



Town of Westport

2025 Housing Production Plan



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Town of Westport

2025 Housing Production Plan

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Introduction

The Town of Westport is a small coastal community adjacent to Dartmouth and Fall River in Massachusetts and the Rhode Island towns of Tiverton and Little Compton. Westport is home to over 16,000 people as of 2020 and is known for its scenic beaches and agricultural history.

Westport and the **Southeastern Regional Planning and Economic Development District (SRPEDD)** partnered from 2023 to 2025 to update the Town's Housing Production Plan, which was **last updated in 2017**.

About a Housing Production Plan

A Housing Production Plan (HPP) consists of a comprehensive housing needs assessment, a set of affordable housing goals, and accompanying implementation strategies. The comprehensive housing needs assessment is an analysis of the community's demographics, housing stock, future population, and housing needs, as well as identification of development constraints (barriers) and limitations that may hinder the development of affordable housing. This analysis, in conjunction with community engagement, informs the creation of a set of affordable housing goals.

Affordable housing goals address the housing needs of the community and address a range of housing types, including rental and homeownership opportunities for families, individuals, persons with special needs, older adults, and other key populations.

Lastly, a set of implementation strategies describe how the community will achieve its housing production goals, as well as provide a time frame/schedule for achieving the goals identified.

About the Plan

This Plan is separated into five (5) main sections, titled:

- **Housing for Opportunity**, which describes the historic inequities within housing development/policy and will lay the foundation for why we plan for housing;
- **Comprehensive Housing Needs Assessment**, which describes the most current market and demographic data in Westport;
- **Barriers to Development**, which describes what factors may be hindering development opportunities in Westport;
- **Affordable Housing Goals**, which describes the goals Westport should actively pursue over the next five years; and
- **Implementation Strategies**, which describes the pathway Westport should take to achieve its housing goals, including priorities and timelines.

Public Engagement

The project team released a survey to residents intended to gauge their housing needs and preferences. This survey was open from March 2023 to July 2023 and received 195 responses.

Affordable Housing Goals and Strategies

Housing Goals

There are four (4) main housing goals for the Town of Westport, which are to:

- Implement zoning changes that enable the creation of new subsidized and missing middle housing choices;
- Create housing options and pursue programs that help underserved populations continue to live in Westport;
- Ensure new residential developments incorporate, preserve, and highlight Westport's open spaces and natural resources; and
- Continue to produce Subsidized Housing Inventory (SHI) eligible units to achieve the Commonwealth's required amount and support communities in need.

AFFORDABLE HOUSING GOALS - 760 CMR 56.03(C)

"The HPP shall address the matters set out in the [Executive Office of Housing and Livable Communities'] guidelines, including:

1. a mix of types of housing, consistent with local and regional needs and feasible within the housing market in which they will be situated, including rental, homeownership, and other occupancy arrangements, if any, for families, individuals, persons with special needs, and the elderly;
2. a numerical goal for annual housing production, pursuant to which there is an increase in the municipality's number of SHI Eligible Housing units by at least 0.50% of its total units (as determined in accordance with 760 CMR 56.03(3)(a)) during every calendar year included in the HPP, until the overall percentage exceeds the Statutory Minimum set forth in 760 CMR 56.03(3)(a)."

Photo 1. Edgewater Apartments Adult Community.



IMPLEMENTATION STRATEGIES - 760 CMR 56.03(D)

"The HPP shall address the matters set out in the [Executive Office of Housing and Livable Communities'] guidelines, including an explanation of the specific strategies which explain how the municipality will achieve its housing production goal, and a schedule for implementation of the goals and strategies for production of units, including all of the following strategies, to the extent applicable:

1. the identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing developments to meet its housing production goal;
2. the identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications;
3. characteristics of proposed residential or mixed-use developments that would be preferred by the municipality (examples might include cluster developments, adaptive re-use, transit-oriented housing, mixed-use development, inclusionary housing, etc.); and/or
4. municipally owned parcels for which the municipality commits to issue requests for proposals to develop SHI Eligible Housing; and/or
5. participation in regional collaborations addressing housing development."

Housing Strategies

The nine (9) accompanying implementation strategies are to:

- Collaborate with proactive housing developers to create SHI-eligible units on town-owned land;
- Implement key zoning amendments to support new housing opportunities (duplex, townhome, cottage cluster, first-time buyers);
- Implement housing preservation and stabilization tactics to prevent further displacement in Westport's environmental justice neighborhood;
- Create an Adult Retirement Community Bylaw;
- Continue to allocate Community Preservation Act (CPA) funding and pursue other funding opportunities to support accessibility modifications for folks who wish to age in place;
- Continue community outreach through the Affordable Housing Trust Fund ("Housing Trust") to promote the need for affordable housing and help dispel myths to solidify local support;
- Investigate opportunities for adaptive reuse to redevelop underutilized municipally owned land and buildings;
- Review the availability of town-owned and tax-title properties to work in tandem with adaptive reuse goals; and
- Explore avenues to allow homeowners to deed-restrict existing units and accessory dwelling units.

We will explain these goals and strategies in greater detail later in the report. To begin, we will give some important contextual information, and define any barriers the Town of Westport may have that could hinder development.

Housing for Opportunity

Housing is one of the most important aspects of an individual's life and livelihood. A residence is more than a physical shelter or consumer choice – it's a home – a place where children grow up, where individuals care for their family, where friends gather, where meals are cooked, where education takes root, where careers begin and are maintained, where pets play, where passions are pursued, and where we store some of our most important possessions. It is also often an individual's primary financial responsibility. The quality, safety, and stability of an individual's home has a significant impact on their life and happiness.

The Unaffordability of Housing

Many families today struggle to find an affordable, safe home with access to nearby necessities, such as quality schools, groceries, hospitals, parks, transportation, and employment. As a result, many households end up “cost-burdened” when trying to balance opportunity and housing affordability, a concept we will explore later in the report. Renters are disproportionately cost-burdened compared to homeowners; however, homeowners are more often severely cost burdened (spending more than 50% of their annual income on housing alone). We'll describe this in more detail within this Plan's Needs Assessment, but for reference, 23% of Westport homeowners and 49% of Westport renters are cost-burdened or severely cost-burdened. More recently, many people, especially low-income individuals, minorities, and seniors, are also struggling to keep up with rent and homeownership costs due to loss of income during the COVID-19 pandemic.

Many factors contribute to the housing affordability issue, but – on a local level – the most common causes are low-density zoning, excessive parking requirements, high demand for certain locations, high land costs, and high costs of development. Additionally, existing barriers to homeownership and

growing racial and income disparities exacerbate these housing inequities and prevent families from accumulating wealth, establishing income security, and experiencing economic choice.

Why Plan for Housing?

Housing insecurity and lack of affordability are structural issues embedded within our social, economic, and political systems. These systemic problems take shape in many ways nationally, but notable manifestations include:

- Displacement via gentrification and/or high housing demand (particularly in communities within commuting distance to major employment centers) that push vulnerable populations, including low-income residents, seniors, and minority families, from their neighborhoods, disrupting social and community connections;
- Intergenerational poverty that forces children into unstable environments, for example, having to frequently move and change schools. These experiences often bleed into adulthood, making it difficult to escape poverty as adults;¹
- Current racial disparities in homeownership that are built upon the legacy of racist practices (such as redlining² and racial restrictive covenants³). Furthermore, predatory lending practices, limited access to credit-building opportunities, and barriers to saving for the upfront costs of homeownership only widen the gap;

1 See the National Center for Children in Poverty's report [Childhood and Intergenerational Poverty](#).

2 See the American Planning Association's (APA) [Planning for Equity Policy Guide](#) and Joseph DeAngelis's, AICP article [Grappling with the Racist Legacy of Zoning](#).

3 See the APA's [Planning for Equity Policy Guide](#) and the [Seattle Civil Rights Labor History Project's article](#) on racial restrictive covenants throughout history.

- Policies that hinder homeless individuals (especially those with behavioral issues, such as substance abuse disorder and severe mental illness) from obtaining temporary or permanent housing. These policies continue to limit homeless individuals' access to essential supportive services and perpetuate homelessness;⁴ and
- Inconsistency between a community's housing needs and the inventory of housing typologies to service those needs. Communities typified by predominately single-family housing development are often unable to meet the needs of families looking to downsize, and accommodate the needs of older adults, low-income community members searching for housing, and young families who need more affordable housing with enough bedrooms for their family size.

These inequities and hardships negatively impact an entire community's well-being and prosperity, not just those experiencing them. Housing-related disparities will only continue to grow as the demand for housing continues to increase while the supply of housing remains limited. So, why plan for housing? Because it is only possible to address housing inequity if municipal, state, and national governments alike recognize that removing these structural barriers begins with sound planning.

4 See the National Alliance to End Homelessness' publication **Housing First** and the American Psychological Association's **Resolution on Ending Homelessness**.

Housing Planning in Massachusetts

In Massachusetts, municipalities are especially well positioned to address these issues in a hands-on manner thanks to their control over local zoning and policy. Moreover, Massachusetts has a suite of State-level policies and programs (such as Chapter 40B, Chapter 40R, the Community Compact Cabinet, and the Housing Choice Initiative) that can help contribute to the production of both subsidized housing and market-rate housing that is available at affordable price points. Finally, the Commonwealth is lucky to have numerous public and private entities and agencies (such as the Executive Office of Housing and Livable Communities (EOHLC) and the Massachusetts Housing Partnership (MHP)) who actively partner with communities to meet housing goals. These resources, coupled with proper planning, allow communities to develop a set of specific and appropriate strategies to address their unique needs and challenges.

Why Complete a Housing Production Plan?

There are many reasons to complete a Housing Production Plan, but, most importantly, HPPs assist in ensuring housing equity by planning for a future where all community members have safe, healthy, stable, and livable homes to return to. The **Stanford Social Innovation Review** elaborates on some of these reasons, saying, “High-quality, stable housing is central to the health and wellbeing of all families. It helps foster relationships and opportunities in communities, limits chronic stress, and allows families to support positive child development.” Additionally, there are other important State-level benefits, which include enabling more local control over Chapter 40B proposals and supporting the Commonwealth’s commitment to housing.

Create More Local Control over Chapter 40B Proposals

Having a certified Housing Production Plan gives a community more control over Comprehensive Permits under Chapter 40B. A plan may be certified by EOHLC if, within a 12-month period, a municipality permits SHI-eligible affordable housing units equal to at least 0.5% to 1.0% of its year-round housing stock. “Certification” means that the community’s Housing Production Plan has met its regional need for affordable housing for one year (by meeting at least the 0.5% threshold) or two years (by meeting the 1% threshold). During its certification period, a municipality’s Zoning Board of Appeals (ZBA) has the right to deny a Comprehensive Permit. All requirements for HPPs are described in state regulations **760 CMR 56.00: Comprehensive permit; low- or moderate-income housing**. The Town of Westport’s production goals are described on page 54 of this report.

Support the Commonwealth's Commitment to Housing

The **Housing Choice Initiative (HCI)** provides incentives, technical assistance, and targeted legislative reform to encourage municipalities to plan and build diverse housing stock. Importantly, it supports the administration's commitment to produce 135,000 new housing units statewide by 2025. Benefits of participation in the HCI include:

1. Access to the **Housing Choice Grant Program**, which funds a variety of planning and zoning, site preparation, buildings, and infrastructure projects in those communities that have shown commitment to advancing sustainable housing production; and
2. Access to a variety of benefits through nine participating programs across different agencies listed and described here: **Housing Choice Designation Participating Grant/Benefit Programs | mass.gov**

Furthermore, other Technical Assistance programs offered by regional and state agencies to assist with planning for housing, such as the District Local Technical Assistance (DLTA) program, consider participation in and alignment of planning goals with the Housing Choice Initiative.

Comprehensive Housing Needs Assessment

The Comprehensive Housing Needs Assessment (“Needs Assessment”) pulls from a variety of data sources to help tell Westport’s housing story. As a required part of a Housing Production Plan, the Needs Assessment examines market trends, affordability, physical housing characteristics, and demographics to inform the Town’s final set of goals and strategies. Please see **Appendix A: Glossary** for more information on the data sources and terms referenced throughout this chapter.

COMPREHENSIVE HOUSING NEEDS ASSESSMENT - 760 CMR 56.03(B)

“The HPP must establish a strategic plan for municipal action with regards to housing, based upon a comprehensive housing needs assessment that examines:

1. the most recent available census data of the municipality’s demographics and housing stock, together with a projection of future population and housing needs, taking into account regional growth factors, that covers the entire time period of the plan;
2. development constraints and limitations on its current and future needs, and the municipality’s plans to mitigate those constraints; and
3. the capacity of the municipality’s infrastructure to accommodate the current population and anticipated future growth, including plans for enlargement or expansion of existing infrastructure systems to ensure that both current and future needs are met.”

Populations and Demographics

General Population Trends

Westport currently has a population of 16,339 as of 2020, a number which has increased by 5.2% since 2010. Like many communities in Southeastern Massachusetts and throughout the nation, Westport’s population is aging – the median age in Town increased from 38 to 43 between 2000 and 2021.

Figure 1. Population change from 1990 to 2020 (Decennial Census 1990, 2000, 2010, and 2020).

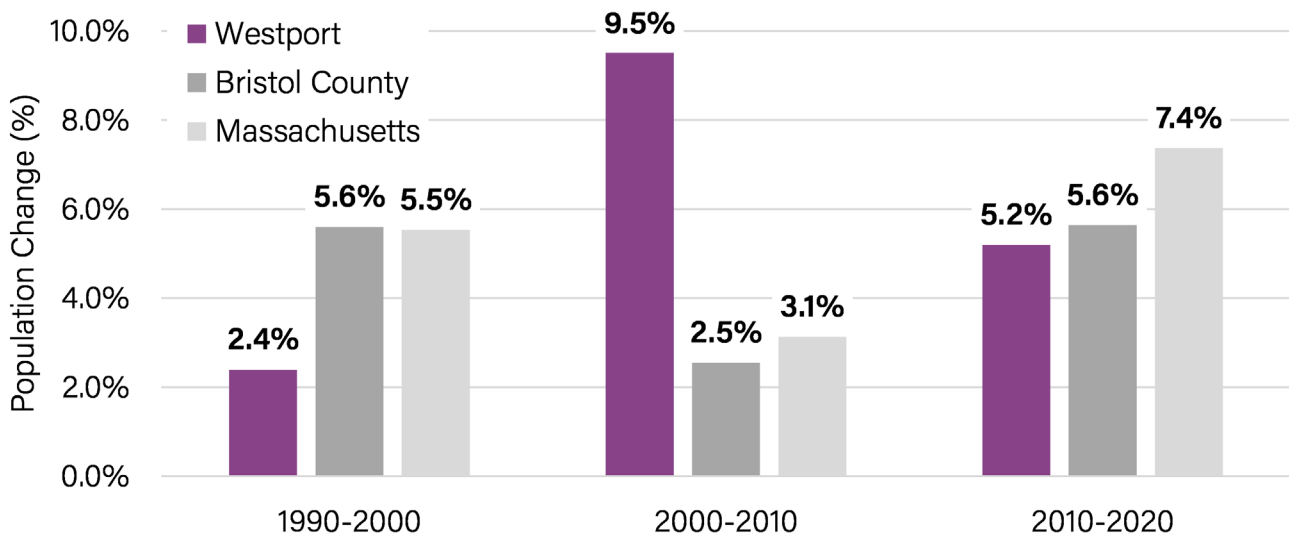


Figure 2. Population by race in Westport (Decennial Census 2020).

