

# Cohasset

Neighborhood: West of Town Center

Town / Neighborhood

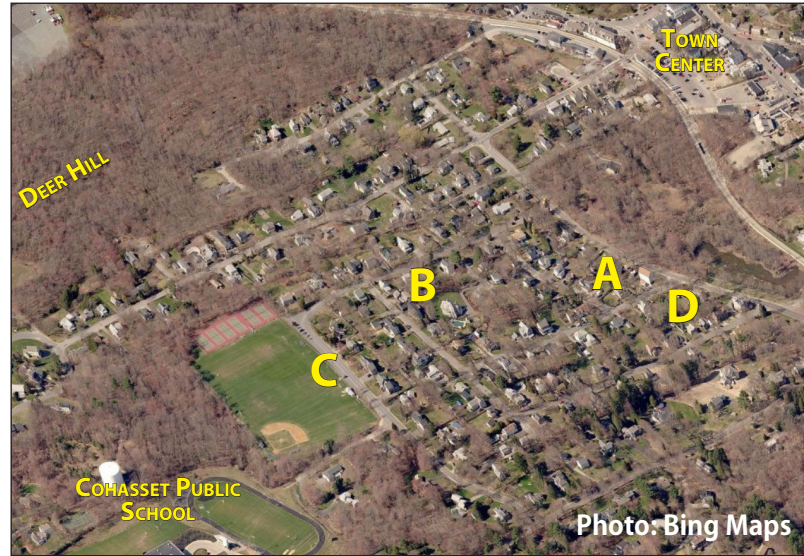
Region: South Shore Population: 7,542 / 456 residents

Incorporated: 1775 Area: 6,336 / 74 acres

Median Income: \$106,466 Density: 0.5 / 2.5 homes per acre



Cohasset, a historic former fishing town, has an attractive neighborhood nestled between the Town Center and Cohasset Public School.



A mix of lot sizes, front yard setbacks, housing types, and architectural styles have accumulated over hundreds of years of development. This creates a diverse neighborhood for a range of families.



Most notably, smaller lots preserve open and recreational space and allow many families to live within walking distance of the space. However, it would be difficult, if not impossible, to recreate the diversity and interest of the neighborhood with the area's current one-size-fits-all zoning.

## Required Setbacks Result in Small Buildable Footprints

Because many of the historic lots are small (as narrow as 45'), the 15' sideyard setbacks and 20' frontyard setback can make lots' buildable areas small and create unusable space between homes.

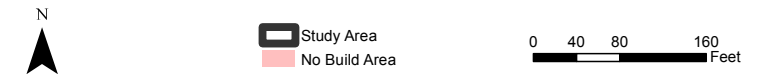
The small lots do not decrease the homes' desirability. Since 2008 in this neighborhood alone, four homes on lots smaller than the minimum lot size of 18,000 sq. ft. were sold for between \$385,000 and \$550,000.



### Properties under Minimum Lot Size



23% Conforming  
77% Nonconforming

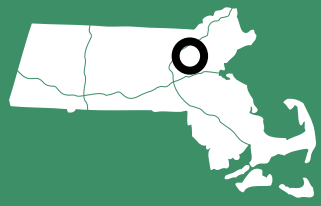


## Multifamily Fit Character but are Nonconforming

The neighborhood's residential districts allow conversions of homes built before 1955 into two or more units, but do not allow new multifamily homes.

About 5% of residential parcels in the neighborhood contain two or more units. These could not be built in the neighborhood under zoning in effect today. However, these homes fit the neighborhood's character and provide more modestly-priced options.





# Concord

## Neighborhood: Back of the Depot

| Town / Neighborhood             |   |
|---------------------------------|---|
| <b>Region:</b> Metro West       | <b>Population:</b> 18,081 / 400 residents |
| <b>Incorporated:</b> 1635       | <b>Area:</b> 16,576 / 46.5 acres          |
| <b>Median Income:</b> \$129,646 | <b>Density:</b> 0.4 / 3.7 homes per acre  |



Photo: Bing Maps



“Back of the Depot” is tucked behind Concord’s commuter rail station. It is valued for walkability, and a mix of housing types makes it affordable for many types of families.



