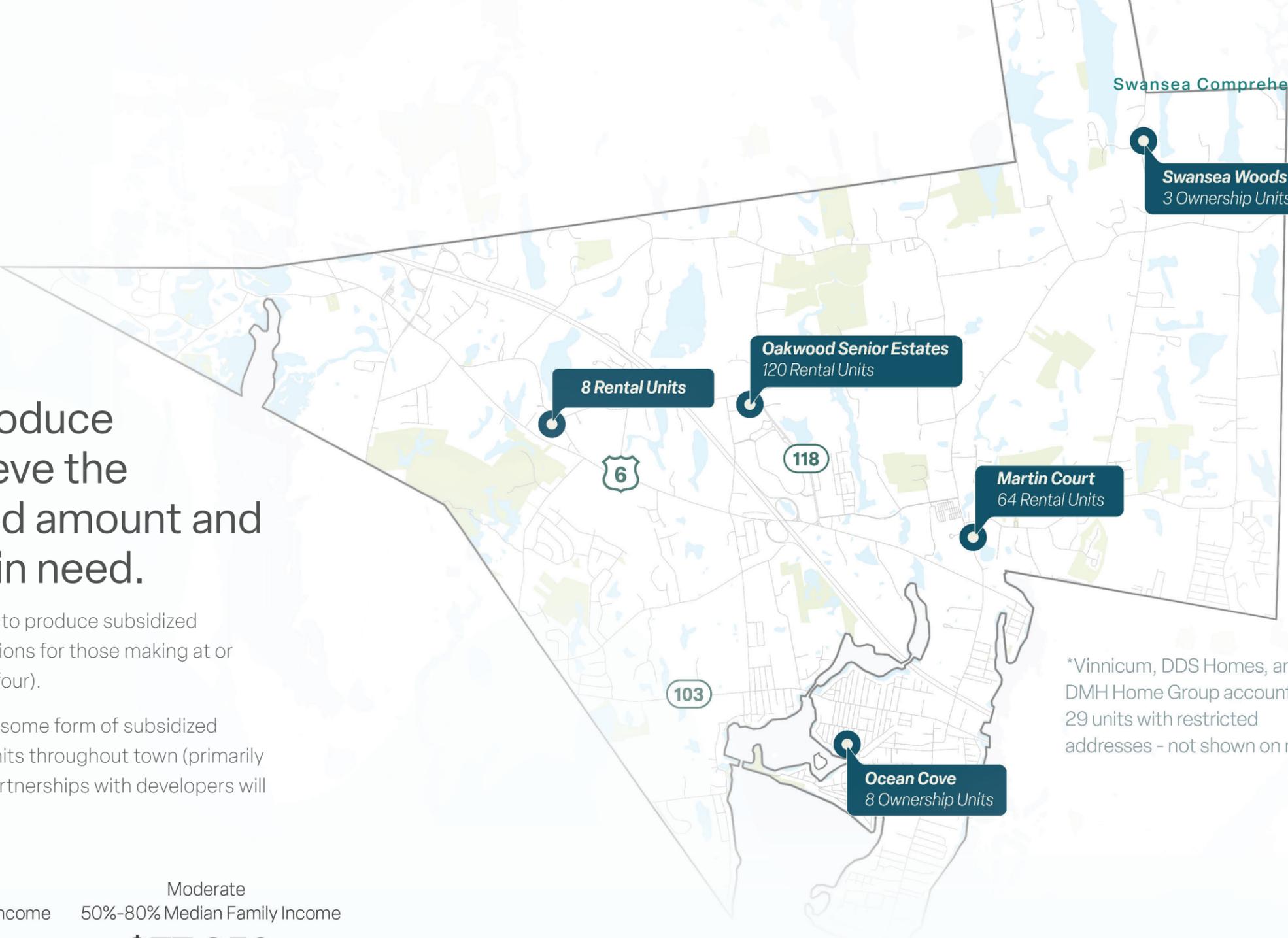
### Negative Community Perceptions

Whether we are conscious of it or not, the phrase "affordable housing" summons up misguided images of potential neglect, loss of property value, and increased crime. Residents and elected/appointed officials often cite associated costs (e.g., more students in schools, increased need for emergency services) as another reason more housing shouldn't come to the community. However, it is required by state and federal law that communities provide fair housing opportunities for residents, regardless of their social, economic, cultural, or family make-up. Young professionals, families, and older adults who are not in the position to afford high homeownership costs, but wish to remain in their community, as well as minority and low- to moderate income households, have the right to fair housing opportunities throughout Massachusetts.



Photo 15. Residential Subdivision in Swansea. Kevin Ham, SRPED

Map 4. SHI Locations.



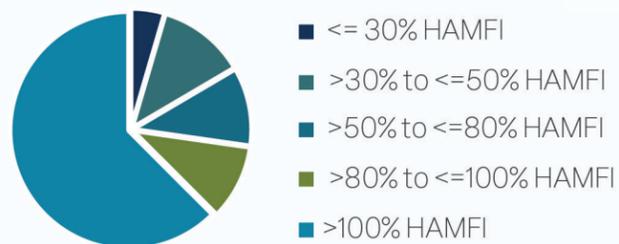
## Goal 2.1 Continue to produce SHI-eligible units to achieve the Commonwealth's required amount and to support communities in need.

This first housing goal is straightforward in its intent – to produce subsidized affordable housing options to create new housing options for those making at or below 80% of the Town’s AMI (\$77,350 for a family of four).

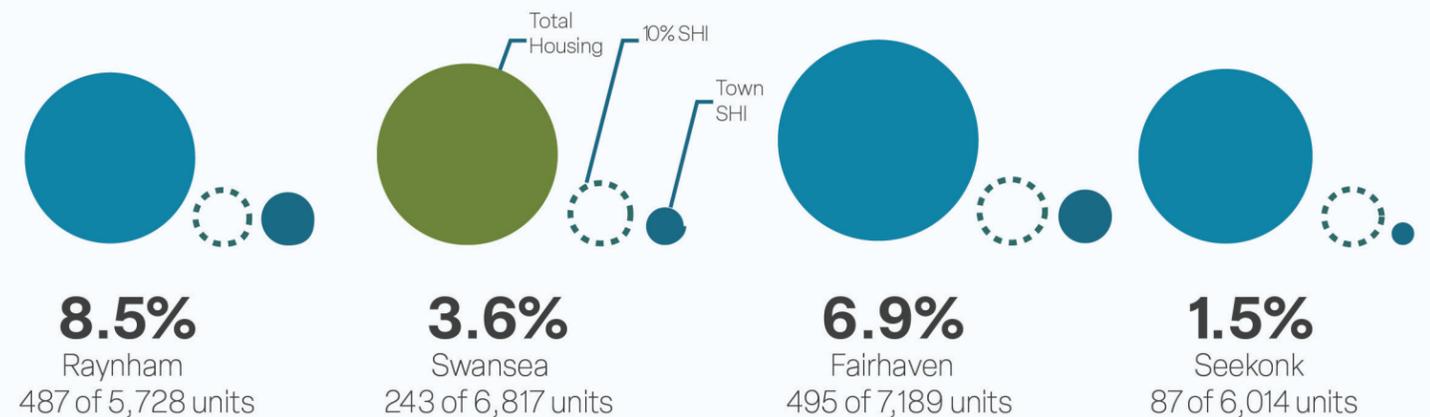
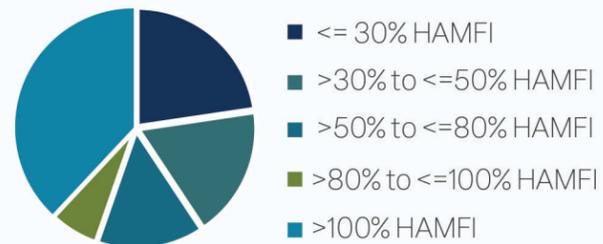
Currently, 37% of Swansea households are eligible for some form of subsidized affordable housing. The production of new housing units throughout town (primarily along the Route 6 and Route 118 corridors) through partnerships with developers will be the primary mechanism to achieve this goal.