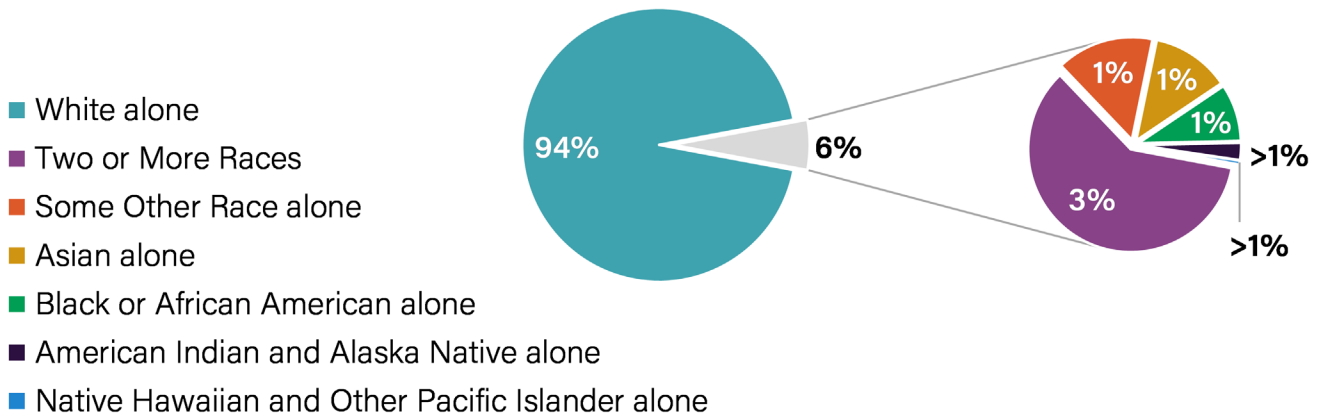
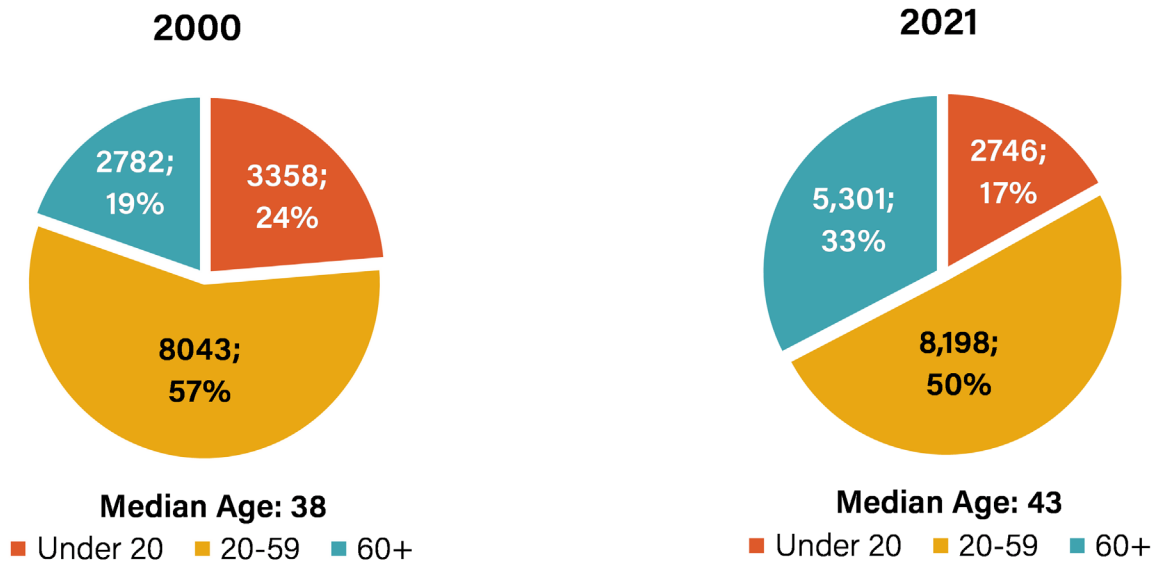


Figure 3. Age group totals and median age in Westport (Decennial Census 2000 and ACS 5-yr Estimates 2021).



Disability Status

Older adults in Westport have more disabilities than their younger counterparts, with nearly 1 in 5 adults aged 65-74 and over 1 in 2 adults aged 75+ experiencing a disability. Hearing difficulty is the most common disability those over the age of 65 are experiencing in Westport (18.6%), followed by ambulatory difficulties (having serious difficulty walking or climbing stairs; 17.0%) and independent living difficulties (having difficulty doing errands alone; 8.3%). The Town may wish to survey its older residents to determine their current living conditions and any needs they may have for accessibility or housing modifications.

Figure 4. Disability status by age bracket in Westport (Census ACS 5-yr Estimates 2021).

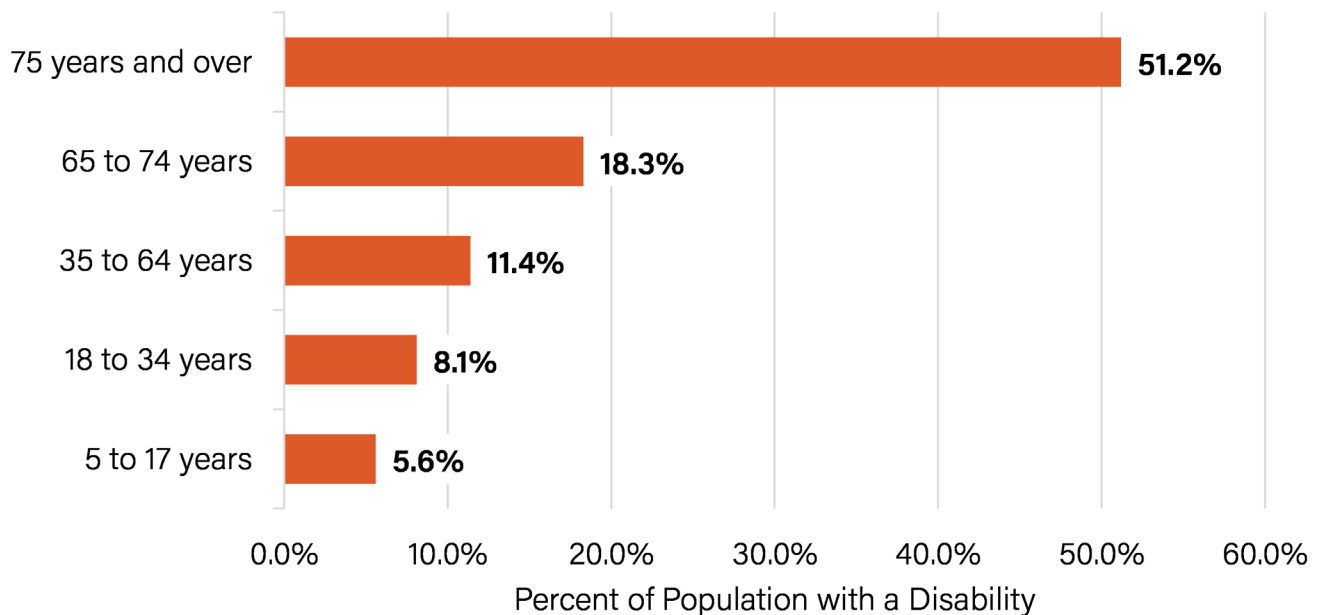
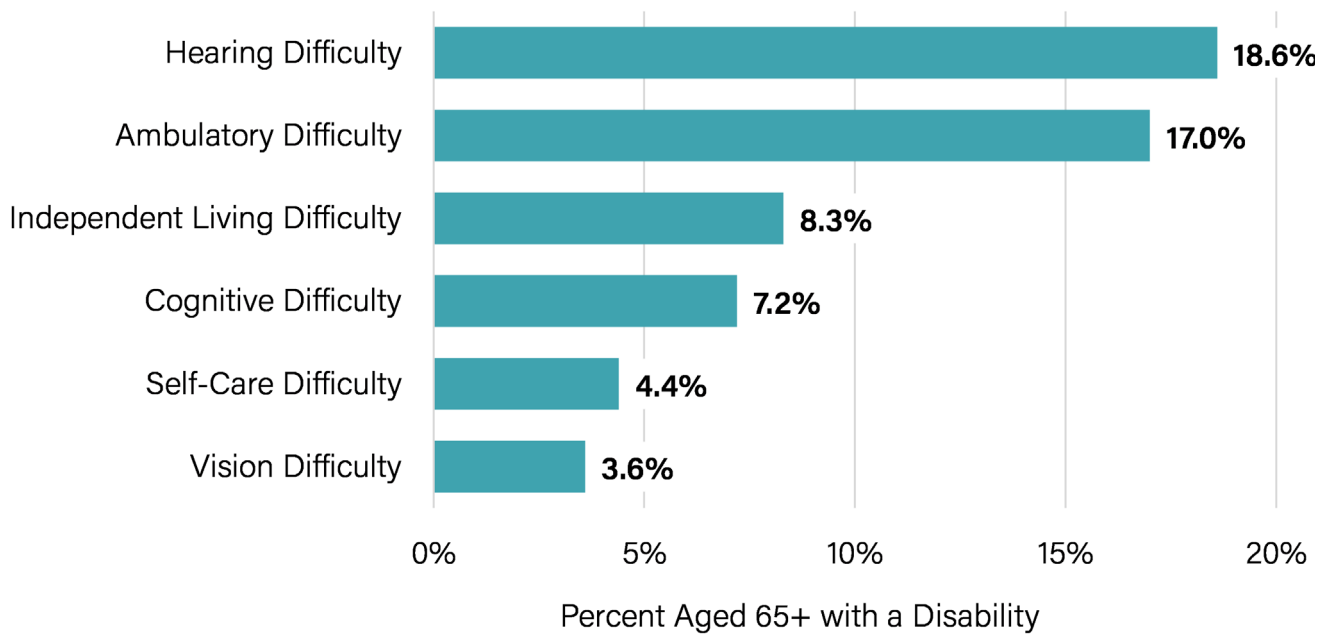


Figure 5. Disability type for those ages 65+ in Westport (Census ACS 5-yr Estimates 2021).



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; and
- At least one bathroom accessibility feature

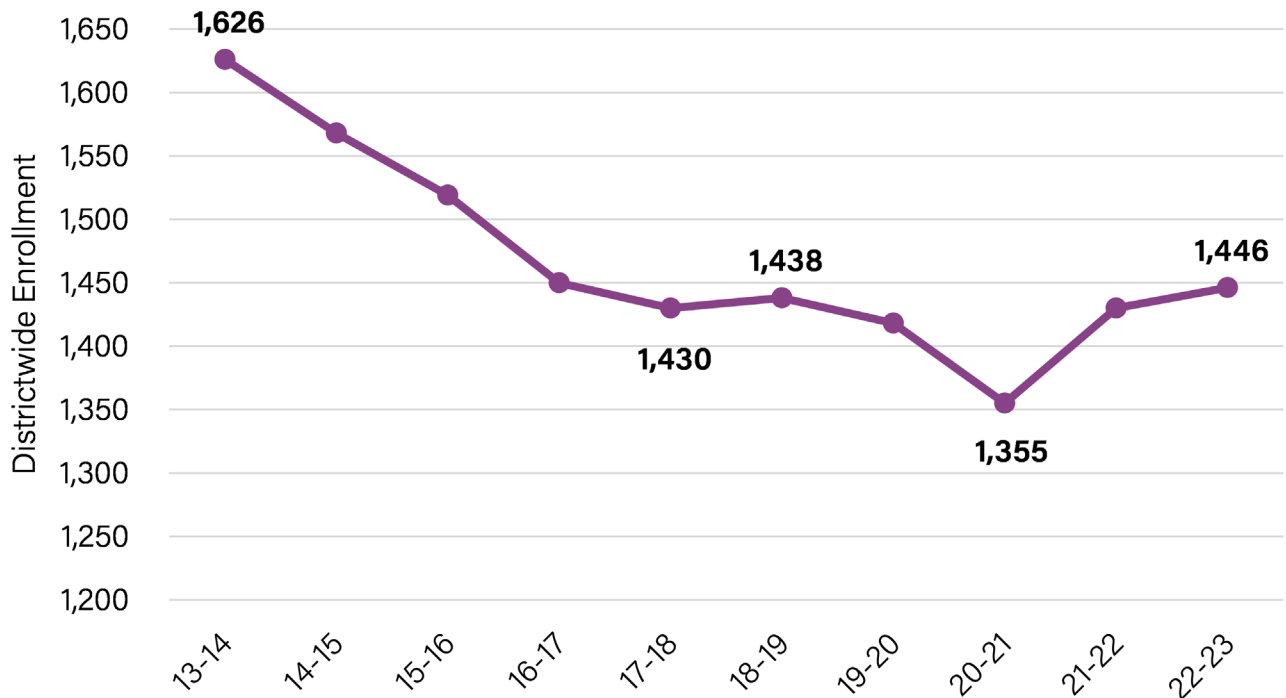
Additional aging-accessible elements that may be useful include:

- 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.

School Enrollment

The number of school age residents (those under 20 years old) has decreased by approximately 18.2% from 2000 to 2021. School enrollment has reflected this trend, with a loss of 271 students from 2013-2021. However, there has been a slight increase over the last 2 school years, up slightly by 6.7%. While in recent years the number of school-aged children enrolled at Westport schools has increased, the proportion of school-aged children of the town's total population has decreased. This suggests that the number is school-aged children in Westport is not increasing overall, but rather the local school district is retaining more students that would otherwise be enrolled at other regional or private schools.

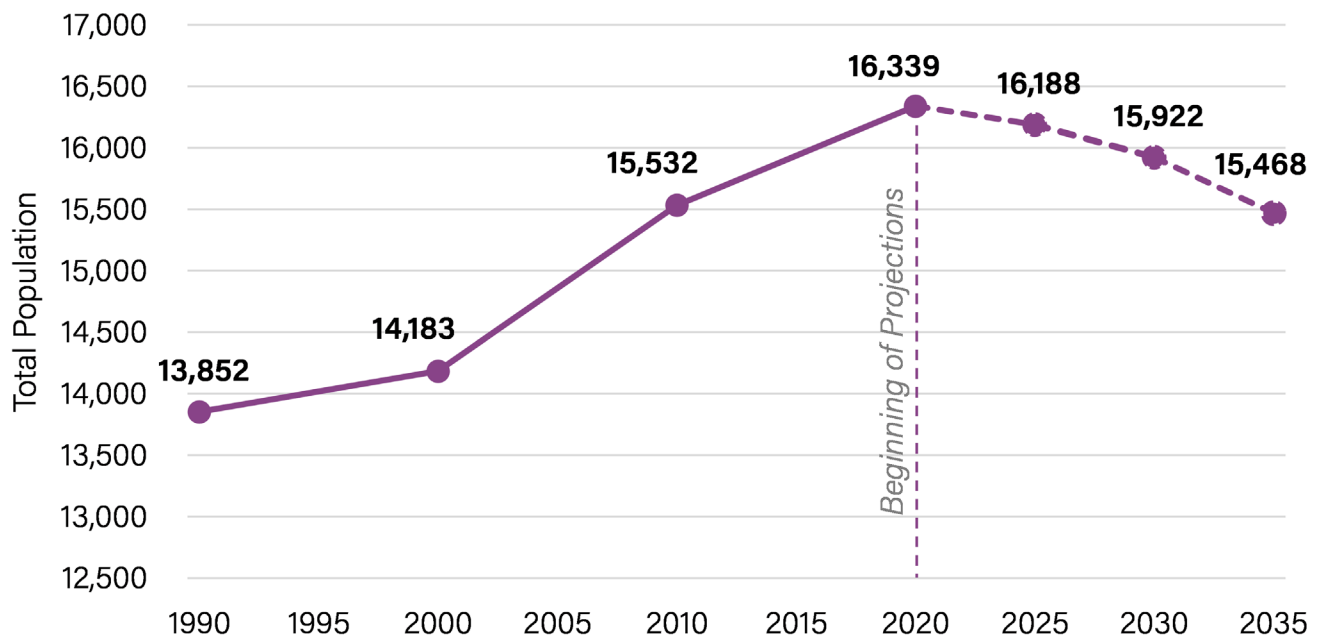
Figure 6. Total school enrollment trends in Westport (Massachusetts Department of Elementary and Secondary Education 2023).



Population Projections

According to the UMass Amherst Donahue Institute, Westport’s population is predicted to decline to 15,468 residents by 2035, approximately a 5.3% decrease from 2020. Please note that these population projections do not account for growth due to economic or industry-related factors. The Donahue Institute’s population projections are based on births, deaths, and net migration.