The neighborhood’s zoning is among the least restrictive in Concord. Nevertheless, the neighborhood could not be replicated under that zoning: lots are “grandfathered” in.



The small lots allow more families to live within walking distance of the commuter rail stop and nearby small-scale retail and restaurants.

## 82% of Lots under Minimum Lot Size



Properties under Minimum Lot Size

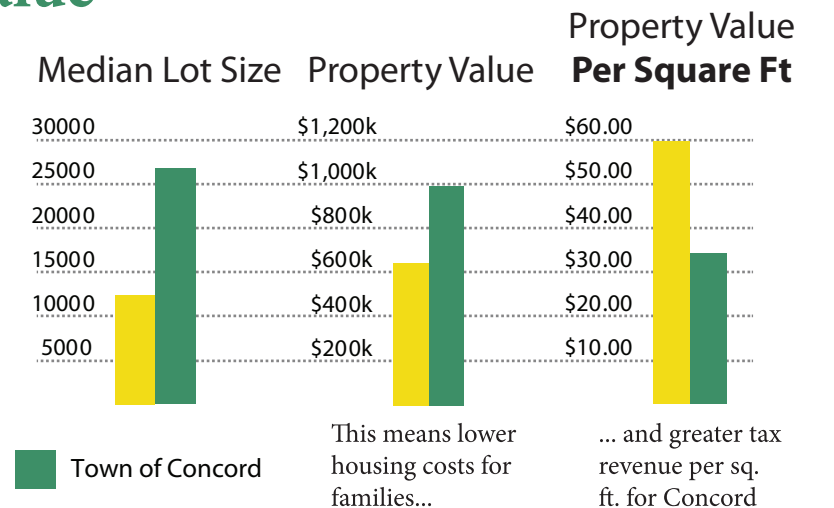
- Conforming
- On the Edge\*
- Nonconforming

\*On the Edge: Between 0 and 2000 sq. ft. above minimum.

Most Back of the Depot lots are smaller than 20,000 sq. ft., yet this is the minimum lot size allowed not only in the neighborhood’s R2 zone, but also in \_\_\_% of communities in Eastern Massachusetts.

## Small Lots, High Value

Behind the Depot’s median single family lot size is about 15,000 sq. ft., compared to Concord’s 26,700 sq. ft. median. Therefore, even though the value per square foot of lot is greater in the study area (resulting in more tax revenue per sq. ft. for the Town), the price for a home is lower in the study area.

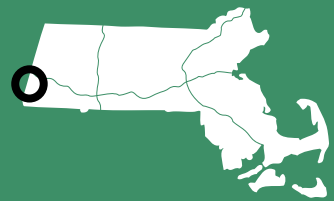


\*Property values per square foot of lot size. Source: MassGIS Assessor Parcel Database 2013

## Zoning Restricts Mix of Housing Types

10% of properties are duplexes and 3% are small apartment buildings. Yet, the current zoning would ban the apartments and require special permits for the duplexes.