Homeowner Household Income



Renter Household Income



## Strategy 2.1-1 Collaborate on “friendly 40Bs” in partnership with developers to produce affordable housing units.

### Performance Measures

Priority: High

- ❑ **Year 1:** The Town will have determined an eligible parcel to undergo the RFP process through LIP.
- ❑ **Year 2:** The Town will have released an RFP for the eligible parcel.
- ❑ **Year 2-3:** The Town will have selected a developer to partner with through the RFP process.
- ❑ **Year 4:** The Town and partnered developer will have applied for a Comprehensive Permit through LIP.

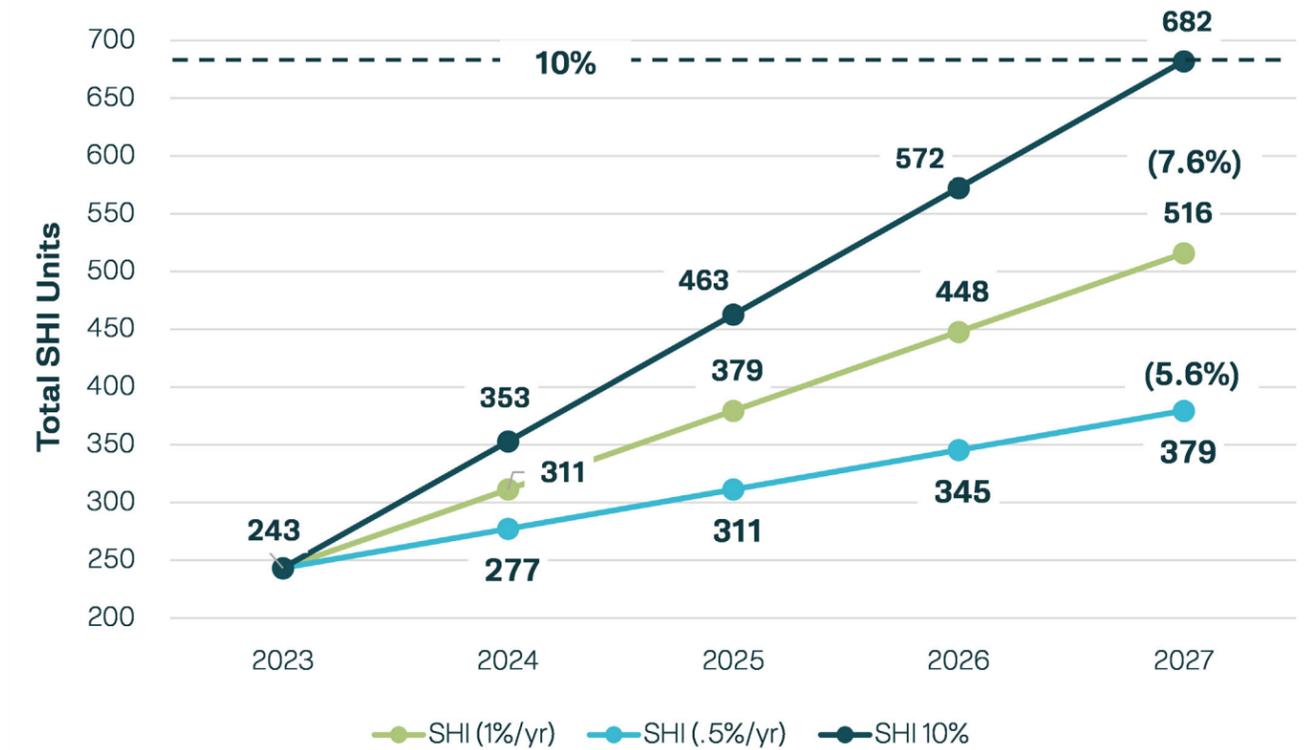
### Complementary Goals and Strategies

- ✦ **2.1-2** Pursue partnerships leading to development that is affordable to those with low, moderate, and fixed incomes.
- ✦ **2.2-2** Pursue partnerships and funding resources to provide direct assistance to help preserve housing for vulnerable communities, including senior residents.

### Responsible Party

Planning Board, Select Board, Zoning Board of Appeals, and Town Planner

Figure 12. SHI projections showing yearly production at 0.5% and 1.0% per year, as well as production necessary to achieve 10%.



Swansea could pursue producing SHI-eligible housing by working to partner with a “friendly 40B” developer through the State’s Local Initiative Program (LIP). LIP allows communities and developers to work together on SHI-eligible housing developments, usually initiated through a Request for Proposals on behalf of the municipality. Upon response, the project (known as a Local Initiative Project) would then go through the Comprehensive Permit process under Chapter 40B, where the municipality and developer apply jointly. Applying through LIP gives the municipality more oversight over the decision-making

process, including aspects of financing, design, and construction.

To complement this process, Swansea can inventory parcels they own, as well as tax-title properties, to determine if they are suitable for affordable housing development. These parcels are more readily available for affordable housing development than their privately-owned counterparts. Communities can declare these properties “excess property” (typically at Town meeting); then, through an RFP process, can partner with affordable housing developers or agencies to produce housing.

After a preliminary review, the Town has identified five sites for potential development, described in Map 5. Per 760 CMR 56.03 (4)(d), Swansea will consider encouraging the use of 40B as a permitting tool for one or more of these properties. Additionally, the town will also consider issuing RFPs, now or in the future, for the development of the town-owned parcels into SHI-eligible housing. The town-owned sites include:

- Joseph Case Junior High School (LOC ID M\_225455\_833396);
- Swansea Council on Aging (LOC ID M\_224132\_830710, M\_224154\_830718); and
- Taft Avenue Land (LOC ID M\_223969\_834062, M\_223991\_833897).

The privately-owned sites include:

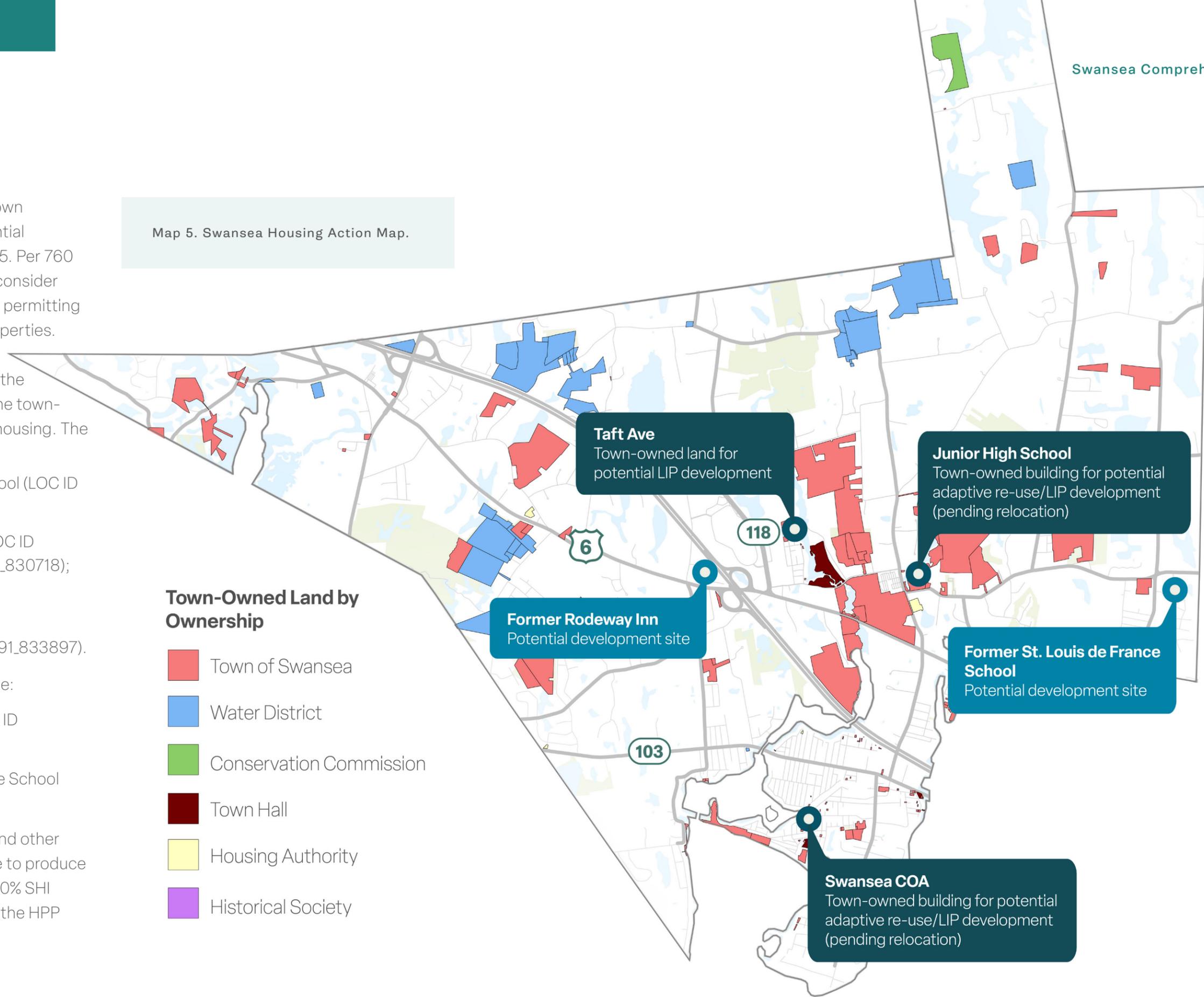
- The former Rodeway Inn (LOC ID M\_223254\_833370); and
- The former St. Louis de France School (LOC ID M\_228545\_833227).