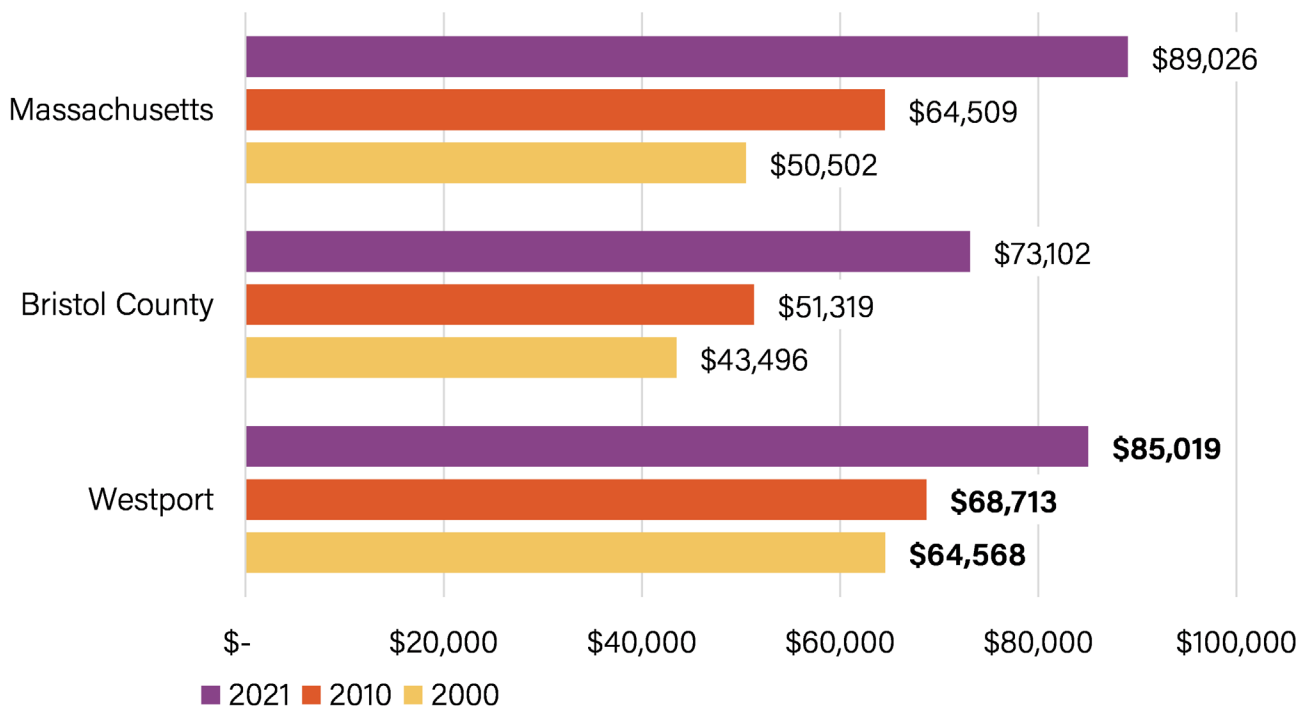
Figure 7. Population projections through 2035 for Westport (Decennial Census 1990, 2000, 2010, and 2020; UMass Amherst Donahue Institute Population Projections 2023).



Income Trends

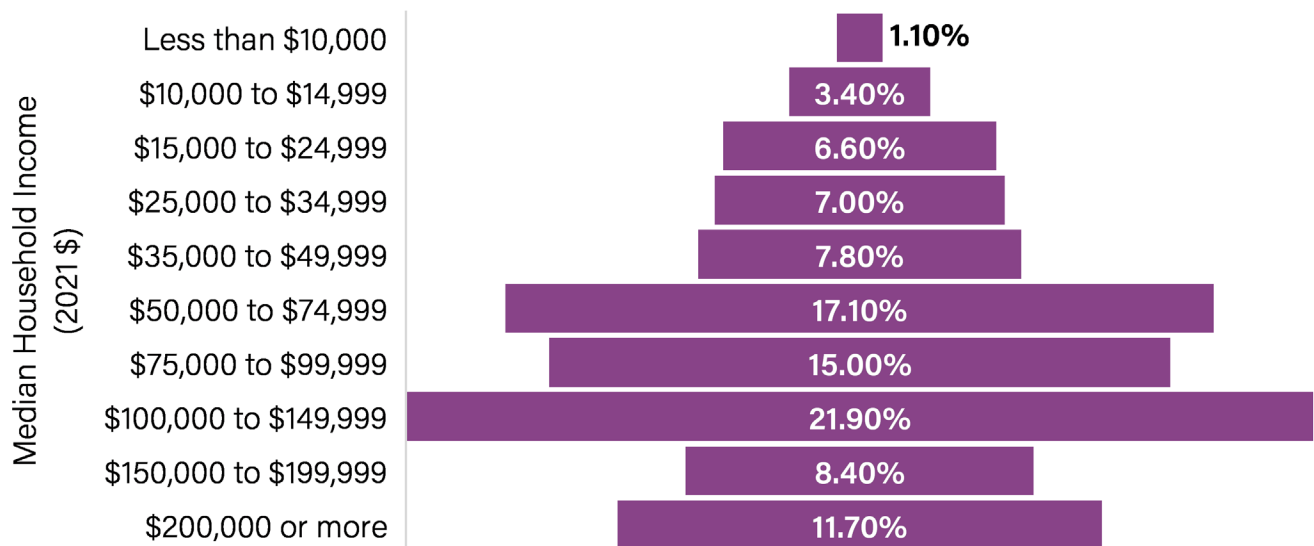
Westport's household income trends higher than the county average but just below the state average. As of 2021, the median household income in Westport was \$85,019, 5% lower than the state median income and 14% higher than Bristol County's median income.

Figure 8. Median household income trends (Census ACS 5-yr Estimates 2021).



Of all households in town, 2 in 5 (42%) 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 9. Household income breakdown (Census ACS 5-yr Estimates 2021).



AREA MEDIAN INCOME

The Area Median Income (AMI), also called 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, the U.S. Department of Housing and Urban Development (U.S. HUD, 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 referenced in this Plan are:

- 100% AMI, which is \$97,600. This is the median household income for a family of four in the HUD region Westport belongs to; and
- 80% AMI, which is \$77,350. This is approximately 80% of \$97,600 and is the income limit at which a family of four becomes eligible for subsidized affordable housing.

WESTPORT'S HUD REGION

Westport is in the Providence-Fall River, RI-MA HUD Metro Fair Market Rents (FMRs) Area. This area includes the following cities and towns:

- **Massachusetts:** Attleboro, Fall River, North Attleborough, Rehoboth, Seekonk, Somerset, Swansea, and Westport;
- **Rhode Island:** Barrington, Bristol, Warren, Coventry, East Greenwich, Warwick, West Greenwich, Cranston, Cumberland, East Providence, Foster, Glocester, Johnston, Lincoln, North Providence, North Smithfield, Pawtucket, Providence, Scituate, Smithfield, Woonsocket, Charlestown, Exeter, Narragansett, North Kingstown, Richmond, and South Kingstown.

Table 1. Area median income by household size for Westport’s HUD region (HUD, FY22).

Area Median Income: \$97,600 (4 Persons in Family)

Persons in Family	Extremely Low Income Limits	Very Low (50%) Income Limits	Low (80%) Income Limits
1	\$20,300	\$33,850	\$54,150
2	\$23,200	\$38,700	\$61,900
3	\$26,100	\$43,550	\$69,650
4	\$29,000	\$48,350	\$77,350
5	\$32,470	\$52,250	\$83,550
6	\$37,190	\$56,100	\$89,750
7	\$41,910	\$60,000	\$95,950
8	\$46,630	\$63,850	\$102,150

Income Eligibility

According to the U.S. Department of Housing and Urban Development's (U.S. HUD) Comprehensive Housing Affordability Strategy (CHAS) data, the majority of renters and many homeowners in Westport qualify for some form⁵ of subsidized and/or income-restricted affordable housing. More specifically, over 2,300 households in town qualify for units restricted at 80% AMI or less. Currently, Westport's Subsidized Housing Inventory is 4.17%, with 293 units listed. The Town should explore the gap in eligible households to subsidized units, given that the total number of available units is likely much lower due to the nature of SHI rental listings,⁶ which could leave many eligible households without affordable options.

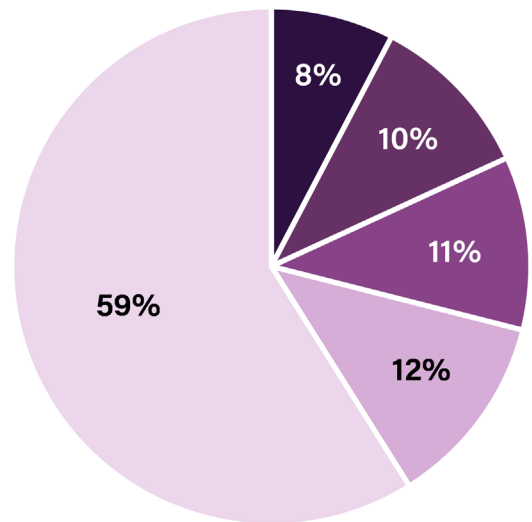
5 SHI-eligible housing is income restricted at 80% AMI and lower. However, there are various programs that income-restrict housing units at higher income limits.

6 All units in a rental development where at least 25% of the units are designated as subsidized affordable are eligible for listing on the SHI.

Figure 10. HUD Area Median Family Income (HAMFI) by income limit in Westport (U.S. HUD CHAS 2015-2019).

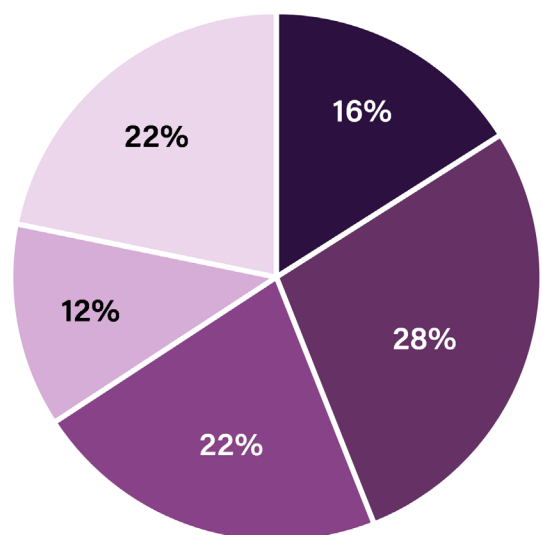
- Household Income ≤ 30% HAMFI
- Household Income >30% to ≤50% HAMFI
- Household Income >50% to ≤80% HAMFI
- Household Income >80% to ≤100% HAMFI
- Household Income >100% HAMFI

Owners



- Household Income ≤ 30% HAMFI
- Household Income >30% to ≤50% HAMFI
- Household Income >50% to ≤80% HAMFI
- Household Income >80% to ≤100% HAMFI
- Household Income >100% HAMFI

Renters



Housing Stock Characteristics

Physical Characteristics

Much of Westport’s existing housing stock predates 2000. A majority of the Town’s 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, Westport 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 or need a 2-3 bedroom home.

Figure 11. Housing by year built in Westport (Census ACS 5-yr Estimates 2021).

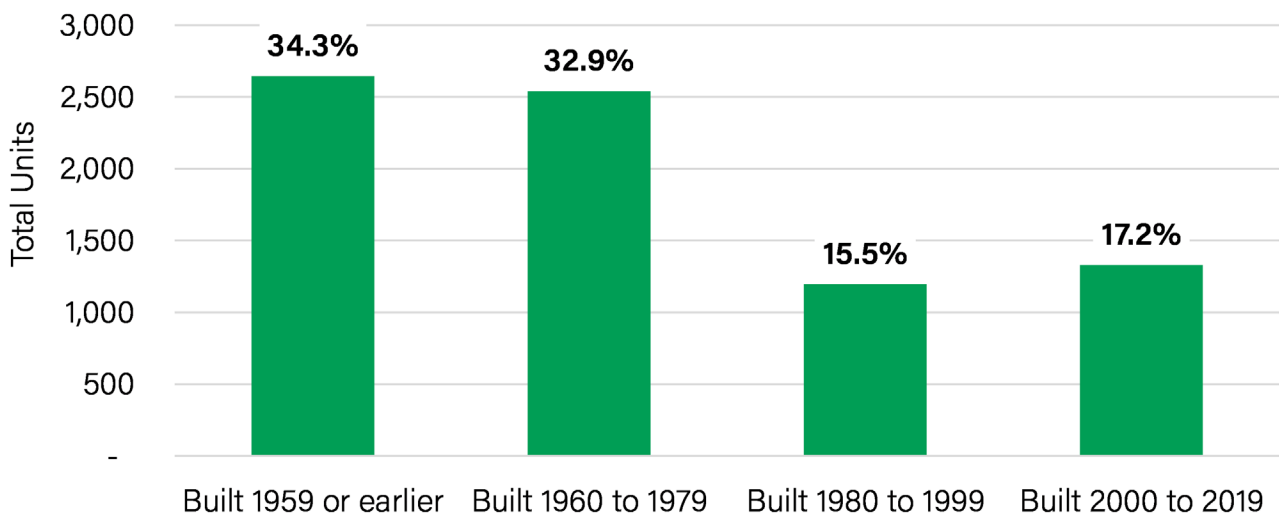


Figure 12. Total units in structure in Westport (Census ACS 5-yr Estimates 2021).

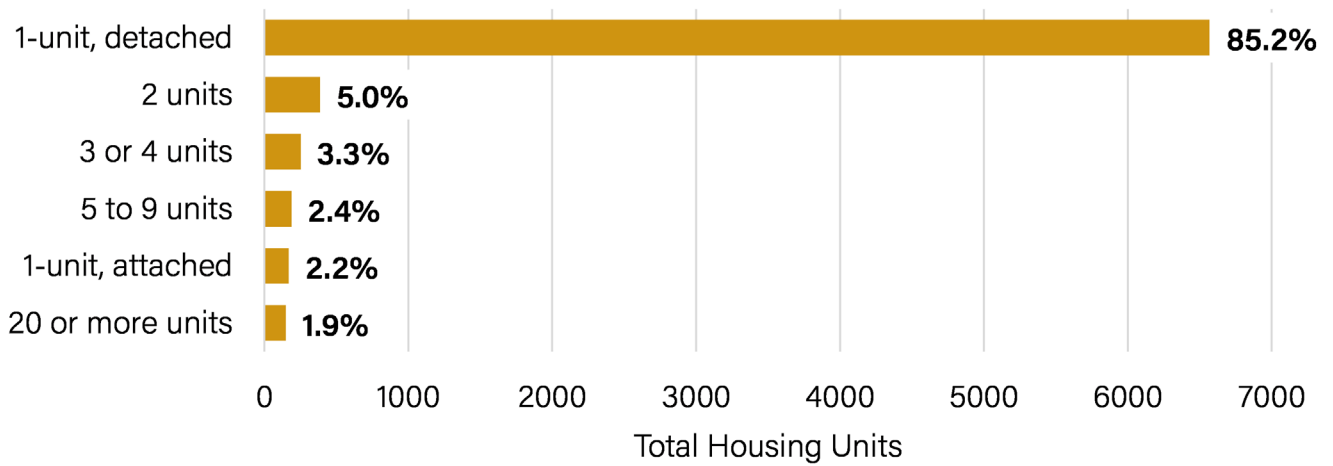
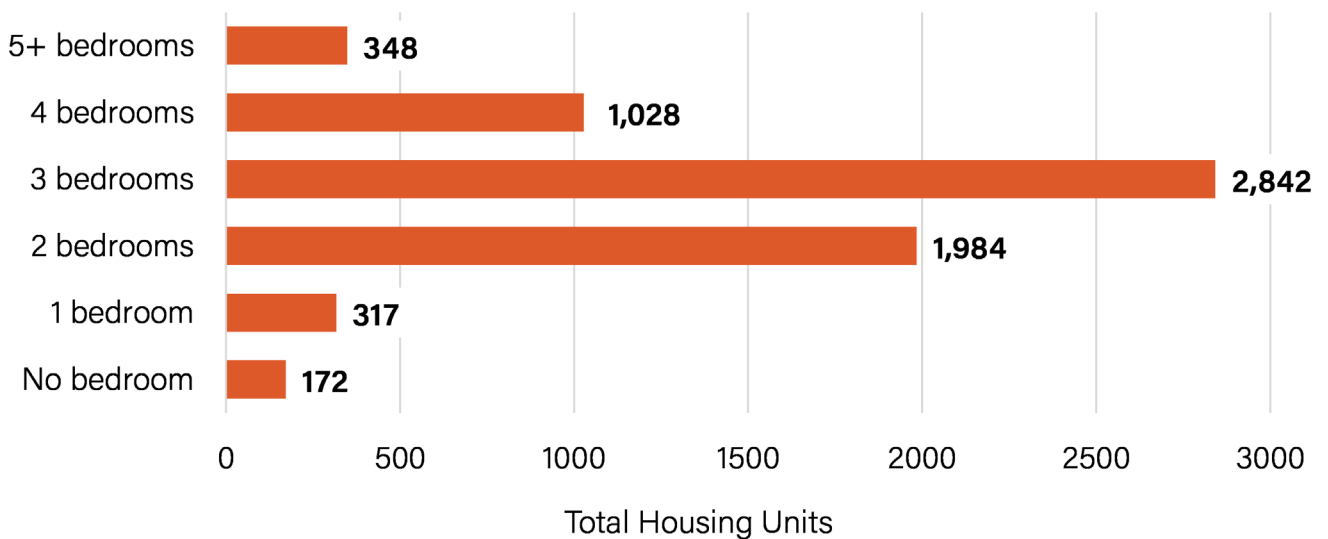