# Great Barrington

Neighborhood: Housatonic Village

Town / Neighborhood

Region: Berkshires Population: 7,104 / 646 residents

Incorporated: 1761 Area: 28,672 / 133.5 acres

Median Income: \$44,195 Density: 0.1 / 2.6 homes per acre

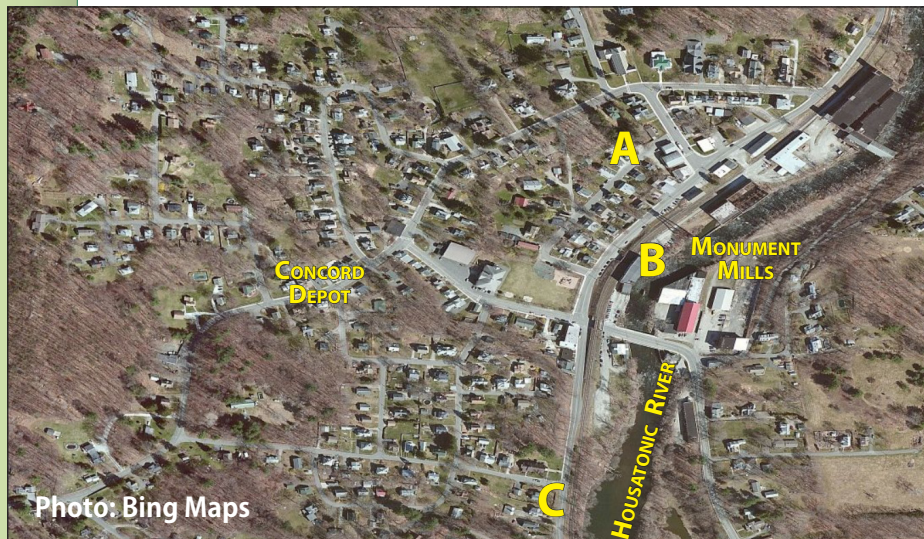


Photo: Bing Maps



Photo: Panoramio

Housatonic Village lies north of Great Barrington's Town Center, centered around the historic Monument Mills.



Photo: Wikimedia

Monument Mills closed in 1955, but has since become a historic landmark and houses art galleries and small businesses. Today, Housatonic is home to over thirty artist studios and has been considered as a stop on a Berkshires rail line from New York City.

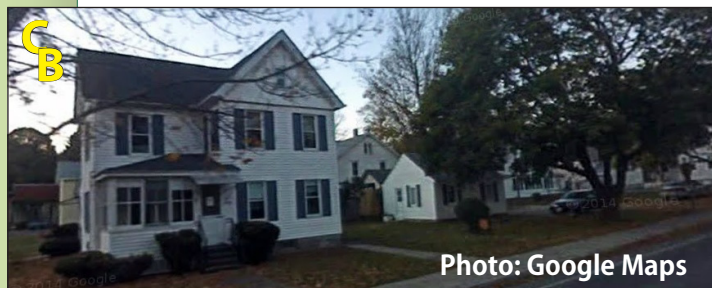
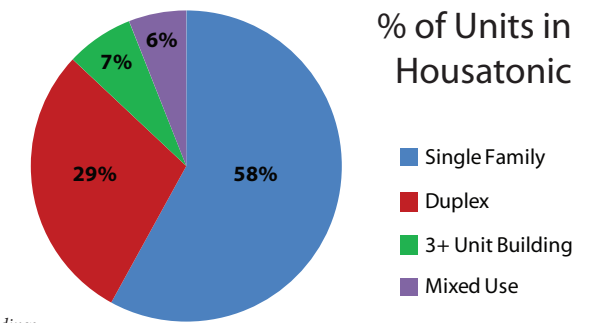


Photo: Google Maps

However, restrictive zoning makes it difficult to capitalize on this revitalization. Recognizing this, the town is currently engaged in a neighborhood planning process to encourage mixed-use development in the village center.

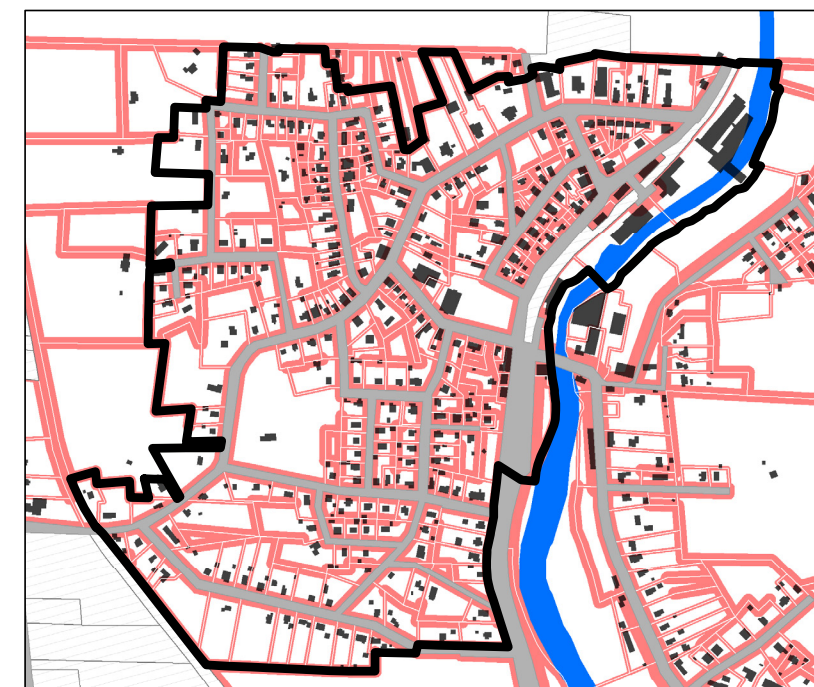
## A Mix of Housing Types, but not By-Right