Through the use of these sites and other mechanisms, Swansea will strive to produce at least 0.5% (34 units) of there 10% SHI requirement over the lifespan of the HPP portion of this document.

Map 5. Swansea Housing Action Map.

**Town-Owned Land by Ownership**

- Town of Swansea
- Water District
- Conservation Commission
- Town Hall
- Housing Authority
- Historical Society



## Strategy 2.1-2 Pursue partnerships leading to development that is affordable to those with low, moderate, and fixed incomes.

In addition to 40B development under LIP, Swansea could pursue partnerships with local non-profits or other developers to produce housing options for folks with low, moderate, and fixed incomes. This can include working with Habitat for Humanity, the Town’s Housing Authority, or NeighborWorks to produce smaller-scale housing opportunities than a conventional 40B. Known as Local Action Units (LAUs; a specific type of housing project under the Local Initiative Program), these units would be deed-restricted and eligible to be included on the SHI, although they do not go through the Comprehensive Permit process.

### Project Spotlight: The Residences at Lawrence Hill

The Town of Wellfleet put out an RFP for a municipally-owned property at 95 Lawrence Road and received three bids, one of which was recently selected and unanimously approved by the Select Board to proceed. The project, which would produce 46 apartments ("The Residences at Lawrence Hill"), and received a Comprehensive Permit in September 2022. These apartments will be designed considering net zero energy goals, and will feature rooftop solar, all electric building systems, and low flow plumbing fixtures.

### Performance Measures

Priority: High

- ❑ **Year 1:** The Town will have inventoried all town-owned parcels and evaluated their eligibility for housing development.
- ❑ **Year 2:** The Town will work with a local non-profit partner or developer to produce small-scale affordable housing on a town-owned site.

### Complementary Goals and Strategies

- ✦ **2.1-1** Collaborate on “friendly 40Bs” in partnership with developers to produce affordable housing units.
- ✦ **2.2-2** Pursue partnerships and funding resources to provide direct assistance to help preserve housing for vulnerable communities, including senior residents.

### Responsible Party

Planning Board, Select Board, and Town Planner

Photo 16. Architectural rendering of 95 Lawrence Road. Studio G Architects.



## **Goal 2.2** Produce housing options for older adults to support aging in place and for adults with disabilities and/or chronic illnesses.

As is the trend regionally, statewide, and nationally, Swansea's population is aging. An individual's housing needs are likely to change as they get older, due to changes in their income, mobility, household structure, etc. Given its aging community, the Town should find ways to assist residents who wish to "age in place" by finding avenues to provide new senior housing options or offering mechanisms and resources to support retrofitting existing homes so that they are "aging-ready."

## Strategy 2.2-1 Amend Town Accessory Apartment By-law to encourage its intended uses.

### Performance Measures

**Priority:** High

- ❑ **Year 1:** Work to review the Accessory Apartment By-law.
- ❑ **Year 2:** Present draft amendments to the By-law to the relevant boards and the public.
- ❑ **Year 3:** Incorporate stakeholder feedback and present the By-law for adoption at Town Meeting.

### Complementary Goals and Strategies

- ✦ **1.1-4** Implement key zoning amendments to create new housing opportunities for first time homebuyers, older adults wishing to downsize, and those with moderate or fixed incomes.
- ✦ **2.2-2** Pursue partnerships and funding resources to provide direct assistance to help preserve housing for vulnerable communities, including senior residents.

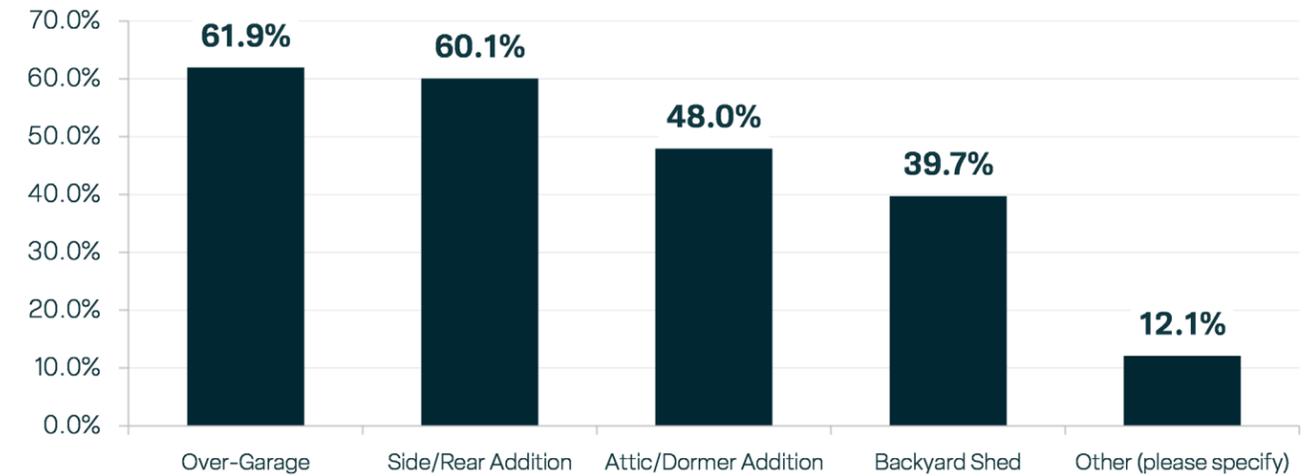
### Responsible Party

Planning Board, Select Board, and Town Planner

### Additional Reading

- ✦ [Town of Northampton Zoning By-laws](#)
- ✦ [HUD Accessory Dwelling Units Case Study](#)

Figure 13. Survey responses - "Which of these accessory apartment types would fit in Swansea?"