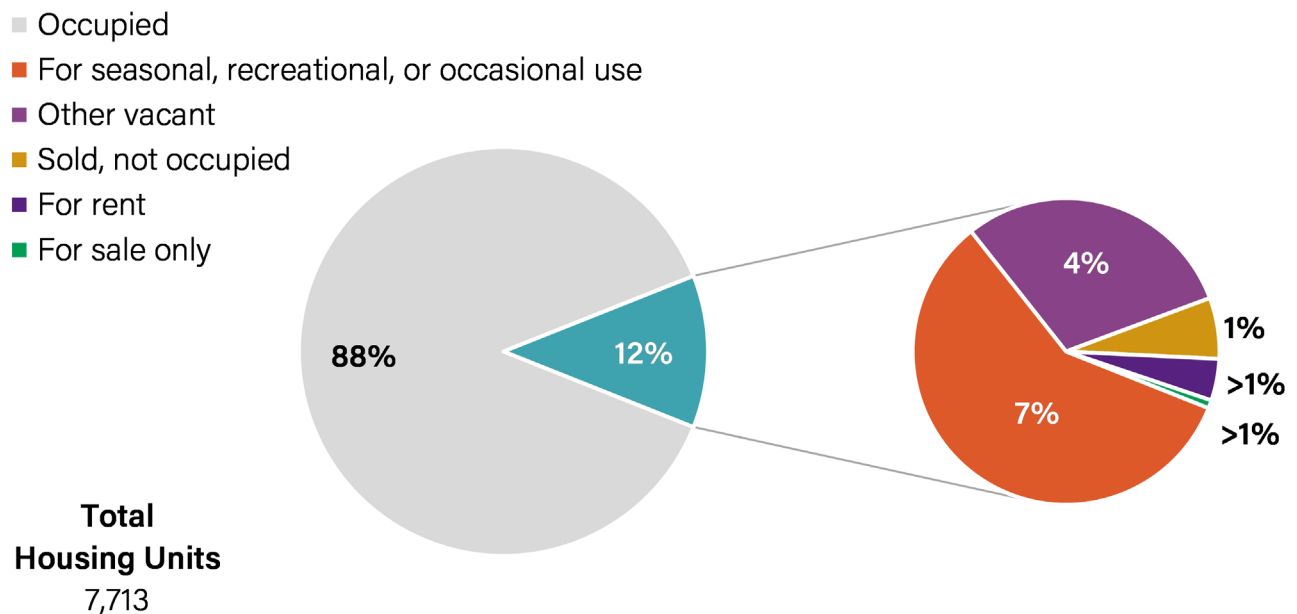
Figure 13. Total bedrooms within a unit in Westport (Census ACS 5-yr Estimates 2021).



Vacancy Rates

Westport, being a coastal community, has a large percentage of vacant units used for seasonal, recreational, or occasional use, making up 7% of the town's total housing stock. The remaining vacancies consist primarily of "other vacant"⁷ units and units that have been sold, but are not occupied - both of which may reflect seasonal units that have not been properly captured under the "seasonal, recreational, or occasional use" category. This statistic is discussed in greater detail in the "Barriers to Development" chapter.

Figure 14. Housing vacancy rates by category in Westport (Census ACS 5-yr Estimates 2021).



⁷ According to the U.S. Census, "other vacant" units are defined as "year-round units which were vacant for reasons other than [the defined categories]." Some examples provided by the Census include units held for settlement of an estate, units held for personal reasons, or units held for repairs.

Affordability and Market Conditions

There are two types of affordable housing we'll be discussing throughout the Plan: "naturally occurring" affordable housing and subsidized affordable housing.

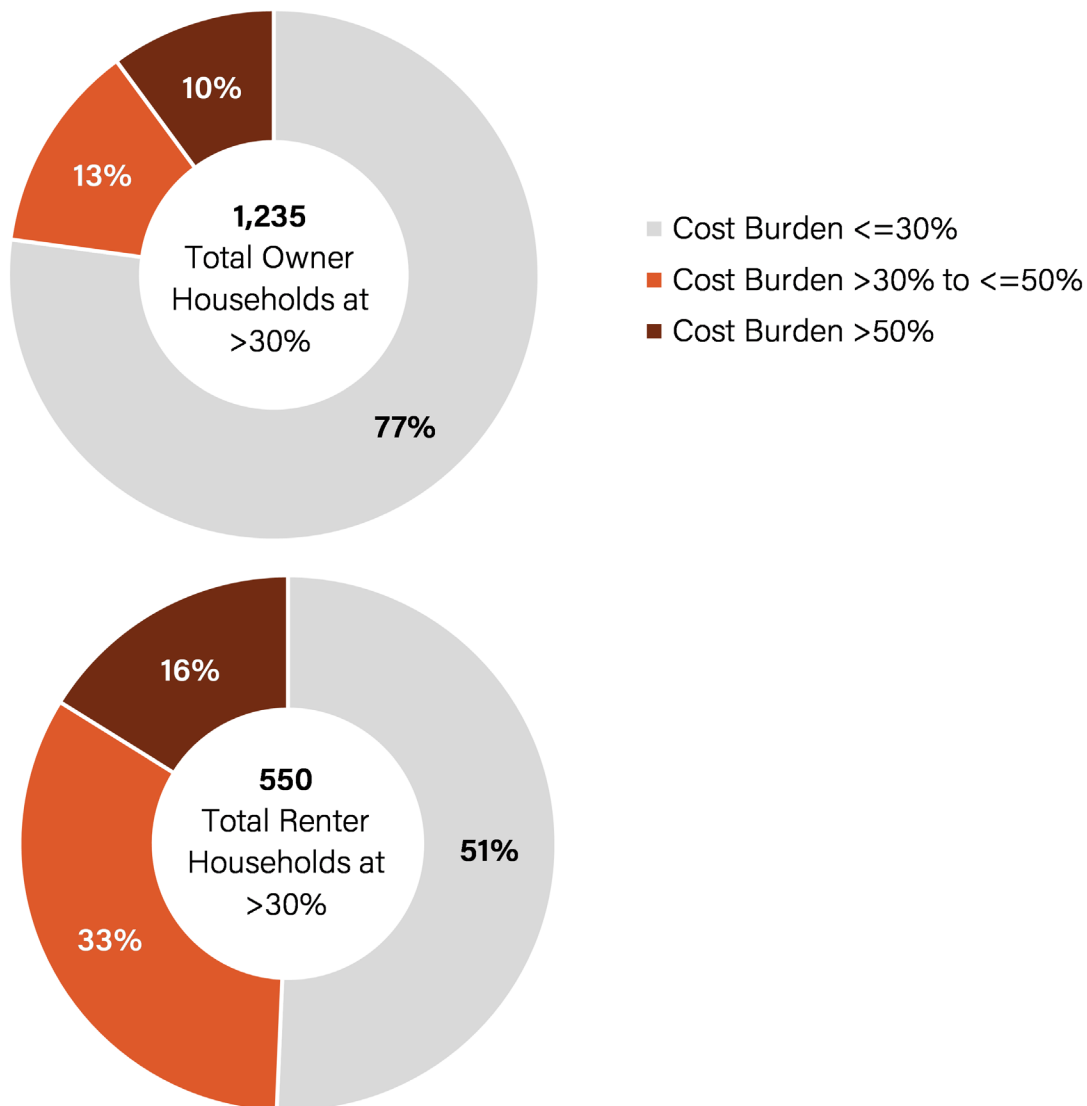
"Naturally Occurring" Affordable Housing

"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.

COST BURDEN

In Westport, 1,060 households are cost-burdened, and 725 households are severely cost-burdened (paying more than 50% of their income on housing), totaling approximately 27% of all households in town. Renters are disproportionately cost-burdened, with nearly half (49%) of renter households spending 30% or more of their annual income on their mortgage or rent plus utilities.

Figure 15. Cost burden by owners and renters (U.S. HUD 2015-2019 CHAS).



Subsidized Affordable Housing

Subsidized affordable housing is subsidized by a public agency, non-profit, or limited dividend company. Subsidized affordable housing is deed restricted, meaning its availability is restricted to households with annual incomes at or below 80% of the area median income (AMI). There are various forms of subsidized housing, most commonly units where the costs are based on the household's income (e.g., Section 8 Housing Vouchers), or where the costs are fixed below market rate (e.g., most 40B developments).

WHAT QUALIFIES ON THE SHI?

In order for a unit to officially contribute to a community's SHI 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.

Market Conditions in Westport

HOME SALE PRICES

In 2022, a total of 229 home sales occurred in Westport, predominantly single-family homes (58.9%). Home costs are generally rising, amid some fluctuations, with an overall percent change in sale price of +23.9% from 2018-2022.

Figure 16. Sale volumes for single-family homes and condominiums in Westport (The Warren Group 2022).

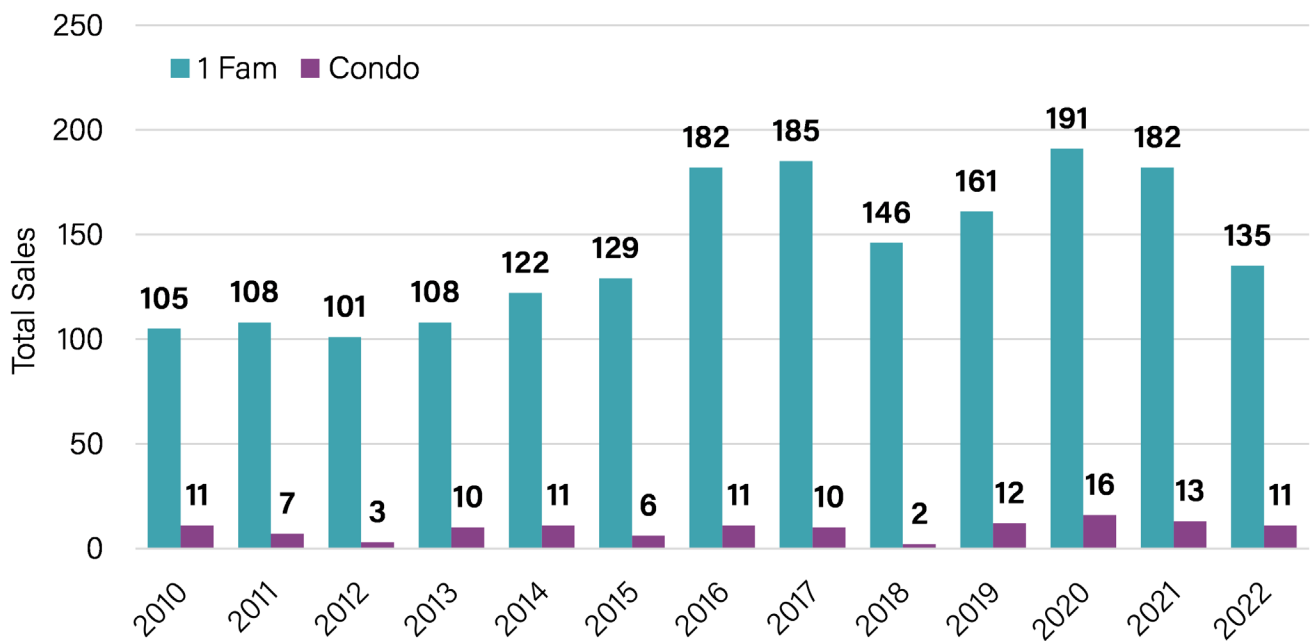
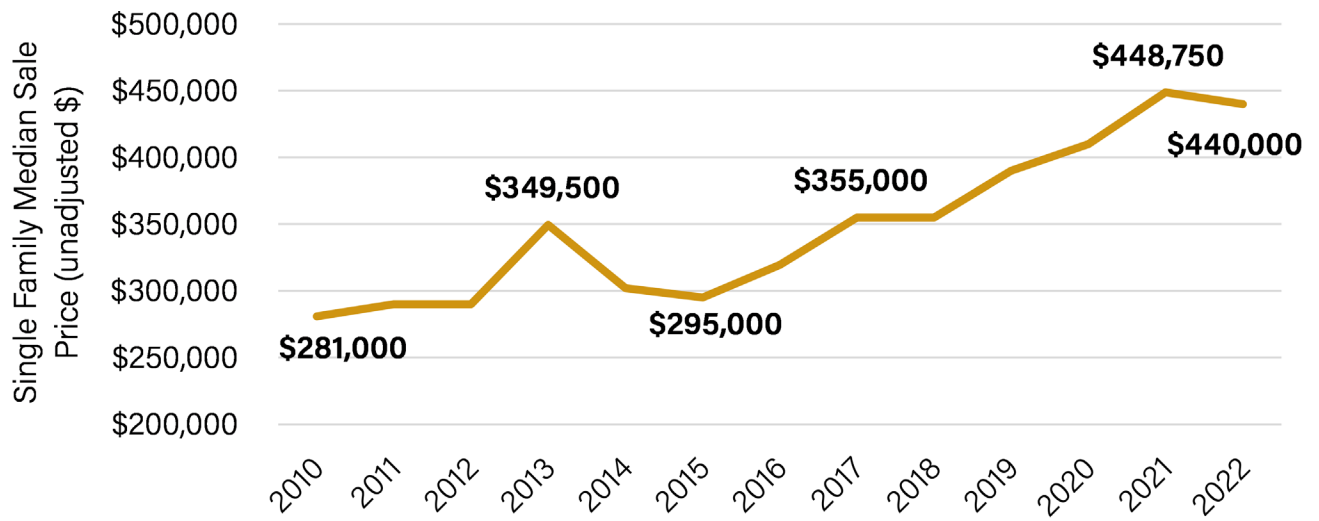


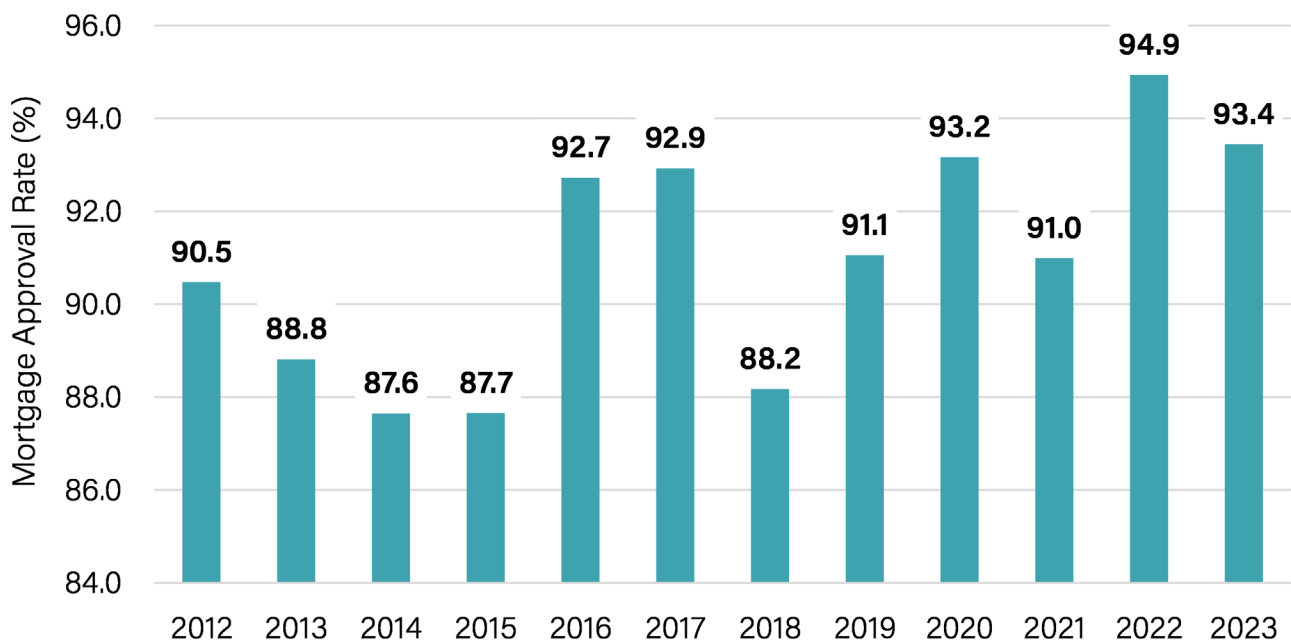
Figure 17. Sale prices for single-family homes in Westport (The Warren Group 2022).



MORTGAGE APPROVALS

Westport’s mortgage approval rate is high, with 93.4% of all mortgage applications being approved in 2023. This rate has been fairly stable over the past decade, only dipping to 87% between 2014-2015.