Nearly 100 of the estimated 342 units are duplexes, about 25 are in apartments with four or more units, and 20 are in mixed-use buildings. Despite their contribution to the character of the neighborhood and support of the commercial district, most parcels require a special permit from the Board of Selectmen for duplexes and multifamily.



\*Number of multifamily and mixed use units estimated from total residential space in multiunit buildings.

## Only 20% of Lots Conform to Setbacks



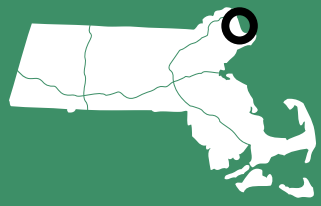
Because the zoning requires a 25' front yard in most districts, and a 50' in others, structures in almost 80% of the Village's parcels are in a no-build zone.

\*Due to small distances, setback analysis should be considered as an estimate only.

## Mixed Use Creates Affordable Opportunity

There are six parcels that are mixed-use, which has created opportunity for small business owners to creatively reuse historic structures near the mill with first-floor retail and upper-story dwellings. Even though mixed-use is allowed in only a small portion of the village, the existing conforming and nonconforming structures have benefited artists and non-artists alike, and created an area with amenities known throughout the region.





# Ipswich

## Neighborhood: Ipswich Mills

Town / Neighborhood

**Region:** North Shore **Population:** 13,175 / 212 residents

**Incorporated:** 1634 **Area:** 20,544 / 22.2 acres

**Median Income:** \$78,844 **Density:** 0.3 / 4.1 homes per acre



Photo: Bing Maps



Ipswich Mills laid out eight streets in the early 1900s to construct company housing. Although the housing sold for as little as \$2000 a unit in 1928, assessed values for single family homes now average \$250,000.



The mills now house EBSCO, Inc., which is integrated in historic buildings throughout the neighborhood.



This dense housing could not be recreated under Ipswich's current zoning, despite the benefits of relatively modestly priced homes clustered near employment and transit.

## Overcoming Commercial/Residential Conflicts

EBSCO Information Services, a digital publisher, moved into the mills in 1996. Although there were initial conflicts revolving around parking, the neighborhood, town, and EBSCO worked to end these conflicts by subsidizing employee commuter rail costs and purchasing additional parking.



Residents of the neighborhood may now enjoy the investments and public realm improvements made by EBSCO, including a riverwalk, a mural, and a fish ladder. In addition, EBSCO employees have expressed interest in moving to the neighborhood, recreating a relationship between employer and community. Although mixed-use communities are being embraced once again in some cities, single-use zoning prevents them in many Massachusetts towns.

## 84% of Parcels Smaller than District Minimum



The parcels in the Ipswich Mills neighborhood are tightly-packed. The median for residential parcels in the neighborhood is 3,400 sq. ft., well under the 10,000 sq. ft. zoning requires.

Although the homes are built nearly to the right-of-way, because the streets are short and narrow, this only contributes to the street life and the quality of the pedestrian environment.

Although the zoning prohibits mixed-use, existing nonconforming businesses and clubs are beloved in the community.

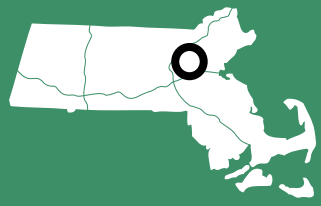
- Conforming
- On the Edge\*
- Nonconforming

\*On the Edge: Between 0 and 2000 sq. ft. above minimum.



Riverview Pizza, a business occupying an existing nonconforming mixed use property.