A common problem in the region is limited housing stock for individuals looking to age in-place at their current residence, looking to purchase their first home, or looking to rent affordably. Without access to alternate housing opportunities, such as 55+ communities or local downsizing options, whether because of expenses or not living in an aging-friendly home, older residents are forced to make a difficult choice, which may involve moving from their home in Swansea to somewhere outside of Town. Accessory apartments are an effective way of allowing a homeowner to maintain their property, while also providing residence for friends, relatives or tenants, and to also generate income through rent to pay for increasing expenses, like property taxes. To more effectively use this tool, Swansea would need to amend the Town's Accessory Apartment Bylaw to encourage its intended uses.

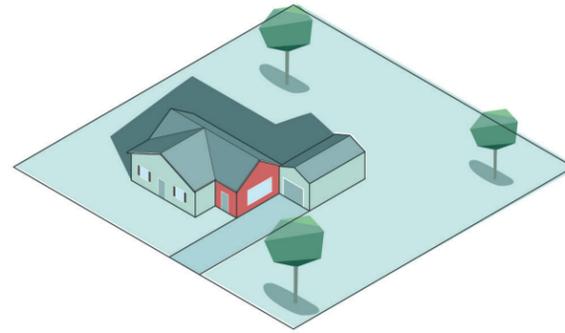
The Accessory Apartment Bylaw is rather restrictive when compared to other nearby communities. When amending the Bylaw there are several different paths the Town can take to further encourage this use. First the Town should look into amending the use for accessory apartments so that they are by-right in the Rural/Residential (RR) and the Business A (BA) Districts, while also making them allowable through site plan approval in the Business B District. Currently, the zoning-by-law requires a special permit through the ZBA in the RR and the BA. The Town could also look into allowing detached-accessory apartments as a separate use, while only making it allowable through administrative approval. The Town should also examine its restrictions on the number of bedrooms allowed within the accessory apartment.

# Types of Accessory Dwelling Units (ADUs)

Another potential avenue for amending the Bylaw, would be to switch to form-based criteria for accessory apartment requirements. What this essentially does is give the owner of the property more flexibility when it comes to ADU construction. In turn, this option would allow for more accessory apartment construction, while ensuring the new structure would adhere to the character of the home, and by extension the neighborhood. The Town of Northampton adopted a version of design-based criteria in order to encourage accessory apartment uses.

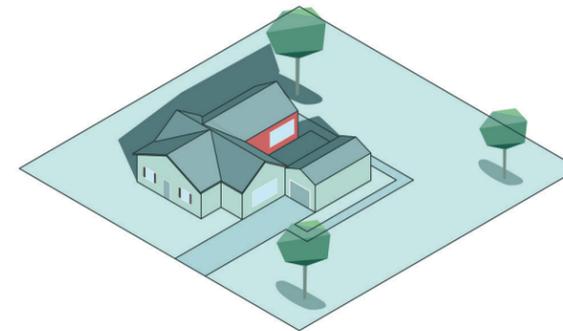
During the public feedback process, about 60% of survey respondents expressed that over-garage and rear/side addition accessory apartments fit in Swansea. There is interest in Town by residents in these types of accessory apartments and the Town should determine what makes the most sense in their zoning to help encourage these uses.

ADUs come in many forms, and Swansea can tailor its ADU by-law to fit the resident preferences. The examples on the right show some of the most common types of ADUs that can be constructed.



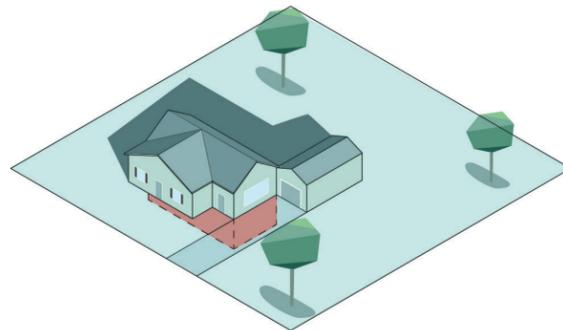
### Internal ADU

An ADU created by modifying the inside of a single-family home without an addition.



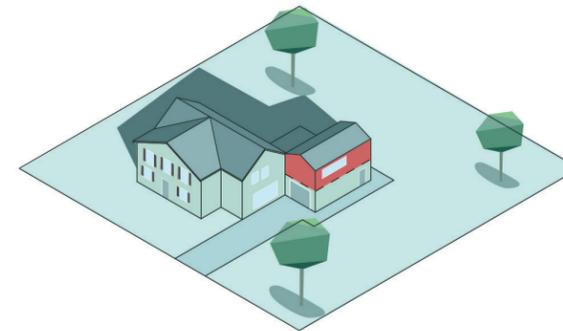
### Attached Addition ADU

An ADU created by constructing an addition to a single-family home.



### Basement ADU

An ADU created by fully finishing the basement of a single-family home.



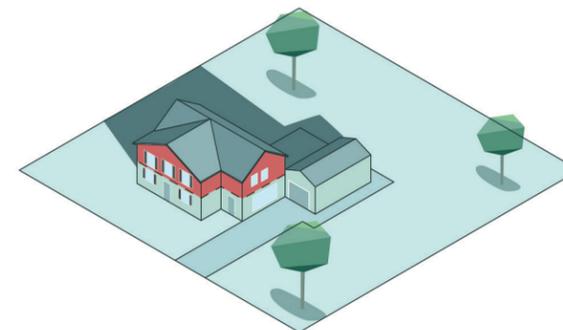
### Above Garage ADU

An ADU created by fully finishing the second story of an existing attached or detached garage.



### Detached ADU

An ADU created by constructing or modifying an existing detached structure to create a fully separate unit.



### Upper Floor/Attic ADU

An ADU created by fully finishing the second story of an existing attached or detached garage.

**Strategy 2.2-2** Pursue partnerships and funding resources to provide direct assistance to help preserve housing for vulnerable communities, including senior residents.

### Performance Measures

**Priority:** High

- ❑ **Year 1:** Inventory current funding streams and evaluate gaps.
- ❑ **Year 2:** Apply for relevant funding opportunities, including the Commonwealth's CDBG grant round.

### Complementary Goals and Strategies

- ✦ **2.2-4** Begin a Housing Rehabilitation and Repair Program.

### Responsible Party

Town Planner, Town Administrator, and Redevelopment Authority

### Additional Reading

- ✦ [Community Preservation Coalition's CPA Project Database](#)
- ✦ [Housing Toolbox for Massachusetts Communities Affordable Housing Trust and CPA Conference 2022 Resources](#)

Preserving housing for vulnerable communities is essential for Swansea to support its most underserved groups. Direct assistance and preservation tactics serve a dual function, to allow folks to remain at their homes and/or provide them with better available housing options. Swansea, and to a much greater extent the region, are seeing concerning trends that indicate the potential for underserved groups, like senior residents, to be displaced for a variety of reasons, including becoming priced out due to increasing taxes, the need to modify homes to age in-place, the expenses associated with replacing septic systems, etcetera. Swansea luckily has many different avenues and funding sources at its disposal to support these vulnerable communities, including establishing a housing consortium with other nearby towns.

Housing consortiums enable communities like Swansea to partner with nearby municipalities to combat complex housing problems. These partnerships enables groups to pool resources and create active programs to assist with a variety of housing problems. A great example of this is the Greater Attleboro/Taunton Home Consortium (GATHC), where 14 member communities have access to funds for housing rehabilitation and a first time

homebuyer assistance program. Swansea can work with nearby communities to apply for funding sources, such as the Community Development Block Grant (CDBG), to greatly increase their chances of a successful application and have a more impactful program. The Town can also apply on their own for this funding if they deem it to be the best route forward. To increase the odds of receiving these funds even more, Swansea could use CPA funds to match the federal funds from this program. Town staff should review the Community Preservation Coalition's CPA project database for similar projects to get a sense of what could be achieved with this avenue.

An example Swansea can reference is the City of New Bedford's several home rehabilitation and accessibility assistance programs that aim to improve low- and moderate-income residents' housing. These programs offer direct funding and/or low-to-no-interest loans to make necessary accessibility, safety, or home rehabilitation repairs in owner-occupied or investor-owned homes. The programs are funded through HUD's HOME Investment Partnership Program and CDBG.