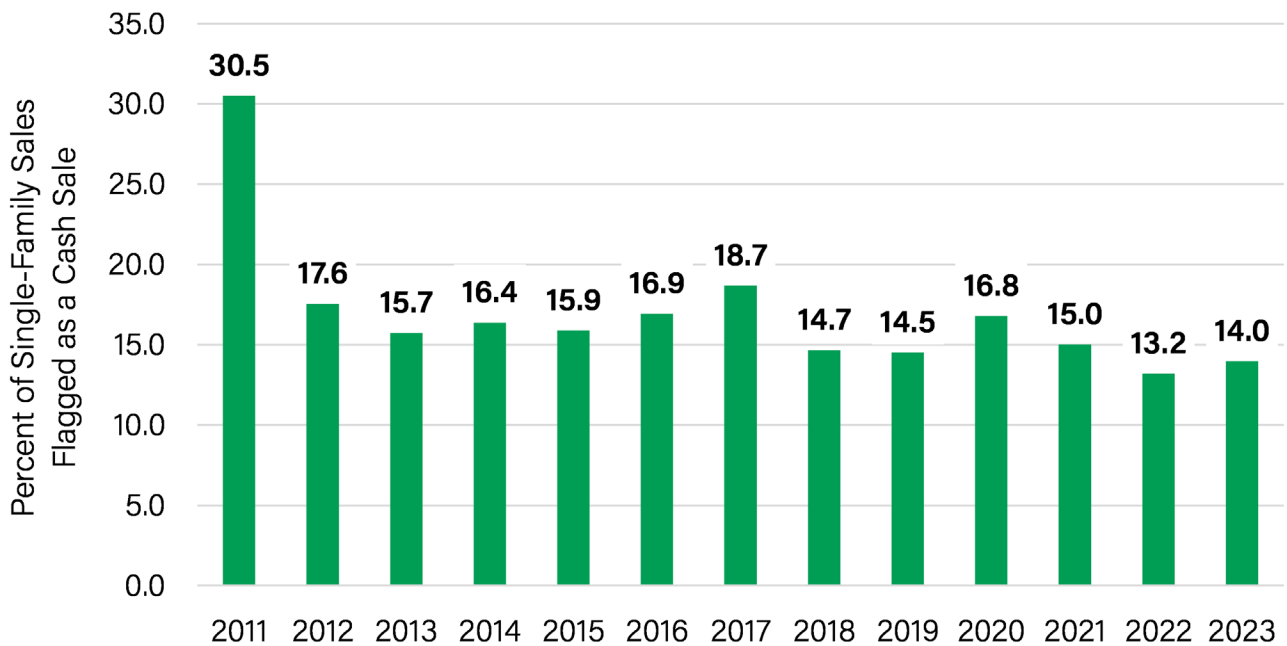
Figure 18. Mortgage approval rates in Westport (Home Mortgage Disclosure Act 2023).



MARKET DISTRESS

According to property sales transactions, approximately 14% of all single-family home sales were purchased with cash in 2023.⁸ This percentage has dropped over time, with a notable high point in 2011 of 30.5% of all single-family home sales flagged as a cash sale.

Figure 19. Percent of single-family home sale transactions flagged as a “cash sale” in Westport (The Warren Group 2023).

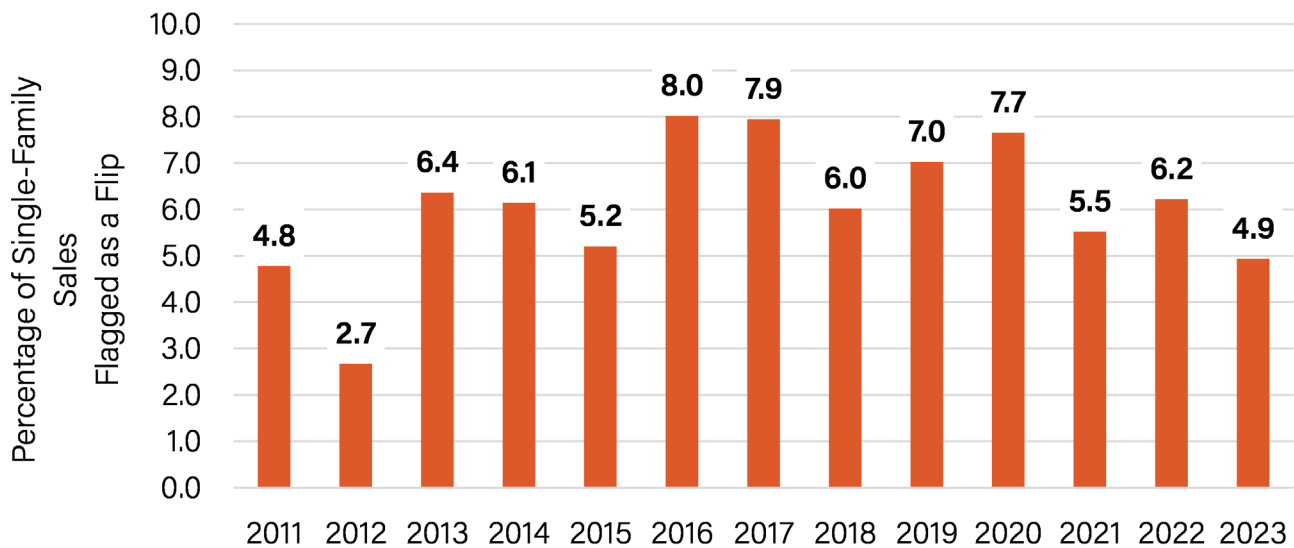


⁸ We determine “cash sales” by looking at all home sale transactions, excluding refinancing and apparent gift transactions (where the sale price is listed as \$1), and flagging transactions with no listed mortgage dollar amount.

Approximately 5% of all single-family home sales were flagged as a “flip” in 2023.⁹ Home “flipping” is a practice where an investor purchases a home with the intent to sell the home for a profit over a short period of time, usually within two years. This type of market activity is also known as “speculative investment.”

Both flips and cash sales can proxy market competition and distress, and may correlate with low vacancy rates and increasing prices and displacement rates. They also make it difficult for vulnerable populations and first-time homebuyers to enter and/or compete within the housing market.

Figure 20. Percent of single-family home sale transactions flagged as a “flip” in Westport (The Warren Group 2023).



⁹ We determine “flips” by looking at all home sale transactions, excluding refinancing, foreclosures, and apparent gift transactions (where the sale price is listed as \$1), and flagging transactions where the previous purchase date is within two years of the sale date.

Conclusion

The main takeaways of this Comprehensive Housing Needs Assessment are summarized below:

- Westport's population is aging, and school enrollment declined slightly over the last 10 years.
- Westport'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 5 years.
- Westport has a high median income compared to the County, but slightly below that of the State.
- Westport's home sales have remained steady since 2000 and home sale prices continue to rise, reflecting County and State trends.
- The majority of Westport's housing stock consists of older, detached single-family homes.
- Westport has a high housing vacancy rate due to the presence of seasonal units.
- Many Westport residents are experiencing some form of cost burden, and many qualify for various forms of income-restricted affordable housing.

Barriers to Housing Development

In nearly every community, there are challenging market conditions, policies, land characteristics, historic development patterns, and other factors that can limit development opportunities or a lack of affordable housing options. In this chapter, we inventory these challenges to better craft a set of goals and strategies that are tailored to Westport's specific needs. In Town, there are a few of these "barriers to development" to consider:

Environmental Constraints

Communities with important natural resources, protected conservation lands, and large recreational open spaces may be limited in terms of their ability to locate appropriate sites for affordable housing development that will have minimal impact on the environment around it. Carefully planned zoning changes and redevelopment initiatives in appropriate areas can help alleviate this issue and create affordable housing developments that have reduced impact on these important natural features.

Westport has many important natural areas, conservation land, agricultural land, habitats, and recreational sites that may pose notable limitations when siting new housing. As cited in the 2017 Housing Production Plan, the creation of new housing will need to be balanced with thoughtful zoning changes to ensure harmony between land conservation efforts and smart growth initiatives.

Limited Access to Public Utilities and Nitrogen Loading

The absence of public sewer and water can limit the types of housing options available by adding costs to development (e.g., the installation of wells and septic systems where public utilities are not available). Westport currently has no sewer service and minimal water service throughout Town. This lack of infrastructure limits opportunities for compact development, as the need for septic systems, in particular, increase both the cost and space required for new developments. This financial and space trade-off can lead developers to design larger-scale housing complexes to recoup costs. This factor limits the feasibility of other important housing opportunities (e.g., small, one-story single-family homes; duplexes; townhouses; and small multi-family).

Westport is currently has an Inter-municipal Agreement (IMA) with the City of Fall River for shared wastewater rights to the Fall River Waste Water Treatment Plant. The limited water service connections running through Westport are also supplied by Fall River. While the Town may consider revisiting the terms of the IMA, increased water flow and wastewater disposal capacity will only be effective if accompanied by a thorough expansion of Westport's water and sewer infrastructure.

In 2024, the Town proposed a tax override to fund a \$35 million expansion of the water and sewer network along Westport's Route 6 corridor. The project aimed to increase water and wastewater capacity from Fall River and extend service to areas currently lacking public access to these utilities. However, the proposal was ultimately rejected by voters at Town Meeting.

Westport received a \$3 million grant to expand water to areas near Route 6 with high concentrations of PFAS contamination in the well water, which is currently under construction. The Town has also committed \$2,243,702 in Congressionally Directed Spending, along with Mass Federal Match Funds for water expansion that has not yet been mobilized.

Additionally, the Town should bear in mind the Massachusetts Department of Environmental Protection's (MassDEP, DEP) recent amendments to Title V (**310 CMR 15.000**) regarding Natural Resource Areas and Nitrogen Sensitive Areas, which have been designed to regulate the impact of nitrogen discharge from septic systems on surface water quality. While DEP has not promulgated any new regulations outside of **those affecting Cape Cod**, nitrogen loading is still an issue in Southeastern Massachusetts. The Town has taken steps to address the issue by requiring all new developments to install nitrogen-reducing septic systems, however, the Town should be aware of the cumulative impact nitrogen loading through pre-existing and new septic system installation may have on the local waterways and ecosystems, as well as how infrastructure expansions could mitigate these potential issues.

Low-Density Zoning Regulations

Zoning regulations, intentionally or unintentionally, are one of the most common limiting factors when it comes to the production of affordable housing. Specifically, zoning that prohibits higher density uses, favors large minimum lot sizes, is unclear to developers, and maintains high parking requirements can prohibit the production of moderately priced housing options. This often leads to unsustainable and unaffordable development outcomes.

Most of Westport's land area is zoned for residential uses. However, these zones are largely limited to large-lot single-family uses. Residents can convert a single-family home to a two-family home, however, this conversion requires a special permit from the Zoning Board of Appeals. While these zoning regulations were likely developed to protect Westport's open spaces and conservation lands, limiting the permitted uses and density of new housing can actually intensify development pressures on the fringes of habitats, farmland, and open spaces. These pressures can have unforeseen consequences, such as increased deforestation, reduced biodiversity, and habitat fragmentation.

Overview of Westport's Zoning

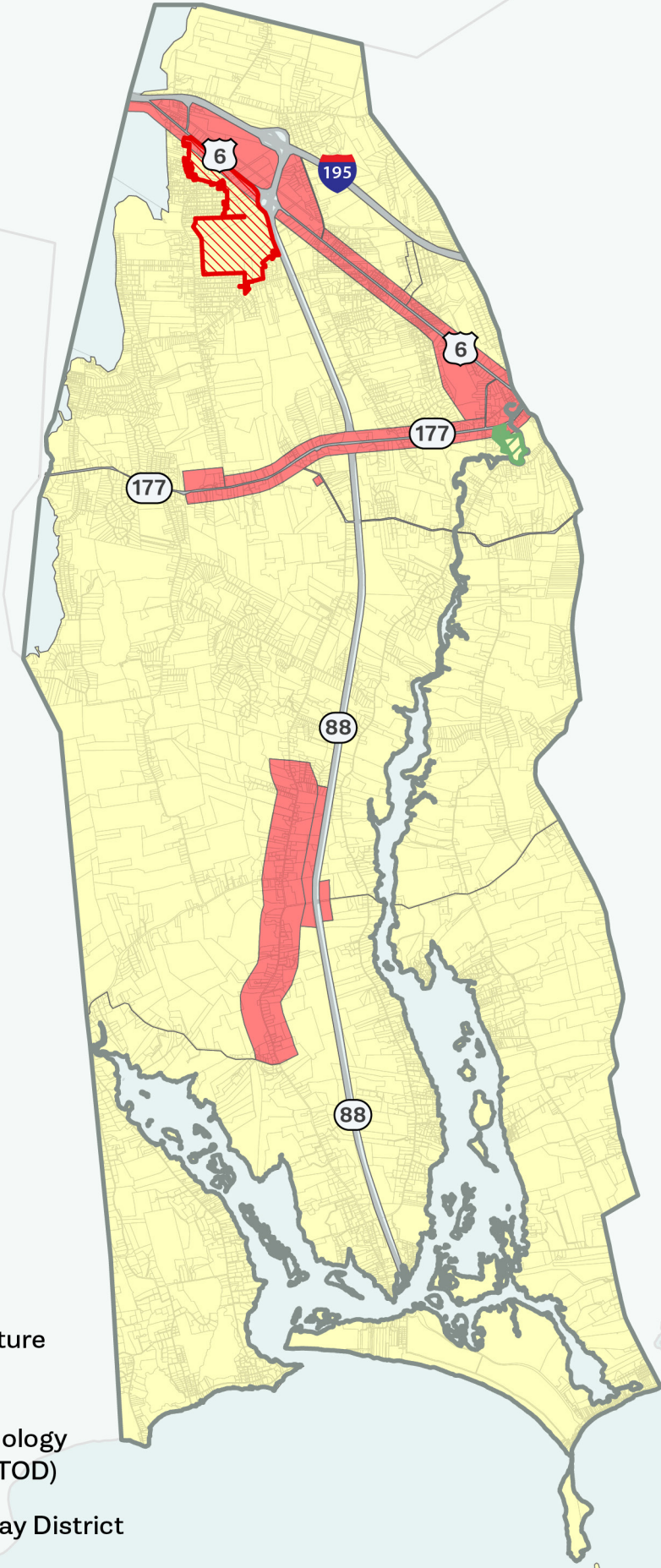
Westport's zoning contains two base districts (Residential/Agriculture and Business) along with 6 overlay districts (Noquochoke Overlay, Floodplain Overlay, Telecommunications Facilities Overlay, Science & Technology Overlay (STOD), Aquifer Protection Overlay, and Adult Entertainment Overlay). Westport's housing-relevant zoning and the permitted uses within each zone are described below:

- **Residential/Agricultural:** Single-family, two-family, boarding, and Open Space Residential Development (OSRD) by-right; Assisted living, single-family conversions, and inclusionary housing by special permit.
- **Business:** Single-family, two-family, boarding, and OSRD development by-right; Assisted living, single-family conversions, and inclusionary housing by special permit.
- **Overlays:**
 - **Noquochoke Overlay:** All uses allowed in the underlying districts; Single-, two-, and multi-family dwellings with up to 12 dwelling units per building. This overlay has an inclusionary component.
- **Special residential uses:**
 - Assisted and independent living facilities;
 - Converted single family into two-family structure; and
 - Inclusionary housing.




2.5

Miles




Base Zoning

 Business

 Residence/Agriculture

Relevant Overlays

 Science and Technology
Overlay District (STOD)

 Noquochoke Overlay District

Short-Term Rental Properties

Westport has many short-term rental properties in town due to its proximity to the oceanfront as well as popular beaches. As described in the Comprehensive Housing Needs Assessment, 58% (7% of the total housing stock) Westport's vacant units are unoccupied due to seasonal, recreational, or occasional uses. While short-term rentals are an important component of Westport's seasonal tourist economy, these properties can take up available housing stock and limit the number of new housing opportunities available to Westport's year-round residents. More specifically, short term rentals can limit flexibility to move within town and negatively impacts rent prices for long-term rentals. This trend is exacerbated by the lowering of the available supply of potential long-term rental properties.

Negative Community Perceptions

Whether we are conscious of it or not, the phrase "affordable housing" often 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) as one of the main reasons to limit the development of new housing within a 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. Educational campaigns and maintaining an active conversation with community members may help to dispel these myths and create authentic, enthusiastic local support for new housing initiatives.

Affordable Housing Goals and Strategies

Affordable Housing Goals

There are four main housing goals the Town of Westport should strive to achieve over the five-year lifespan of this Plan. These goals were developed with help from Town staff and were driven by the feedback the Plan's public engagement efforts and Needs Assessment. The four goals are as follows:

Goal A: Implement zoning changes that enable the creation of new subsidized and missing middle housing choices.