# Lexington

Neighborhood: Town Center

Town / Neighborhood

Region: Metro West Population: 31,394 / 424 residents

Incorporated: 1713 Area: 10,496 / 59.8 acres

Median Income: \$139,462 Density: 1.1 / 2.5 homes per acre

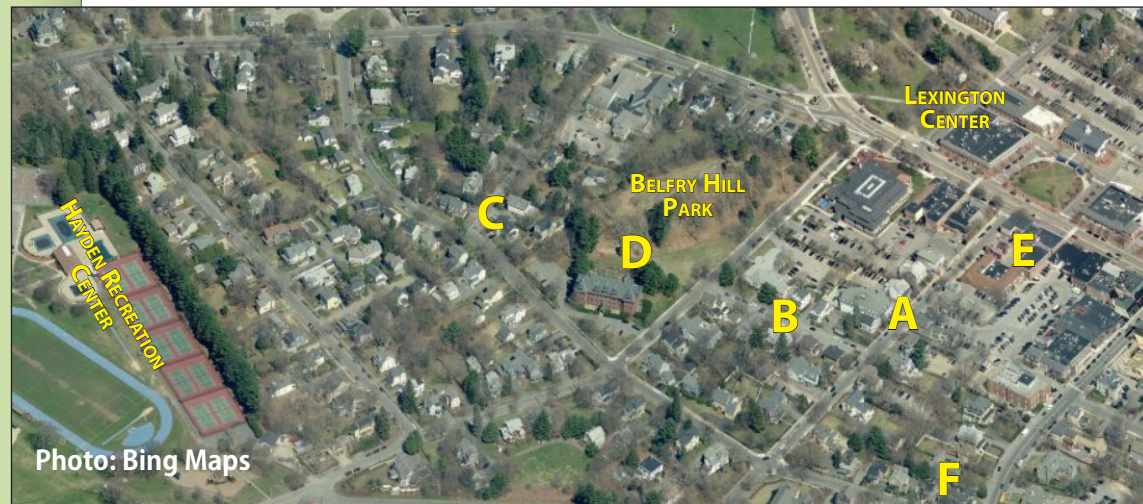


Photo: Bing Maps



Photo: Google Maps

Lexington Center is prized for its mix of offices, shops, and housing within a short, five-minute walk. This desirability contributes to a very low 4% vacancy rate.



Photo: Historic Survey

The neighborhood includes a wide variety of housing sizes, from 1,264 sf to 6,780 sf. These homes are assessed from \$560,000 to more than \$2 million. Market values run even higher.

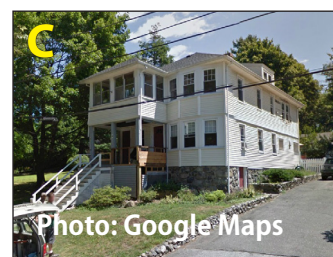


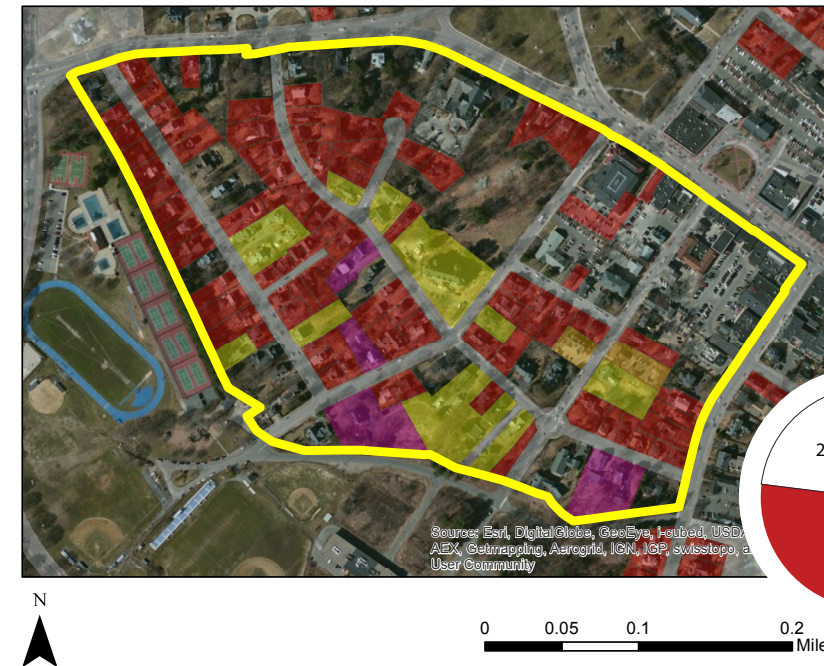
Photo: Google Maps



Photo: Historic Survey

However, duplexes and condos provide more modestly priced housing options seamlessly integrated into the neighborhood. Some units are valued at below \$300,000. These properties, however, are nonconforming: the RS zone allows only single family units.