## Strategy 2.2-3 Create new zoning by-laws that support aging in place, such as an Adult Retirement Community By-law.

### Performance Measures

Priority: High

- Year 1:** The Town will have evaluated comparable ARC bylaws.
- Year 2:** The Town will have written a draft ARC bylaw.
- Year 3:** The Town will have brought the new ARC bylaw to Town Meeting for resident vote.

### Complementary Goals and Strategies

- ✦ **1.1-4** Implement key zoning amendments to create new housing opportunities for first time homebuyers, older adults wishing to downsize, and those with moderate or fixed incomes.

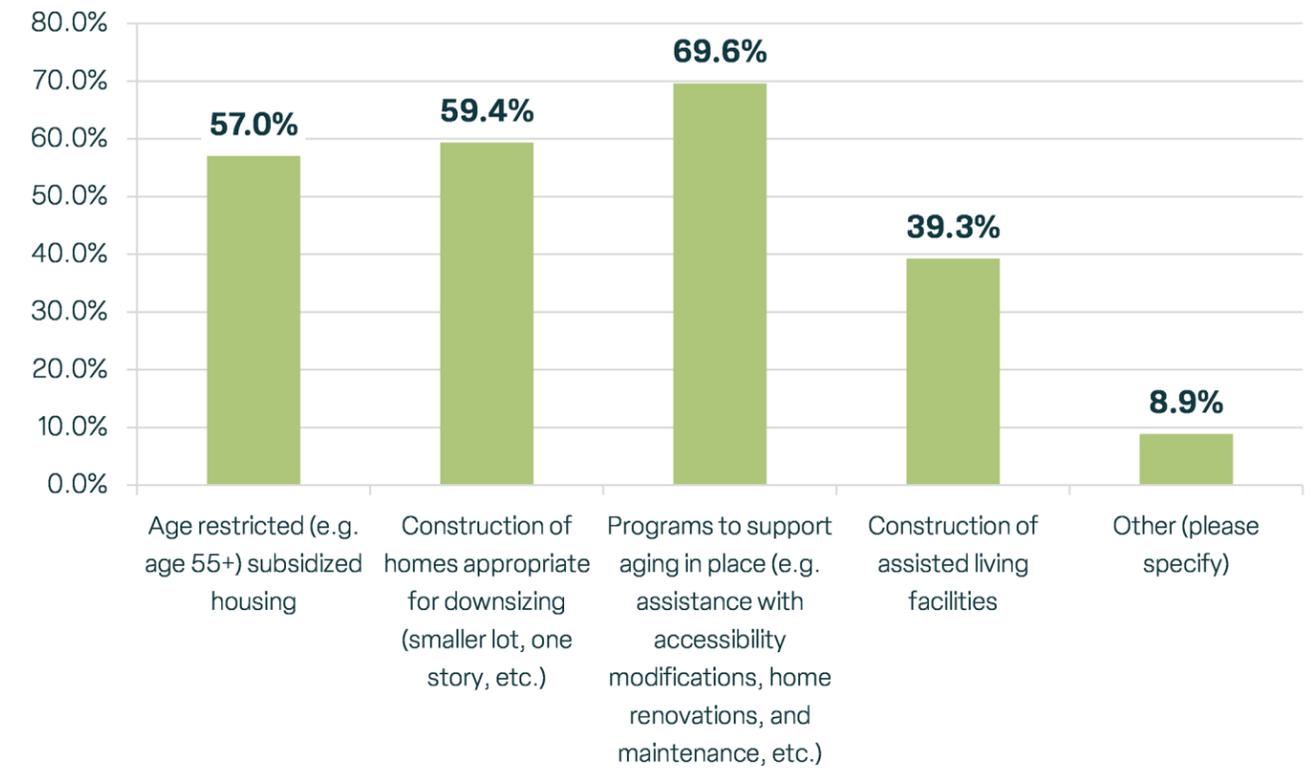
### Responsible Party

Planning Board, Select Board, and Town Planner

### Additional Reading

- ✦ [Marshfield's Age Restricted Adult Village By-law](#)

Figure 14. Survey responses to the LU-H-ED Survey Question: "Which of the following age-related housing options would you support? (please select all that apply)"



Age-Restricted/Adult Retirement bylaws allow for development, restricted to people aged 55 and above and disabled persons, at a higher density than is typically allowed in a municipality's various zoning districts. These communities often provide a mix of housing types, ranging from single family homes to condominiums, townhouses, or other types of multi-family structures – all designed for independent living. However, age-restricted communities often assist with day-to-day living by providing help with activities and adequate connections to other town services. These by-laws may include an affordability component to ensure that a

portion of the units produced from the zoning change are accessible to seniors with lower or moderate incomes.

During the public feedback process, 56% of survey respondents expressed an interest in seeing an age-restricted or adult retirement by-law in Swansea as part of a broader approach to provide opportunities for residents to age in place and to provide housing assistance to those in need. The Town can explore locations that would be appropriate for integrating an adult retirement community and conducting further public feedback.

## Strategy 2.2-4 Begin a Housing Rehabilitation and Repair Program.

### Performance Measures

**Priority:** High

- ❑ **Year 1:** Explore funding and programmatic opportunities through CDBG, CPA, and the GATHC.
- ❑ **Year 2:** Work with regional partners to tap into existing funds or pursue new funds for a Home Rehab and Repair Program.
- ❑ **Year 3-4 (if creating a new program):** Establish criteria for applications using local precedents as references.
- ❑ **Year 5 and on:** Open the program for applications.

### Complementary Goals and Strategies

- ✦ **2.2-2** Pursue partnerships and funding resources to provide direct assistance to help preserve housing for vulnerable communities, including senior residents.
- ✦ **2.3-2** Create a Municipal Affordable Housing Trust.

### Responsible Party

Planning Board, Town Planner, and Town Administrator

A major step toward increasing the availability of livable housing stock in Swansea is for the Town to look into developing programs aimed at rehabbing homes in need of repair or modification, especially for individuals who desire to age in place. There are several different funding sources the Town can look into to create this type of program, including Mass Community Development Block Grants (CDBG) or Community Preservation Act (CPA) funds.

CDBG is a great way to receive necessary funding for projects that help low- to moderate-income populations that need financial assistance for essential modifications to their place of living. The target population of these projects falls under the grant’s required 1 of 3 national objectives, which is to “benefit a majority of low- and moderate-income persons.”