Survey respondents expressed the desire for more diverse, affordable housing options. For example, many older adults wishing to downsize often seek out affordable, one-bedroom rental housing; however, the supply in town is limited. Young families seeking out three-bedroom rental units similarly struggle with limited options throughout town. The limited turnover among rental units only exacerbates these issues.

Additionally, many first-time buyers and older adults are struggling with increasingly high housing costs and the upkeep associated with larger homes. Survey respondents were highly supportive of creating new, smaller housing options that would provide new options for these populations. There are key changes Westport can implement within its zoning code to further diversify the town's housing stock, including permitting a greater variety of residential uses in specific areas of town and creating a Cottage Cluster Bylaw. Additionally, the Town can explore pathways to create programs that increase access to new and existing housing options in town, such as a first-time homebuyers' program.

Goal B: Create housing options and pursue programs that help underserved populations continue to live in Westport.

Older adults and veterans were key populations of concern for Westport residents. As discussed previously, older adults also struggle to find housing options that meet their needs. This includes ADA-accessible, single-floor living and housing that provides immediate access to amenities/supportive services for those who have independent living or self-care difficulties.

In addition to veterans and older adults/seniors, Westport has a large population of low-to-moderate income residents. This unique combination of vulnerable communities (those who may be more likely to experience housing instability or homelessness) means the Town is well justified in seeking funding that will aid these residents. This funding could support programming and services that provide temporary housing, emergency home repairs, accessibility modifications, and/or low-interest loans for eligible residents. Funding may come from partnerships with neighboring communities such as Fall River, or through local programs such as existing Community Preservation Act (CPA) funds.

Goal C: Ensure new residential developments incorporate, preserve, and highlight Westport’s open spaces and natural resources.

Throughout the survey, residents highlighted a desire to protect open spaces and natural resources, as they are an important component of Westport’s identity and culture. To protect these vital resources, the Town should focus on encouraging the construction of housing types, such as cottage cluster and housing options that can be developed through the Town’s Open Space Residential Design (OSRD) bylaw, in order to minimize parcel sizes and preserve open spaces.

Goal D: Continue to produce SHI-eligible units to achieve the Commonwealth’s required amount and support communities in need.

Westport’s SHI is currently 4.17%, nearly half of what it should be as defined in Chapter 40B and 760 CMR 56. Given this, the Town should consider instituting changes that promote the development of SHI-eligible housing units.

To encourage municipalities to develop SHI-eligible housing, 760 CMR 56 provides that a municipality may request certification of its approved Housing Production Plan if it has increased its number of SHI-eligible housing units in an amount equal to or greater than its 0.5% (one-year certification) or 1.0% (two-year certification) production goals for that calendar year. Westport’s HPP production goals are 35 units for one year of certification and 70 units for two years of certification. The Town should strive to meet these production goals over the 5-year lifespan of this plan.

Figure 21. SHI projections based on 0.5% production annually, 1% production annually, and total necessary to achieve 10% (EOHLC, SRPEDD).

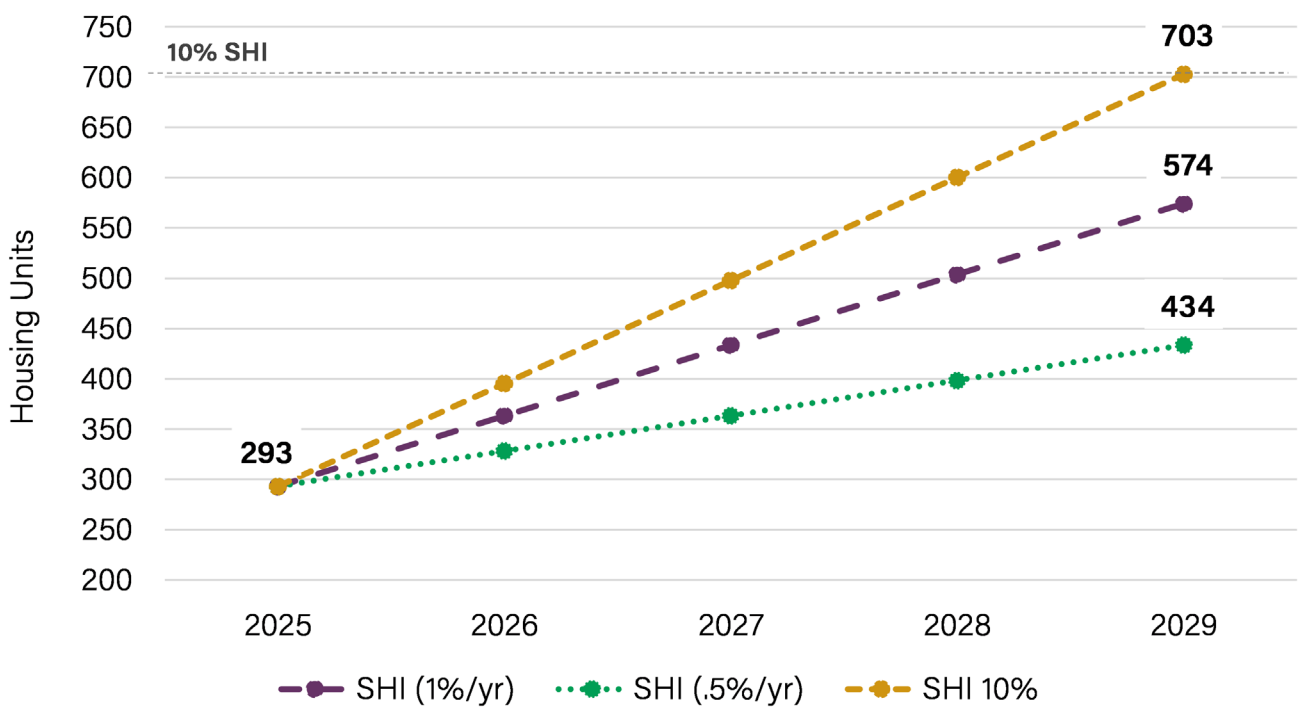


Photo 2. Noquochoke Village Apartments.



Implementation Strategies

There are nine housing strategies that provide a road map to accomplishing the Town's housing goals. These strategies outline both how much attention will be required and the timeline within which they should be completed. It is important to note that HPPs often include numerous strategies that, when applied together, will contribute to improved housing production and outcomes. There are very rarely one or two "silver bullets" that achieve a community's goals.

How to Read the Implementation Strategies

Each Implementation Strategy has a set of associated goals, time frame, and level of impact. Some strategies will also list local success stories, additional reading items that may provide more information, and resources for staff to consume.

IMPLEMENTATION TIME FRAMES

Each strategy has a listed time frame within which it should be pursued and subsequently implemented. The time frames are approximate and based on the level of effort and procedural steps required for each strategy.

IMPACT

Each strategy has a listed impact level, either "direct" or "enabling." These impact levels describe the types of housing outcomes and pathways a given strategy creates when implemented. Direct strategies financially fund, remove restrictions from, or create new housing opportunities. Enabling strategies provide training, form partnerships, or pursue other initiatives that create new or additional capacity to produce housing.

STRATEGY 1

Collaborate with proactive housing developers to create SHI-eligible units on town-owned land.

ASSOCIATED GOALS

B, D

PRIORITY

High

IMPLEMENTATION TIMELINE

Medium (2-5yrs)

IMPACT

Direct

POTENTIAL FUNDING SOURCES

Community One Stop for Growth - MassWorks and HousingWorks Grant Programs, MassHousing Planning for Housing Production Grant Program.

Westport can pursue partnerships with local non-profits or other developers to produce housing options for folks with low, moderate, and fixed incomes outside of the conventional 40B process. This can include working with **Habitat for Humanity**, the Town's Housing Authority, or NeighborWorks to produce smaller-scale housing opportunities that are still affordable to a variety of household incomes. Known as Local Action Units (LAUs; a specific type of housing project under the **Local Initiative Program(LIP)**), these units would be deed-restricted and eligible to be included on the SHI.

In addition, Westport can work to develop a clearly outlined process to review comprehensive permits. Doing so will help Westport foster successful working relationships with 40B/40R developers. Westport should pursue relationships with developers to encourage projects that create new subsidized affordable housing and allow room to negotiate development outcomes that positively impact the built environment and align with the desires (e.g., visual preferences, low-impact development design, or parking requirements) of the Town.

The presence of aging or underutilized public facilities in town, such as the former High School and Town offices, represent an opportunity to pursue affordable housing development. These town-owned parcels can be used to produce housing via a Comprehensive Permit, which would guarantee the creation of new subsidized affordable housing options for current and future residents. In order to guide the process in a clear and open way, the Town should prioritize resident input to make sure these future redevelopments are met with support.



2.5

Miles

Parcels 3_140, 3_138A:

Potential housing production through Comprehensive Permitting or another affordable housing mechanism.

Route 6/STOD:

Potential zoning revisions to support starter homes, duplexes, and small-to-mid-sized multi-family development; infill development.

354 Old County Road:

Potential housing production through Comprehensive Permitting or another affordable housing mechanism.

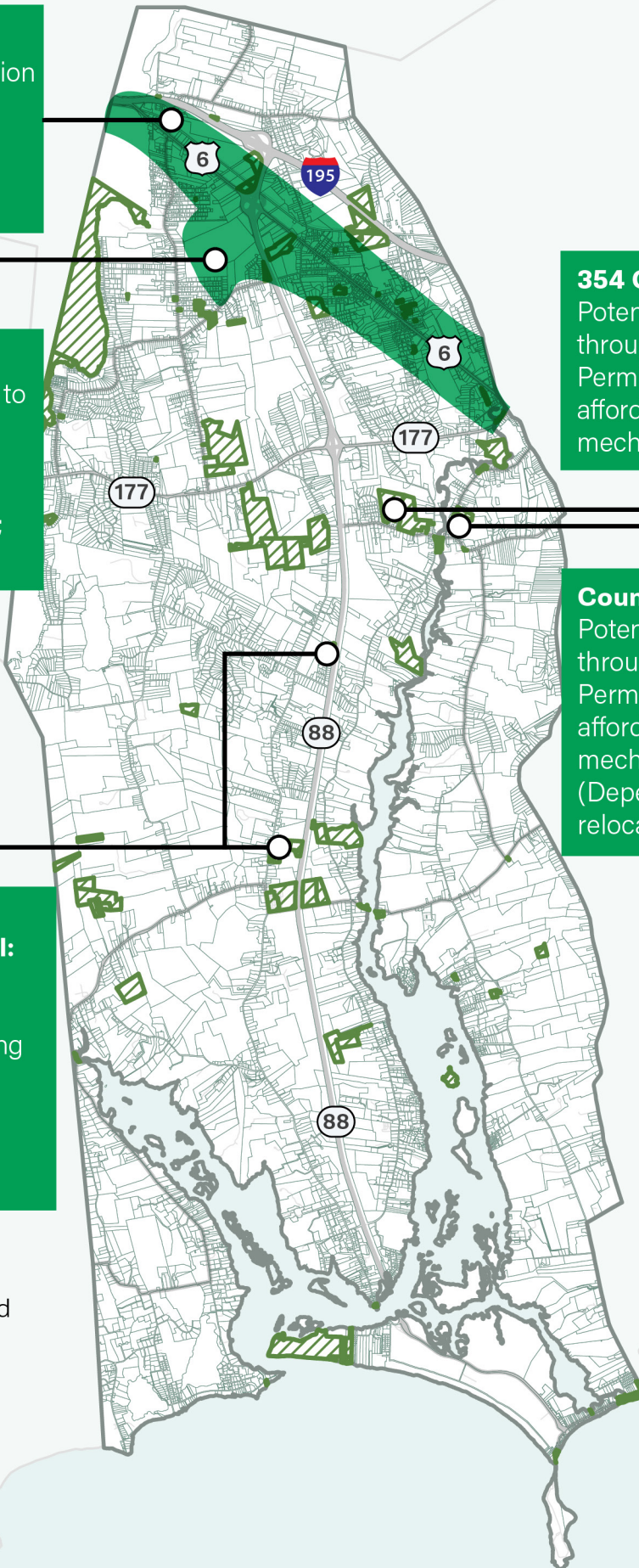
Council on Aging:

Potential housing production through Comprehensive Permitting or another affordable housing mechanism. (Dependent on facility relocation.)

Town Hall, Annex, and the former High School:

Potential housing production through Comprehensive Permitting or another affordable housing mechanism. (Dependent on facility relocation.)

 Town-Owned Land



Westport could guide this relationship by working with its Select Board and ZBA to review and update the Rules and Regulations for Comprehensive Permits. These guidance documents establish procedures for an application to the ZBA for permits granted under Chapter 40B. Moreover, they are required by Chapter 40B and by 760 CMR 56.00 to facilitate the development of affordable housing. These Rules and Regulations can also serve as a starting point for fostering collaborative municipal/developer relations.

CASE STUDY

The Town of Dartmouth received a Comprehensive Permit application in 2018 for The Preserve, a proposed 288-unit multi-family development off of Route 6. However, the development was not considered feasible due to limitations of the existing sewer infrastructure. Through collaborative efforts with the developer, private consultants, and SRPEDD, Dartmouth was able to successfully apply for a \$2.1 million MassWorks Infrastructure grant to fund the upgrade of the existing pump station, allowing the development to proceed after several years on hold.

STRATEGY 2

Implement key zoning amendments to support new housing opportunities (duplex, townhome, cottage cluster, first-time buyers).

ASSOCIATED GOALS

A, B, C, D

PRIORITY

High

IMPLEMENTATION TIMELINE

Short (<2yrs)

IMPACT

Direct

POTENTIAL FUNDING SOURCES

Community One Stop for Growth, District Local Technical Assistance (DLTA), Community Compact Cabinet, EOEEA Planning Assistance Grants.

Zoning is typically one of the first major hurdles for housing development in a municipality. Often, it takes years to realize the faults in the zoning that could be acting as a barrier for more housing diversity. This can come in the form of a lack of development over an extended period of time or the development of only a few housing types.

STATE ZONING PROGRAMS

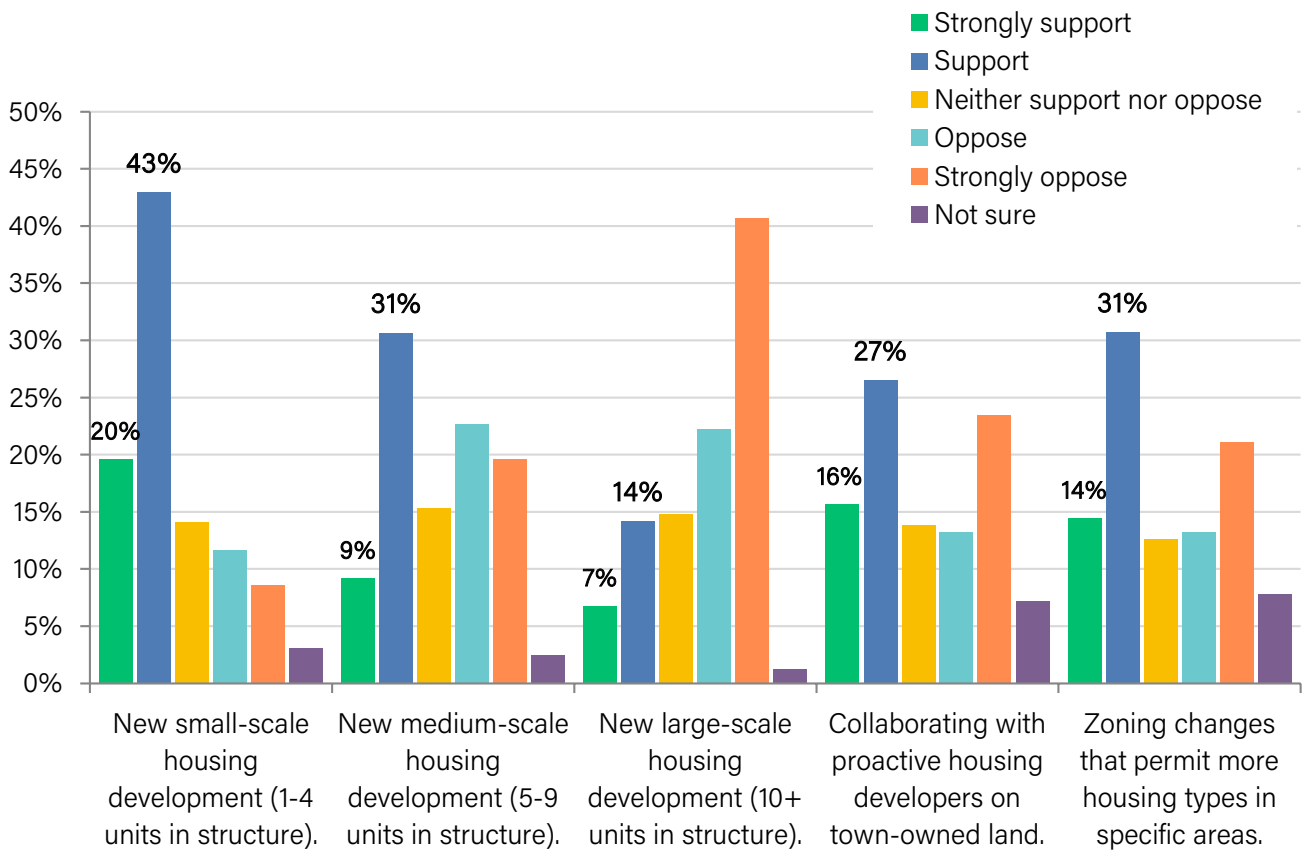
There are many innovative zoning practices designed to alleviate the shrinking supply of “missing middle” housing. These practices including the utilization of 40Y or 40R to create starter homes and affordable rental housing.