## 77% of Parcels in RS District Nonconforming



66% of parcels in the study area covered by the Residential One-Family (RS) district are smaller than the 15,500 sq. ft. minimum. Several other parcels are nonconforming by use, as only single family detached and some community uses are allowed.

Nature of Nonconformity in Study Area's RS District

- Conforming
- Lot Size
- Commercial Use
- Multiple Houses
- 2+ Family Buildings

## Division Between Central Business and RS District

The portion of the neighborhood in the Central Business (CB) district lacks housing, despite the low vacancy rate of the adjacent neighborhood.

The CB district allows housing above street level, but this is not utilized in the study area, perhaps because of strict parking regulations or because of a floor space limit of double the lot size (2.0 FAR). Additionally, it is well understood that the economic feasibility of mixed-use housing is a real challenge except at higher unit counts than could be accommodated on smaller lots. Currently, no buildings in the study area surpass this limit.

Therefore, all the neighborhood's residential homes are in the RS district.

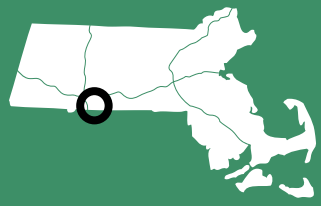


Photo: Google Maps



Photo: Historic Survey





# Longmeadow

Neighborhood: Center Elementary

Town / Neighborhood

**Region:** Pioneer Valley **Population:** 15,784 / 291 residents

**Incorporated:** 1783 **Area:** 5,760 / 52.9 acres

**Median Income:** \$97,367 **Density:** 1.0 / 2.0 homes per acre

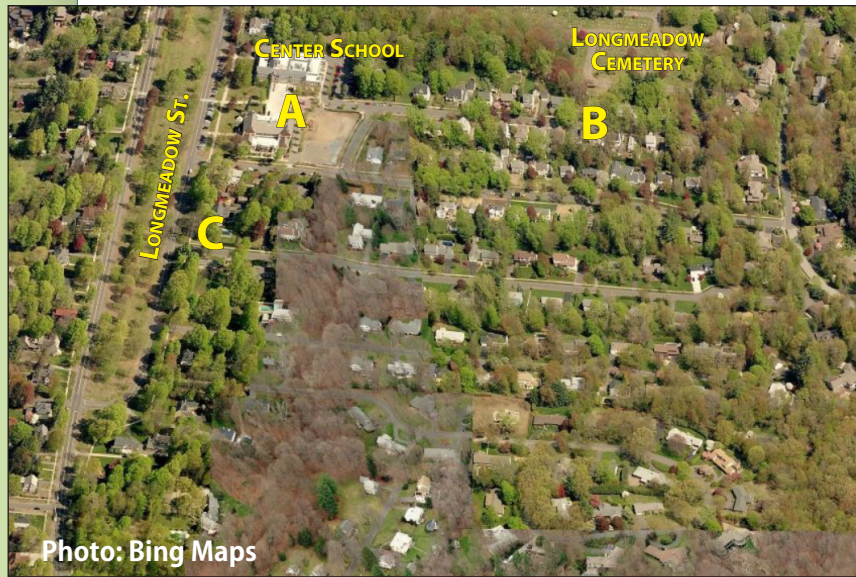


Photo: Bing Maps



Photo: Google Maps

Longmeadow, a suburban town south of Springfield, is prized for its strong community. The neighborhood behind Center Elementary is known for ease of walking to the school and biking to the business district.