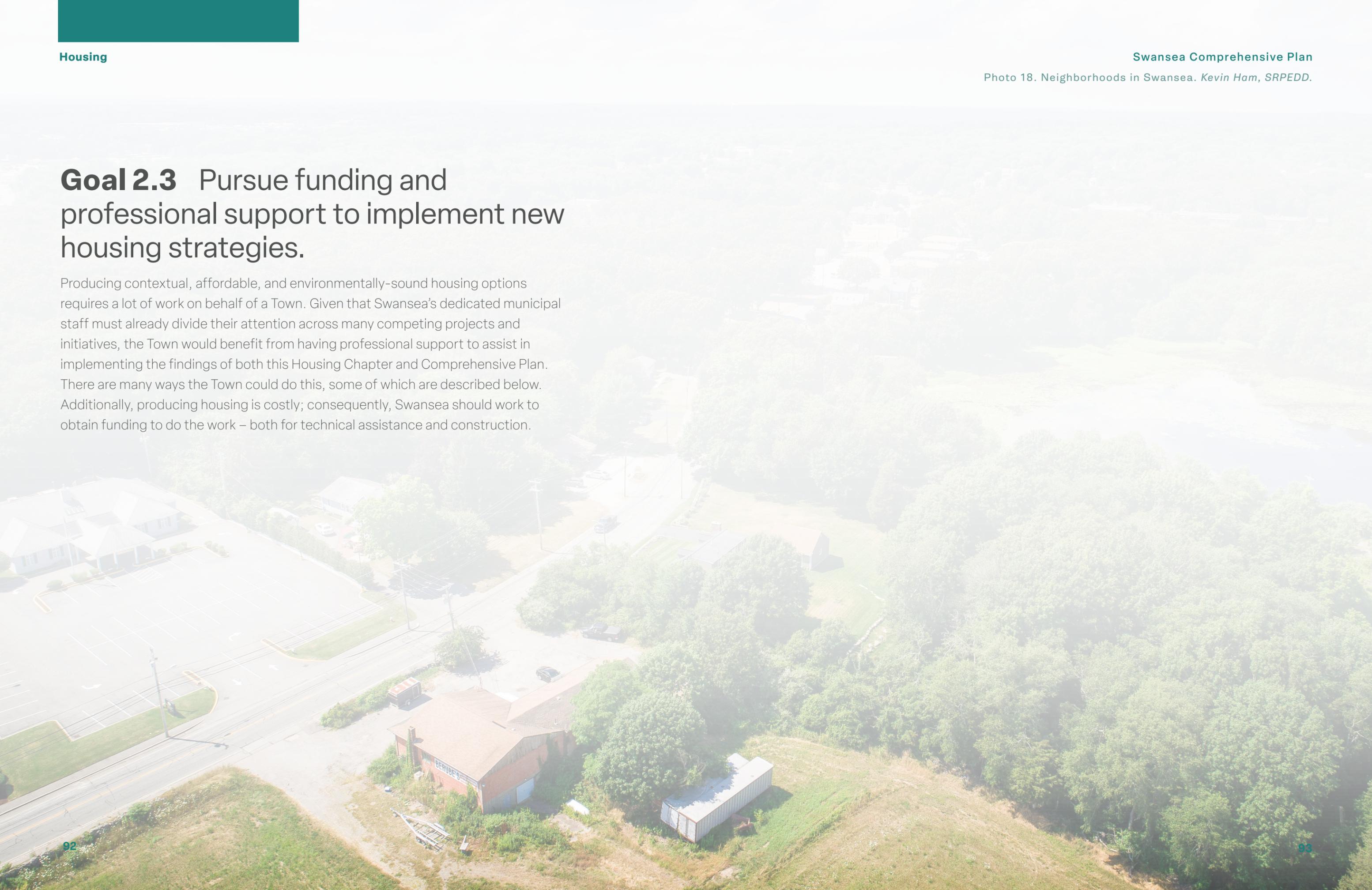
The Town should pursue opportunities that would help their most in-need residents, and they could do this by also applying in tandem with other municipalities to

accomplish projects with similar goals. If the Town was able to provide matching funds (through CPA or otherwise) to show its financial commitment to the project, as well as to submit a joint application with other municipalities, this would greatly increase the probability of the application’s success. CPA funding could be utilized for these types of programs, but these funds could only be used if the property was acquired using CPA funds, so it might be necessary to rely on other forms of funding to match CDBG funds. CDBG funds are competitive, and the Town should continue to apply annually to increase the likelihood of access to these resources.

Through CDBG funding, the Towns of Truro, Eastham, and Provincetown were awarded funds to establish a tri-town program managed by a non-profit for housing rehabilitation. The program is income restricted for those looking to apply.

## Goal 2.3 Pursue funding and professional support to implement new housing strategies.

Producing contextual, affordable, and environmentally-sound housing options requires a lot of work on behalf of a Town. Given that Swansea's dedicated municipal staff must already divide their attention across many competing projects and initiatives, the Town would benefit from having professional support to assist in implementing the findings of both this Housing Chapter and Comprehensive Plan. There are many ways the Town could do this, some of which are described below. Additionally, producing housing is costly; consequently, Swansea should work to obtain funding to do the work – both for technical assistance and construction.



## Strategy 2.3-1 Consider hiring a consultant to assist in implementing the strategies within the Housing Production Plan.

Swansea would benefit from acquiring additional assistance in implementing their housing goals and strategies given current staff’s existing time commitments and responsibilities. This can include contracting with a housing consultant using local funds or applying through regional- and state-run technical assistance programs. Some potential opportunities the Town could explore include:

- **District Local Technical Assistance (DLTA):** Swansea could apply for DLTA funds through SRPEDD’s annual application process. These applications typically open within the first three months of every calendar year.
- **Massachusetts Housing Partnership (MHP):** MHP offers numerous technical assistance programs that range from navigating the 40B process to establishing an Affordable Housing Trust. Swansea can reach out to MHP to determine how the agency may be able to assist the Town in implementing the findings of this Plan.

Using funding from one or multiple of the above sources, the Town could take action to obtain external assistance to aid in implementation of this Plan.

### Performance Measures

**Priority:** High

- ❑ **Year 1:** Solicit opportunities to hire a consultant.
- ❑ **Year 2:** Hire a consultant to assist the Town with implementing the findings of the Comprehensive Plan and Housing Production Plan.
- ❑ **Year 3 and on:** Evaluate ongoing progress with implementing the Plans and hire consultants as needed.

### Complementary Goals and Strategies

- ✦ **Goal 2.1** Continue to produce SHI-eligible units to achieve the Commonwealth's required amount and to support communities in need.
- ✦ **Goal 2.2** Produce housing options for older adults to support aging in place and for adults with disabilities and/or chronic illnesses.

### Responsible Party

Planning Board, Select Board, Town Planner, and Town Administrator

- **CPA Allocations:** Swansea could allocate funding through its CPA tax levy to hire a housing consult and/or accomplish strategies laid out in this Plan.
- **Community Compact Cabinet (CCC):** Swansea could apply for CCC funding through the Best Practices Program. To apply through this program, the Town must elect at least one “Best Practice” that they agree to implement. If awarded, Swansea could utilize the funding to hire a consultant. To implement housing-specific work, the Town should elect up to two “Housing and Livable Communities” Best Practices. Applications for CCC’s Best Practices Program typically open after the finalization of the state budget and are accepted on a rolling basis. In order to be eligible, Swansea must not have received a CCC award in the previous fiscal year.

Through CPA funding, the Town of Wellfleet allocated \$4,626,611 to community housing efforts from 2006-2021, totaling 47% of their CPA spending over that timeframe. In 2016, the town used \$50,000 of their housing-designated CPA funding to hire a part-time consultant to assist with various housing projects and the development of a new Housing Production Plan.

## Strategy 2.3-2 Create a Municipal Affordable Housing Trust.

### Performance Measures

**Priority:** High

- ❑ **Year 1:** Attend statewide training conducted by agencies such as MHP on establishing a Municipal Affordable Housing Trust.
- ❑ **Year 2:** Review the opportunity to establish a Trust with relevant boards and the public.
- ❑ **Year 3:** Incorporate stakeholder feedback and present the proposal for adoption at Town Meeting.

### Complementary Goals and Strategies

- ✦ [2.2-4](#) Begin a Housing Rehabilitation and Repair Program.

### Responsible Party

Planning Board, Town Planner, and Town Administrator

A Municipal Affordable Housing Trust is a trust that allows municipalities to collect funds for affordable housing that are separate from the general municipal budget and may be used for local initiatives aimed at creating and preserving affordable housing. These trusts can:

- Provide financial support for the construction of affordable housing by private developers (non- or for-profit);
- Rehabilitate existing homes to convert to affordable housing;
- Increase affordability in new housing development projects;
- Develop surplus municipal-owned land or buildings;
- Preserve expiring affordable units;
- Create programs to assist low- and moderate-income homebuyers;
- Create programs to help low- and moderate-income families make health and safety repairs; and
- Educate and advocate for further affordable housing initiatives.

These housing trusts can use funding under M.G.L. Chapter 44 s.55c from:

- The Community Preservation Act (CPA);
- Inclusionary zoning payments;
- Negotiated developer fees;
- Tax title sales;
- Payments from special bylaws/ordinances;
- Cell tower lease payments;
- Resale of affordable units as market rate, lottery/resale agent revenue; and
- Private donations.