Chapter 40Y Starter Home Zoning Districts (SHZDs)¹⁰ promote the development of small single-family homes (up to 1,850sqft of heated living area) and accessory dwelling units (with a default size limit of 600sqft, that can be increased up to 900sqft at the municipality’s discretion) on the same lot. SHZDs may not exceed 15% of a city or town’s total land area, unless otherwise approved by EOHLC. These districts allow single-family home development by-right at a density of no fewer than 4 units per acre (approximately 10,000sqft lots). These districts have an inclusionary component, where, in developments of more than 12 starter homes, not less than 10% of the starter homes shall be affordable to and occupied by individuals and families whose annual income is less than 110% of the Area Median Income. Pursuing a 40Y Starter Home District would align with survey feedback, where 65% of respondents stated they would support more starter home development in town.

Similarly, **Chapter 40R Smart Growth Zoning Overlay Districts (SGZODs)** encourage the development of dense residential and mixed-use neighborhoods, with an inclusionary component of up to 25%. SGZODs must be in an eligible location as described in **760 CMR 59.00**, and municipalities receive 40R incentive

¹⁰ At the time of writing, the regulations associated with Chapter 40Y are in draft format and have yet to be finalized.

Figure 22. Survey responses to the question “What housing-related opportunities would you support?” (Westport HPP Survey).



payments for each eligible unit and **40S payments** for each eligible student enrolled in the municipality's school district.

Generally, these zoning practices could be used in specific areas in town, such as on Route 6, and could be coupled with more specific amendments to certain dimensional standard and permitted uses. Some of these potential amendments could take the form of:

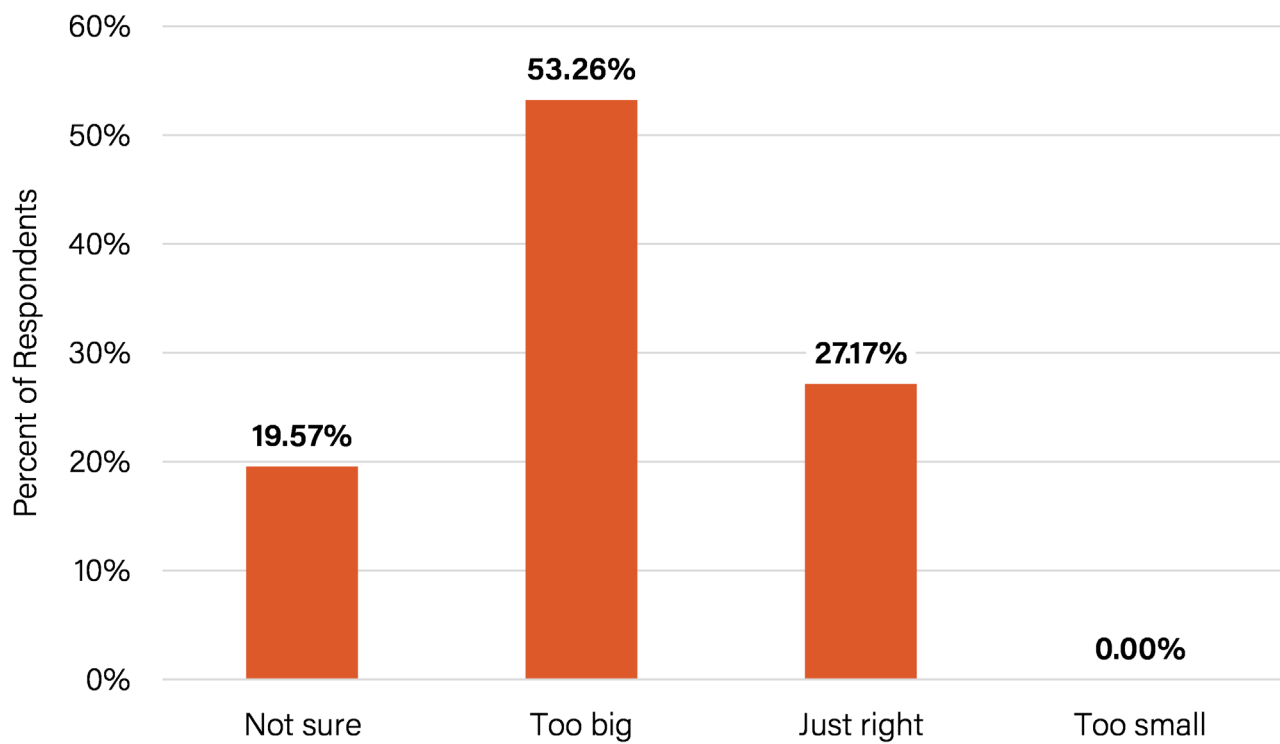
- Reduced lot size requirements;
- Adjusting area requirements in adjacent neighborhoods for consistency with existing units;
- Enabling more housing types in transition areas of specific locations; and
- Adjusting upland requirements.

TOWN-WIDE ZONING INITIATIVES

Westport can also look at town-wide zoning initiatives to promote housing diversity and affordability, while requiring that new development emphasizes the town's natural character that residents value. Given this, there are several town-wide zoning amendments that the Town could pursue, including:

- Incorporate a street tree bylaw for new residential subdivisions;
- Revise the Inclusionary Zoning Bylaw to remove a threshold for affordability and instead incorporate a percentage requirement and ensure new affordable units are going through the Local Action Unit process; and
- Revise the Science and Technology Overlay District per ongoing Town efforts to incorporate housing.
- Incentiveze Open Space Residential Development over the traditional subdivision approach.

Figure 23. Survey responses to the question “What are your thoughts on the size of recently built single-family homes in Westport?” (Westport HPP Survey).



OPEN SPACE RESIDENTIAL DESIGN (OSRD)

Westport should also encourage the preservation of natural resources with the development of new housing. The Town adopted the Open Space Residential Development zoning bylaw at Town Meeting in 2007. The advantage of an OSRD is the proposal decreases development's impact upon farmland and open space fragmentation, improves water quality by decreasing constructed area of impervious surfacing, and reduces infrastructure liabilities. Despite the advantages, the Planning Board has considered only one OSRD proposal since the bylaw's adoption, and the proposal was never constructed. The OSRD allows a significant reduction in the required residential lot area in exchange for clustering housing units and preserving open space. Additionally, the bylaw allows one extra residential lot if the applicant installs a community septic system. Given the OSRD's benefits, the town should consider further incentivizing their development over the traditional subdivision. Zoning incentives can include density bonuses beyond one additional lot and allowing additional housing types like cottage cluster or townhomes.

STRATEGY 3

Implement housing preservation and stabilization tactics to prevent further displacement in Westport’s environmental justice neighborhood.

ASSOCIATED GOALS

A, B

PRIORITY

High

IMPLEMENTATION TIMELINE

Long (>5yrs)

IMPACT

Direct

POTENTIAL FUNDING SOURCES

Community Preservation Act (CPA).

With housing costs continuing to rise and Westport's desirable amenities, the Town should pay particular attention to ensuring its most vulnerable residents, particularly those living within the State-designated Environmental Justice community, are not displaced. Stabilization techniques will vary depending on the severity of the situation. In the case of Westport, the Town should focus on regulating short-term rentals and monitoring eviction/foreclosure rates.

SHORT-TERM RENTALS

Most recently, the Town pursued a short-term rental bylaw at 2024 Spring Town meeting, which aimed to establish them as a formal use, requiring annual registration. While short-term rentals are a historic component of Westport's tourist economy, they can potentially impact the availability of local housing stock. To offset this impact, the town can consider levying an impact fee on short-term rentals for use by the Affordable Housing Trust to develop additional housing in Westport. This fee, called the local option community impact fee,¹¹ can be leveraged up to 3% of the short-term rental rent price for communities like Westport that have adopted the local room occupancy excise. Municipalities have the option to dedicate 100% of the revenue generated from the impact fee to affordable housing or infrastructure, with a minimum required allocation of 35%. The remaining percentage, if applicable, must be directed to the town's general revenue fund.

In addition to impact fees, it is recommended that residential uses receiving zoning incentives (e.g., ADUs, cottage clusters) are used solely for housing, as opposed to commercial ventures. The Town can adopt measures in its zoning bylaw to restrict these types of housing from being used as short-term rentals. Likewise, development benefiting from density bonuses should be restricted from use as short-term rentals.

¹¹ Please see **M.G.L. c. 64G, §3D** for the enabling statute.

Figure 24. Survey responses to the question “Are you concerned that you or someone you know will not be able to live in Westport, now or in the future?” (Westport HPP Survey).

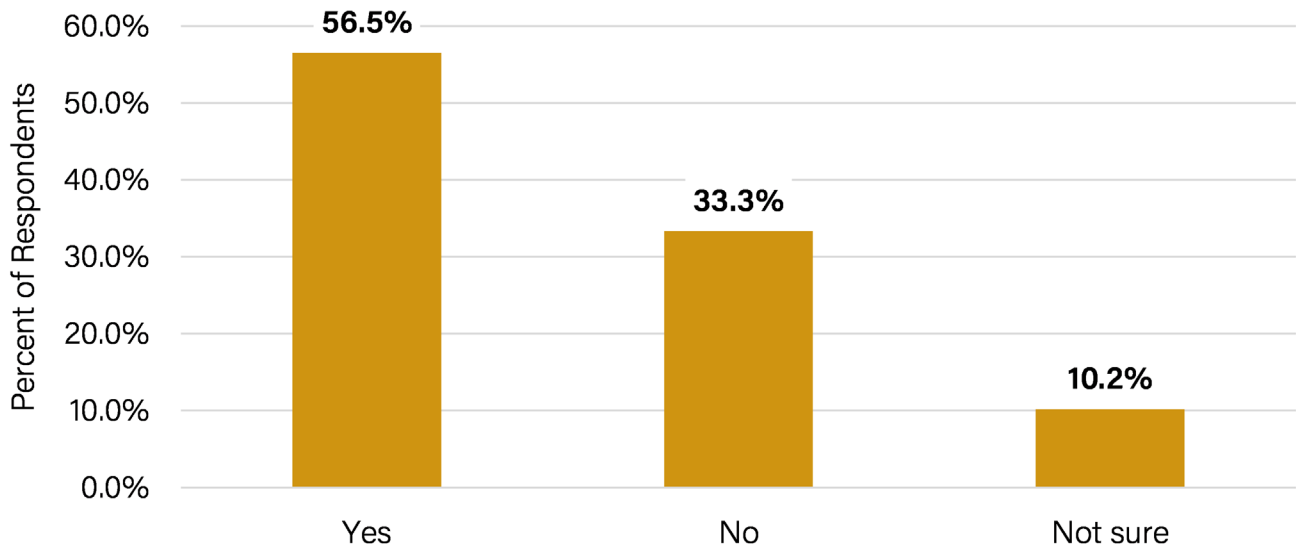
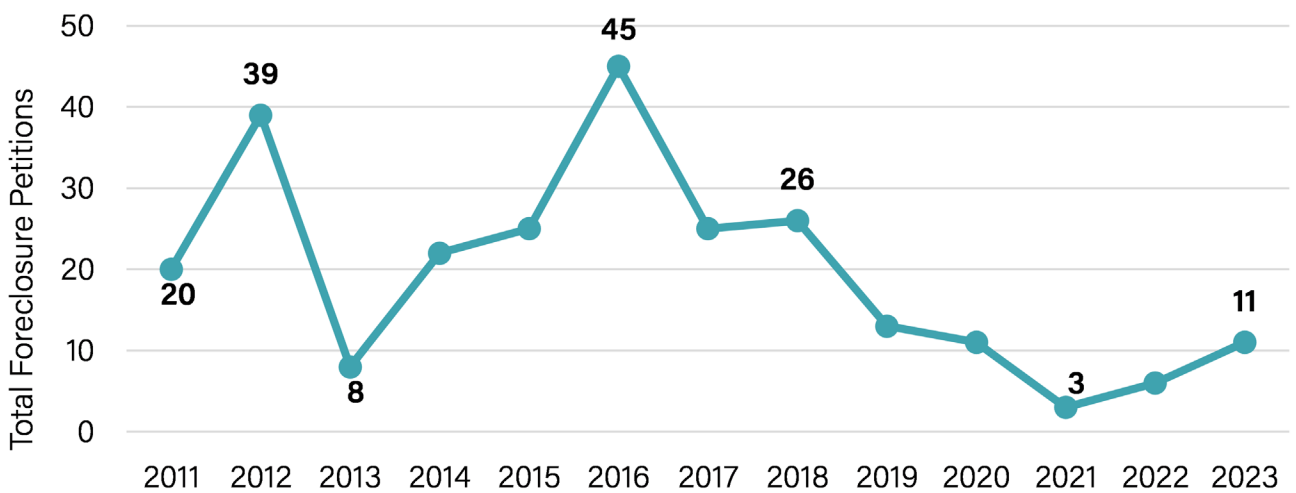


Figure 25. Total number of foreclosure petitions in Westport by year (The Warren Group, 2023).



EVICTIONS AND FORECLOSURES

In order to monitor eviction and foreclosure rates, the Town can leverage existing data sources such as the Massachusetts Housing Partnership's, which is updated by the agency's **Center for Housing Data**.¹² Between September 2023 and February 2024, Westport had 5 foreclosure petitions and 7 eviction filings, notably lower than its neighbors on a per household basis. The data does not specify the locations where these petitions/filings are occurring, though, so staff may wish to explore if these events are occurring in specific areas throughout town. Trends from The Warren Group on a year-by-year basis show similar numbers, with the total number of foreclosure petitions trending downward in recent years from a peak of 45 petitions in 2016.

Should Westport's eviction and/or foreclosure rates begin to rise, the Town could consider implementing a foreclosure/eviction prevention program, either on its own or in partnership with a local housing non-profit. Additionally, the Town may wish to compile foreclosure/eviction prevention resources on its website for easy access.

12 Please see the **Third Edition of the Housing Stability Monitor** for more information.

RESIDENTIAL TAX EXEMPTION

The Town of Westport should also consider use of the residential exemption to offset the cost of living for its low income residents, thereby providing those residents additional resources that can help prevent displacement. The residential exemption is a local-option property tax policy that offsets property tax from lower value, year-round owner-occupied housing with an assessed value lower than Westport's average to vacation homes, high-value homes, and residential properties not occupied by the owner. The residential exemption is used in communities where there are either large numbers of apartment buildings or expensive, seasonally-occupied residences. The purpose of the residential exemption is two-fold: promote owner-occupied housing and provide tax relief for residents living in lower valued homes.

Should the town adopt the residential exemption, the rate is set annually by the Select Board during the town's annual classification hearing for determining the next fiscal year tax levy. The exemption is calculated based upon the current assessed value of the property, multiplied by the percentage reduction determined by the Select Board. The residential tax rate is then applied to the reduced assessed value calculation. It is important to note that the actual assessed value will not change. The maximum exemption is up to 35% of the average assessed value of class one residential properties, which in Westport will typically be single-family homes. As applied, the exemption would affect residential properties valued less than Westport's average of \$488,060,¹³ lowering the property tax rate from properties below the average.

The residential exemption may lead to an increase in the overall residential tax rate while keeping the commercial, industrial, and personal property class at a lower rate. However, the Select Board can adjust the tax burden between these classes during the classification hearing to offset the residential tax rate.

¹³ Average total assessed value of all residential uses (use codes beginning with "1"), FY23.

CASE STUDIES

The City of Salem hosts a [resource page](#) on its website with information on foreclosure prevention. This webpage includes federal and state resources for foreclosure prevention and assistance, including offerings from U.S. HUD and MassHousing. Additionally, the webpage offers information on avoiding scams and predatory lending practices.

The City of Malden has an [Office of Housing Stability](#) aimed at helping residents maintain their housing situations. The services offered by the Office include rental assistance, eviction prevention, legal assistance, landlord-tenant mediation, housing search, and fuel assistance. The Office is operated by the Malden-based non-profit [Housing Families, Inc.](#)

STRATEGY 4

Create an Adult Retirement Community Bylaw.

ASSOCIATED GOALS

A, B

PRIORITY

Medium

IMPLEMENTATION TIMELINE

Short (<2yrs)

IMPACT

Direct

POTENTIAL FUNDING SOURCES

Community One Stop for Growth, District Local Technical Assistance (DLTA), Community Compact Cabinet.

Like most municipalities in the region and state, the Town of Westport's population is aging. As discussed throughout this plan, older adults' housing needs may differ from those of their younger counterparts. These needs may include smaller living spaces, accessibility modifications, and/or supportive services. Only 11% of survey respondents felt that there are enough housing options for seniors in town.

To address this, the Town could pursue the adoption of an Adult Retirement Community (ARC) bylaw in order to provide more opportunities for senior residents to downsize. An ARC bylaw is a zoning mechanism that a community can implement to encourage the development of alternative senior housing models that include creative uses for the community's spaces, such as shared gardens and facilities. Westport currently has a similar bylaw, the Assisted and Independent Living Facilities Bylaw (Section 9.1), which encourages the creation of congregate housing for seniors, with or without supportive services. While similar in nature, an ARC bylaw would encourage the development of age-restricted housing for older adults looking to downsize but still able to live independently.

Figure 26. Survey responses to the question “Which of the following-age related housing options would you support?” (Westport HPP Survey).

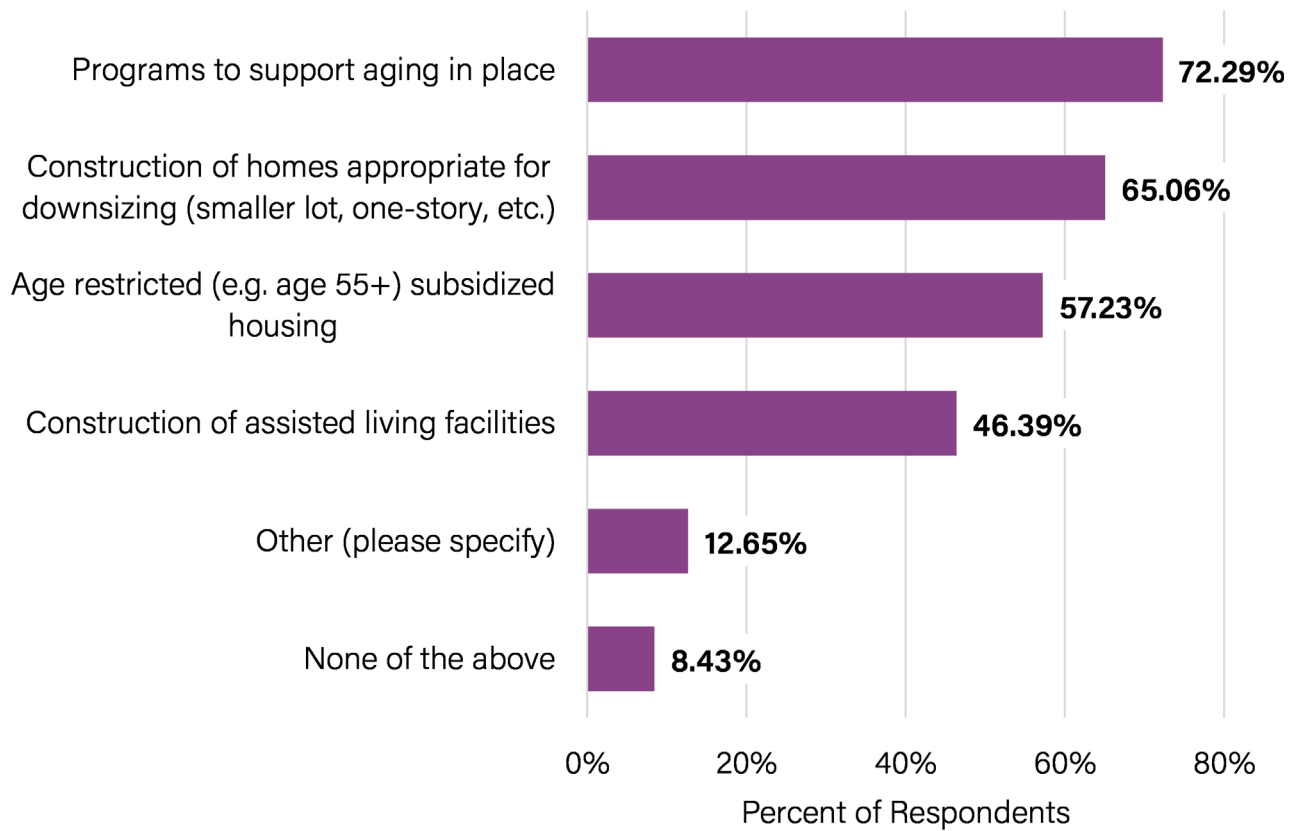


Photo 3. Salt marshes in The Let.



STRATEGY 5

Continue to allocate Community Preservation Act (CPA) funding and pursue other funding opportunities to support accessibility modifications for folks who wish to age in place.

ASSOCIATED GOALS

B, D

PRIORITY

Medium

IMPLEMENTATION TIMELINE

Long (>5yrs)

IMPACT

Direct

Many towns have used CPA funds to support the creation of new housing options and rehabilitation of existing units for low- and moderate-income residents. Westport adopted CPA in 2001 and has been utilizing the tax to make housing improvements in town since 2002. One of the larger projects utilized through CPA included the development of affordable units in Noquochoke Village, at just under \$800,000.

CPA allocations are the most common source of Affordable Housing Trust Funds. Many CPA communities appropriate more than the 10% minimum annual expenditure for community housing required by the **CPA statute**.¹⁴ Such trusts can have the power to purchase, sell, lease, manage, and improve real property for the purpose of creating and preserving affordable housing. Allocating CPA and additional funds will allow Westport to continue to produce small-scale housing opportunities for those with very low incomes and other vulnerable populations, including veterans and senior residents.

The Town will need to look beyond CPA funds for financing larger projects to support those with very low incomes and homeless individuals. The **Community Economic Development Assistance Corporation (CEDAC)** serves as EOHLC's underwriting agent for several state loan programs for supportive housing, including the Housing Innovations Fund, Facilities Consolidation Fund, Community Based Housing, and Housing Preservation and Stabilization Trust Fund. Westport can consult with CEDAC to learn more about their services and how the town can produce new supportive housing. Any efforts to produce this type of housing will likely need to be paired with additional state and federal funding to support the necessary rent subsidies for residents.

14 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."

STRATEGY 6

Continue community outreach through the Affordable Housing Trust Fund (“Housing Trust”) to promote the need for affordable housing and help dispel myths to solidify local support.

ASSOCIATED GOALS

A, B, C, D

PRIORITY

Medium

IMPLEMENTATION TIMELINE

Medium (2-5yrs)

IMPACT

Enabling

The Town of Westport has an very active Municipal Affordable Housing Trust (MAHT, "Housing Trust"), which was created via Town Meeting vote in 2009. A MAHT 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.

Town of Westport Housing Production Plan

These housing trusts can use funding under **M.G.L. Chapter 44 § 55C** from CPA and other sources, including:

- 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.

Westport's MAHT is served by a clerk and a six-member board that meet on the fourth Wednesday of every month. One of the Housing Trust's most recent successes is the continuation of a Housing Rehabilitation Program, originally established during the COVID-19 pandemic.

During stakeholder interviews, a member of Westport's Housing Trust acknowledged the mismatch between the town's residents and housing stock, saying that the Trust would like to continue to develop new affordable housing opportunities. The Town could work to connect the Housing Trust to additional funding resources, including state-distributed federal funding opportunities such as the **Community Development Block Grant (CDBG) fund**, to support new housing development initiatives.

Additionally, the Town could work alongside the Housing Trust to begin and/or further housing coalition building. Non-profits such as **Abundant Housing Massachusetts (AHMA)** and the **Citizens' Housing and Planning Association (CHAPA)** offer programs to support municipal engagement around affordable housing production. Should the Town wish to pursue specific housing development opportunities (similar to Noquochoke Village) or housing-oriented zoning amendments (such as the recently proposed short-term rental bylaw), the Housing Trust could leverage these agencies' programs to establish a supportive voter block.

STRATEGY 7

Investigate opportunities for adaptive reuse to redevelop underutilized municipally-owned land and buildings.

ASSOCIATED GOALS

C, D

PRIORITY

Medium

IMPLEMENTATION TIMELINE

Medium (2-5yrs)

IMPACT

Direct

POTENTIAL FUNDING SOURCES

Community One Stop for Growth - MassWorks and HousingWorks grant programs, Community Development Block Grant (CDBG).

This strategy entails identifying municipal structures that have become abandoned, underutilized, or functionally obsolete and determining if they have potential to be reused for affordable housing. Reusing these properties as housing enables a community to accommodate growth in established locations instead of on green space and at the same time preserve or restore the architectural fabric of the community.

The Town currently owns 129 parcels, most of which are vacant properties. The Town is interested in pursuing housing development, through a Comprehensive Permit or otherwise, at the former high school property. Additionally, the Town will explore housing development at the current Town Hall, Town Hall Annex, and/or Council on Aging in the event these locations move in the near future.

CASE STUDY

The City of Springfield redeveloped its former Fire Station at 145 Pine Street. The site was sold to the Mental Health Association, which converted the property into 15 studio and one-bedroom apartments. The project contributes to the town's goals of providing affordable housing while also bringing an underutilized municipal building back into an active use.

STRATEGY 8

Review the availability of town-owned and tax-title properties to work in tandem with adaptive reuse goals.

ASSOCIATED GOALS

C, D

PRIORITY

Medium

IMPLEMENTATION TIMELINE

Short (<2yrs)

IMPACT

Enabling

A municipality can inventory and examine parcels they own, as well as tax-title properties, in order 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 Request for Proposal (RFP) process, can partner with affordable housing developers or agencies, such as Habitat for Humanity, to produce housing.

CASE STUDY

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 unanimously approved by the Select Board. The project is currently undergoing review to determine if it is eligible to apply for a Comprehensive Permit and would result in up to 46 apartments. The units will be designed to consider net zero energy goals.

STRATEGY 9

Explore avenues to allow homeowners to deed-restrict existing units and accessory apartments.

ASSOCIATED GOALS

A, B, D

PRIORITY

Low

IMPLEMENTATION TIMELINE

Long (>5yrs)

IMPACT

Direct

An avenue that Town officials have expressed interest in is creating a process to allow homeowners to deed-restrict existing units and accessory apartments. As discussed in Strategy 1, municipalities can bolster their affordable housing stock by utilizing the State's Local Initiative Program to create Local Action Units through community-initiated efforts such as inclusionary zoning, RFPs, and CPA funding. These LAUs are eligible for inclusion on the Subsidized Housing Inventory¹⁵, which can offer communities a more hands-on approach to reaching the State's 10% requirement. LAUs must meet certain criteria to be eligible for inclusion on the SHI, namely:

1. They have resulted from municipal action or approval;
2. Except for the requirements related to receiving a comprehensive permit, they otherwise meet the design and construction requirements of the LIP program, including design and construction standards, income and asset limits, and limits on the maximum rents and sales prices; and
3. They meet all the requirements of the SHI as outlined in the most recent version of the Executive Office of Housing and Livable Communities' Guidelines for M.G.L. c. 40B Comprehensive Permit Projects, including:
 - a. Must be affordable for households earning less than 80% AMI;
 - b. Occupancy restricted to Income Eligible Households;
 - c. Subject to an Affirmative Fair Housing Marketing Plan (AFHMP) approved by EOHLC;

¹⁵ More information on Subsidized Housing Inventory eligibility can be found online at [mass.gov/info-details/accessory-dwelling-unit-adu-faqs](https://www.mass.gov/info-details/accessory-dwelling-unit-adu-faqs).

- d. Subject to a long-term affordability restriction; and
- e. Subject to ongoing monitoring.

EOHLC's LAU Guide provides extensive information on the different ways communities can create Local Action Units, including deed-restricting accessory apartments.¹⁶ While they note that it can be difficult to create LAUs through accessory apartments (due to the effort it takes for smaller property owners to undergo the LAU process), they note some case studies, which are described at the end of this strategy.

In the case of Westport, the Town may wish to start by examining the existing Inclusionary Zoning bylaw and ensuring that there is a set of procedures to track and list LAUs on the SHI. Once this process has been streamlined, the Town could explore more advanced LAU processes (including deed-restricting accessory apartments) in partnership with the Housing Trust, with the goal of outlining what services town staff could provide to smaller property owners interested in creating LAUs.

¹⁶ EOHLC encourages municipalities to align their zoning with the Affordable Homes Act, which the Healey-Driscoll administration passed into law on August 6, 2024. This act now permits Accessory Dwelling Units (ADUs) "by-right." Materials relating to the new law are publicly available at [mass.gov/adu](https://www.mass.gov/adu). The Attorney General's Office Municipal Law Unit (MLU) also provides a pre-review service to assist cities and towns with any proposed or updated ADU zoning bylaws, which can be found at [mass.gov/municipal-law-review](https://www.mass.gov/municipal-law-review). As a note, the regulations (760 CMR 71.00) state that protected use ADUs cannot be subject to a required Use or Occupancy Restriction.

CASE STUDIES

The Towns of Yarmouth and Lincoln have adopted provisions in their zoning to allow accessory apartments to be deed-restricted affordable. Yarmouth's bylaw allows for the creation of "family accessory apartments" or "affordable accessory apartments," the former of which is much more commonly created. The Town provides some of the necessary services for the LAU process, including certifying tenant eligibility and compliance monitoring (at the cost of a small annual fee). Lincoln's bylaw is similar in nature, offering affordable accessory apartments via a special permit from the Zoning Board of Appeals, with incentives including interest free cash loans of up to \$25,000.

Conclusion

This Housing Production Plan outlines four goals and nine strategies for the Town of Westport to pursue over the next five years, ranging from working with developers to encouraging new development through targeted zoning amendments. By proactively pursuing these strategies, Westport staff and boards can work to ensure that a diverse set of housing options are available to residents of varying ages, income levels, living configurations, and household sizes.

For more information, please see this Plan’s footnotes, links, and Appendices.

Table 2. 2025 Westport Housing Production Plan Housing Goals.

Goal Label	Goal
A	Implement zoning changes that enable the creation of new subsidized and missing middle housing choices.
B	Create housing options and pursue programs that help underserved populations continue to live in Westport.
C	Ensure new residential developments incorporate, preserve, and highlight Westport’s open spaces and natural resources.
D	Continue to produce SHI-eligible units to achieve the Commonwealth’s required amount and support communities in need.

Table 3. 2025 Westport Housing Production Plan Implementation Strategies.

Strategy	Associated Goals	Priority	Timeline	Impact
Collaborate with proactive housing developers to create SHI-eligible units on town-owned land.	B, D	High	Medium (2-5yrs)	Direct
Implement key zoning amendments to support new housing opportunities (duplex, townhome, cottage cluster, first-time buyers).	A, B, C, D	High	Short (<2yrs)	Direct
Implement housing preservation and stabilization tactics to prevent further displacement in Westport's environmental justice neighborhood.	A, B	High	Long (>5yrs)	Direct
Create an Adult Retirement Community Bylaw.	A, B	Medium	Short (<2yrs)	Direct
Continue to allocate Community Preservation Act (CPA) funding and pursue other funding opportunities to support accessibility modifications for folks who wish to age in place.	B, D	Medium	Long (>5yrs)	Direct
Continue community outreach through the Affordable Housing Trust Fund ("Housing Trust") to promote the need for affordable housing and help dispel myths to solidify local support.	A, B, C, D	Medium	Medium (2-5yrs)	Enabling
Investigate opportunities for adaptive reuse to redevelop underutilized municipally-owned land and buildings.	C, D	Medium	Medium (2-5yrs)	Direct
Review the availability of town-owned and tax-title properties to work in tandem with adaptive reuse goals.	C, D	Medium	Short (<2yrs)	Enabling
Explore avenues to allow homeowners to deed-restrict existing units and accessory apartments.	A, B, D	Low	Long (>5yrs)	Direct