CPA allocations are the most common source of trust funds. Many CPA communities appropriate more than the 10% minimum annual expenditure for community housing required by the CPA statute. The CPA law states specifically in Section 5(f) that “A city or town may appropriate money in any year from the Community Preservation Fund to an affordable housing trust fund.” Such trusts can have the power to purchase, sell, lease, manage, and improve real property for the purpose of creating and preserving affordable housing.

## Strategy 2.3-3 Explore the feasibility of becoming a Housing Choice Designated community.

### Performance Measures

**Priority:** High

- ❑ **Year 1:** The Town will have evaluated their housing production determine if they are eligible for Housing Choice Designation.
- ❑ **Year 2:** If eligible, the Town will have applied for Housing Choice Designation, either with or without Housing Best Practices.

### Complementary Goals and Strategies

- ✦ **Goal 2.1** Continue to produce SHI-eligible units to achieve the Commonwealth's required amount and to support communities in need.
- ✦ **Goal 2.2** Produce housing options for older adults to support aging in place and for adults with disabilities and/or chronic illnesses.

### Responsible Party

Planning Board, Select Board, and Town Planner

### Additional Reading

- ✦ [Marshfield's Age Restricted Adult Village By-law](#)

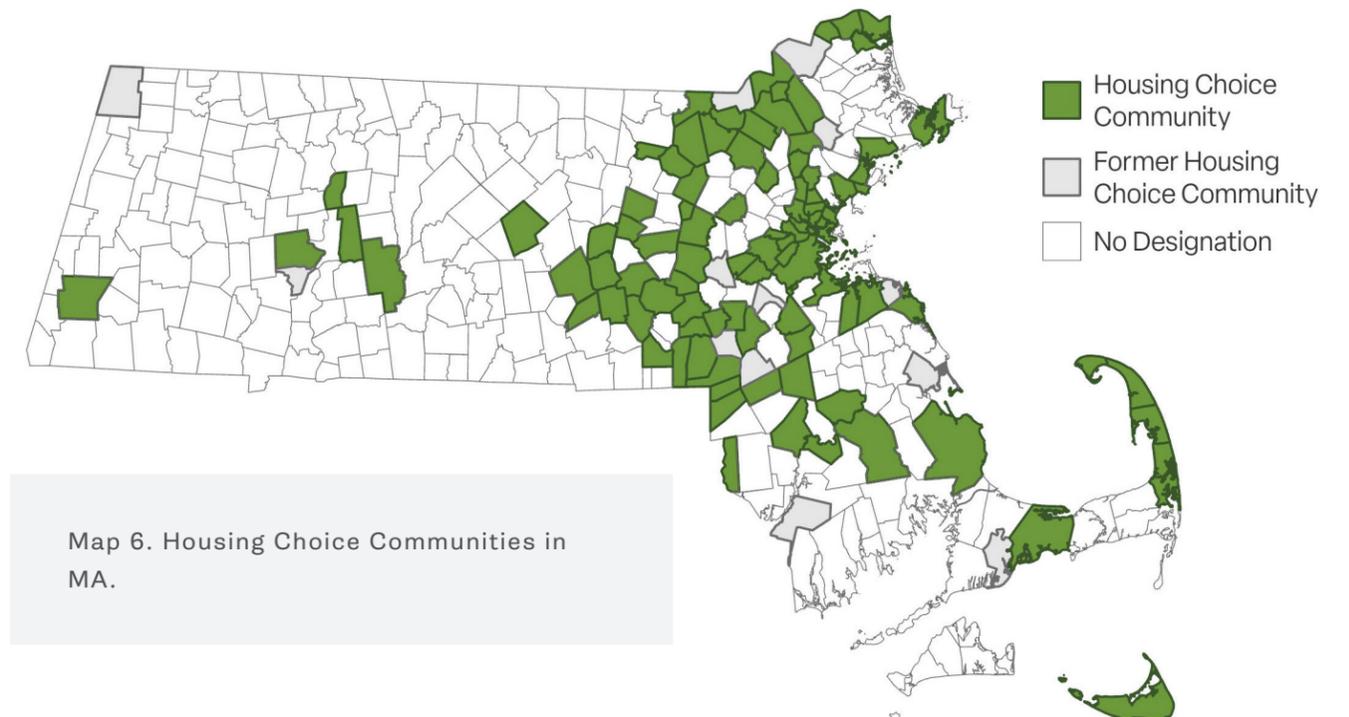
The Commonwealth's Housing Choice Initiative was created to provide municipalities with tools and funding to plan for and produce diverse housing options. Under this initiative, a community can receive a Housing Choice Designation, which provides exclusive access to the Housing Choice Community Grants Program and priority under Housing Choice programs like MassWorks and Complete Streets, among others.

Housing Choice Communities must meet three core requirements. First, a municipality cannot have any active housing restrictions, including moratoriums or limitations on the number of new units eligible to be constructed. Second, a municipality must

have produced or agree to produce an Americans with Disabilities Act (ADA) Self-Evaluation and Transition Plan in partnership with the Massachusetts Office of Disability. Third, the municipality must meet a five-year, year-round housing unit production goal, either:

- An increase of 5% (or 500+ units); or
- An increase of 3% (or 300+ units) and proof the community has met 7 unique Housing Best Practices.

For a 3% production goal, the municipality must show proof that they have met 7 of the 15 different Housing Best Practices, two of which must be in the Affordable category.



# Becoming Housing Choice Designated

As described above, Swansea will have to meet 7 of the following 15 Housing Best Practices, with two being categorized as **Affordable**. Once the Town has determined which categories it meets, staff can apply for designation. Applications for designation typically open at the beginning of the calendar year. The 2023 Application Sample can be viewed [here](#).

Table 3. Housing Choice Designation Best Practices.

Best Practice Category	Best Practices
Zoning	<ul style="list-style-type: none"> <li><input type="checkbox"/> Multi-Family allowed as of right</li> <li><input type="checkbox"/> Inclusionary zoning, with a density bonus</li> <li><input type="checkbox"/> A 40R or 40Y Starter Home District <b>[Affordable]</b></li> <li><input type="checkbox"/> Mixed-Use or Cluster Development</li> <li><input type="checkbox"/> Accessory Dwelling Units</li> <li><input type="checkbox"/> Reduced multi-family parking requirements</li> </ul>
Other	<ul style="list-style-type: none"> <li><input type="checkbox"/> Local actions that support housing <b>[Affordable]</b></li> <li><input type="checkbox"/> Land Use Board Training</li> <li><input type="checkbox"/> 40B pattern or approval <b>[Affordable]</b></li> <li><input type="checkbox"/> Subsidized Housing Inventory at or above 10% <b>[Affordable]</b></li> <li><input type="checkbox"/> Subsidized Housing Inventory increased at least 2.5% <b>[Affordable]</b></li> <li><input type="checkbox"/> Participated in the Housing Development Incentive Program (HDIP), adopted an Urban Center Housing Tax Increment Financing district, approved District Improvement Financing (DIF) related to housing, or have adopted an Urban Renewal Plan that includes a significant Housing element.</li> <li><input type="checkbox"/> Property tax relief/Community Impact Fee</li> <li><input type="checkbox"/> Certified Housing Production Plan</li> <li><input type="checkbox"/> Housing Plan Implementation</li> </ul>

Strategy	Complementary Actions	Priority	Responsible Parties	Main Steps
<b>Goal 1.1: Review zoning by-laws to improve clarity and focus development in key areas of town</b>				
1.1-1 Create path for the rectification of split-zoned lots and rezoning of lots with non-conforming uses.	1.1-3, 3.2-1, 3.3-3	High	Planning Board, Town Planner, Zoning Board of Appeals	Year 1: Town identifies instances of split-zoned properties in Swansea. Year 2: Town leadership identifies remedies for split-zoned properties and proposes appropriate amendments to the zoning bylaw. Year 2-3: Town passes necessary amendments to the zoning bylaw
1.1-2: Allow the sub-division of non-conforming lots in Ocean Grove to generate more developable parcels.	1.1-4, 1.2-2, 3.2-1, 8.3-1	High	Planning Board, Town Planner, Zoning Board of Appeals	Year 1: Town identifies parcels that could be affected by allowing subdivision of lots in Ocean Grove. Year 2: Planner and associated staff identify the feasibility of and mechanisms for providing subdivisions to lots over 10,000 square feet in Ocean Grove. Year 2-3: Draft and presentation of appropriate amendments to the zoning by-law. Year 3: Adoption of zoning by-law amendments
1.1-3: Explore zoning changes to allow mixed-use, commercial development, and accessory commercial use, by-right, in key neighborhood centers such as Ocean Grove, Main Street, and portions of Route 6.	1.1-1, 1.2-2, 3.1, 3.2-1, 8.3	High	Planning Board and Town Planner	Year 1-2: Conduct detailed analyses of key areas to identify potential district locations for mixed-use commercial areas. Year 3: Develop draft regulations and design guidelines for appropriate district(s) Year 4: Adopt mixed-use by-law and guidelines
1.1-4: Implement key zoning amendments to create new housing opportunities for first time homebuyers, older adults wishing to downsize, and those with moderate or fixed incomes.	Goal 2.2	High	Planning Board, Town Planner, and Select Board	Year 1-3: Evaluate the above measures and implement alongside or as part of other complementary goals in this Plan, as well as ongoing town-wide initiatives.
1.1-5: Pursue zoning changes or development proposals in concert with the findings on the Route 6 Study.	3.1, 8.3-2	High	Planning Board, Town Planner, and Zoning Board of Appeals	Year 1: Review findings and prioritize relevant parcels according to their development potential to identify those that are most actionable. Year 1-2: Pursue development agreements for development-ready locations. Year 3-4: Pursue any appropriate zoning changes

**1.2: Create zoning mechanisms to preserve critical environmental and historic features.**

<p>1.2-1: Explore implementing zoning mechanisms to preserve open space and natural resources in town, such as a Transfer of Development Rights By-law or an Open Space Residential Design By-law.</p>	<p>Goal 3.1, OSRP Goal 2</p>	<p>High</p>	<p>Town Planner, Town Administrator, Redevelopment Authority</p>	<p>Year 1: Begin an education campaign to explain the benefits of a TDR and evaluate the feasibility of the process.                  Year 2: Begin public review process to establish TDR sending (preservation) and receiving (development) areas. Align this work with the town's 2023 PDAs and PPAs.                  Year 3: Approve TDR bylaw by simple majority. Establish an intermediary "land bank" held by a conservation agency to streamline "swaps."</p>
<p>1.2-2: Implement Design Guidelines or Standards at key locations in town, such as Route 103.</p>	<p>1.1-1, 3.1, 3.2-1, 8.3</p>	<p>High</p>	<p>Planning Board and Town Planner</p>	<p>Year 1-2: Align the development of design guidelines or standards with any zoning by-law changes / implementation of overlay zones and develop a set of visual recommendations to support t the goals of each by-law change.</p>
<p>1.2-3: Create a Demolition Delay By law for historic properties.</p>	<p>OSRP Objective 2C</p>	<p>High</p>	<p>Planning Board, Town Planner, and Zoning Board of Appeals</p>	<p>Year 1: The Town will determine if it is appropriate to pursue a demolition delay bylaw and present it to the Planning Board.                  Year 2: The Town will draft and present the implications of a Demolition Delay Bylaw.                  Year 2-3: The Town will carry out an educational campaign to share information about the Demolition Delay Bylaw to residents.                  Year 3: The Town will present the Demolition Delay Bylaw at Fall Town Meeting by 2026</p>

**2.1: Continue to produce SHI-eligible units to achieve the Commonwealth's required amount and to support communities in need.**

<p>2.1-1: Collaborate on "friendly 40Bs" in partnership with developers to produce affordable housing units.</p>	<p>2.1-2, 2.2-2</p>	<p>High</p>	<p>Planning Board, Select Board, Zoning Board of Appeals, and Town Planner</p>	<p>Year 1: The Town will have determined an eligible parcel to undergo the RFP process through LIP.                  Year 2: The Town will have released an RFP for the eligible parcel.                  Year 2-3: The Town will have selected a developer to partner with through the RFP process.                  Year 4: The Town and partnered developer will have applied for a Comprehensive Permit through LIP</p>
<p>2.1-2: Pursue partnerships leading to development that is affordable to those with low, moderate, and fixed incomes.</p>	<p>2.1-1, 2.2-2</p>	<p>High</p>	<p>Planning Board, Select Board, and Town Planner</p>	<p>Year 1: The Town will have inventoried all town-owned parcels and evaluated their eligibility for housing development.                  Year 2: The Town will work with a local non-profit partner or developer to produce small-scale affordable housing on a town owned site.</p>

**2.2: Produce housing options for older adults to support aging in place and for adults with disabilities and/or chronic illnesses.**

2.2-1: Amend Town Accessory Apartment By-law to encourage its intended uses.	1.1-4, 2.2-2	High	Planning Board, Select Board, and Town Planner	Year 1: Work with a consultant to review the Accessory Apartment By-law. Year 2: Present draft amendments to the By-law to the relevant boards and the public. Year 3: Incorporate stakeholder feedback and present the By-law for adoption at Town Meeting.
2.2-2: Pursue partnerships and funding resources to provide direct assistance to help preserve housing for vulnerable communities, including senior residents.	2.2-4	High	Town Planner, Town Administrator, and Redevelopment Authority	Year 1: Inventory current funding streams and evaluate gaps. Year 2: Apply for relevant funding opportunities, including the Commonwealth's CDBG grant round.
2.2-3: Create new zoning by-laws that support aging in place, such as an Adult Retirement Community By-law.	1.1-4	High	Planning Board, Select Board, and Town Planner	Year 1: The Town will have evaluated comparable ARC bylaws. Year 2: The Town will have written a draft ARC bylaw. Year 3: The Town will have brought the new ARC bylaw to Town Meeting for resident vote
2.2-4: Begin a Housing Rehabilitation and Repair Program	2.2-2, 2.3-2	High	Planning Board, Town Planner, and Town Administrator	Year 1: Explore funding and programmatic opportunities through CDBG, CPA, and the GATHC. Year 2: Work with regional partners to tap into existing funds or pursue new funds for a Home Rehab and Repair Program. Year 3-4 (if creating a new program): Establish criteria for applications using local precedents as references. Year 5 and on: Open the program for applications.

**2.3: Pursue funding and professional support to implement new housing strategies.**

2.3-1: Consider hiring a consultant to assist in implementing the strategies within the Housing Production Plan.	Goal 2.1, Goal 2.2	High	Planning Board, Select Board, Town Planner, and Town Administrator	Year 1: Solicit opportunities to hire a consultant. Year 2: Hire a consultant to assist the Town with implementing the findings of the Comprehensive Plan and Housing Production Plan. Year 3 and on: Evaluate ongoing progress with implementing the Plans and hire consultants as needed
2.3-2: Create a Municipal Affordable Housing Trust.	2.2-4	High	Planning Board, Town Planner, and Town Administrator	Year 1: Attend statewide training conducted by agencies such as MHP on establishing a Municipal Affordable Housing Trust. Year 2: Review the opportunity to establish a Trust with relevant boards and the public. Year 3: Incorporate stakeholder feedback and present the proposal for adoption at Town Meeting.
2.3-3: Explore the feasibility of becoming a Housing Choice Designated community.	Goal 2.1, Goal 2.2	High	Planning Board, Select Board, and Town Planner	Year 1: The Town will have evaluated their housing production determine if they are eligible for Housing Choice Designation. Year 2: If eligible, the Town will have applied for Housing Choice Designation, either with or without Housing Best Practices.