Photo: Google Maps

The northern part of the neighborhood is relatively dense, with homes dating to the mid 1920s. The southern part is more contemporary, with slightly larger lots and homes built in the 1960s to 1980s.

However, even many of the newer homes could not be built under Longmeadow's zoning today. The district's minimum lot size of 18,750 sq. ft. renders 68% of the residential parcels in the district nonconforming.



Photo: Google Maps

## Maintaining Walkability with Suburban Lots

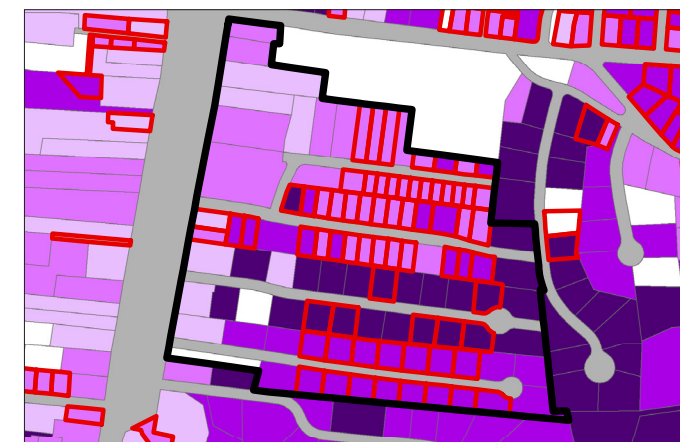
Center Elementary Neighborhood is a single-family suburban neighborhood, but relatively dense lots combined with good sidewalks, narrow roads, and pedestrian-scale lighting makes it excellent for walking and bicycling to neighbors and community shops. Indeed, it is reported that many students travel to school by foot and bicycle.



Photo: Google Maps

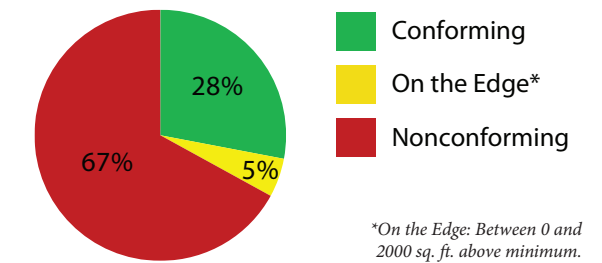
## Even Contemporary Lots are Nonconforming

Parcels by Year Built



- Unknown or N/A
- Before 1861
- 1862 - 1941
- 1942 - 1969
- After 1970
- Nonconforming by Lot Size

Total Parcels Conformity by Lot Size

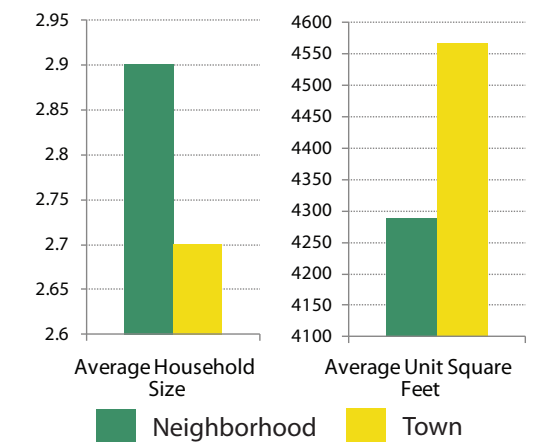


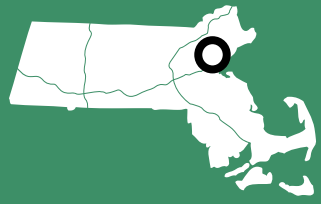
\*On the Edge: Between 0 and 2000 sq. ft. above minimum.

About 2/3 of the lots in the neighborhood could not be rebuilt. Neighborhoods built more recently more often conform to the zoning, but don't offer the same walkability benefits as the Central Elementary neighborhood.

## Larger Families Live in Neighborhood

The average household size in the neighborhood is about 8% higher than the town as a whole, even though the units are about 7% smaller. This illustrates that there is not always a correlation between unit and household size - and demonstrates an opportunity, in neighborhoods such as this, to accommodate a broader range of housing types within the existing built environment of a neighborhood.





# Melrose

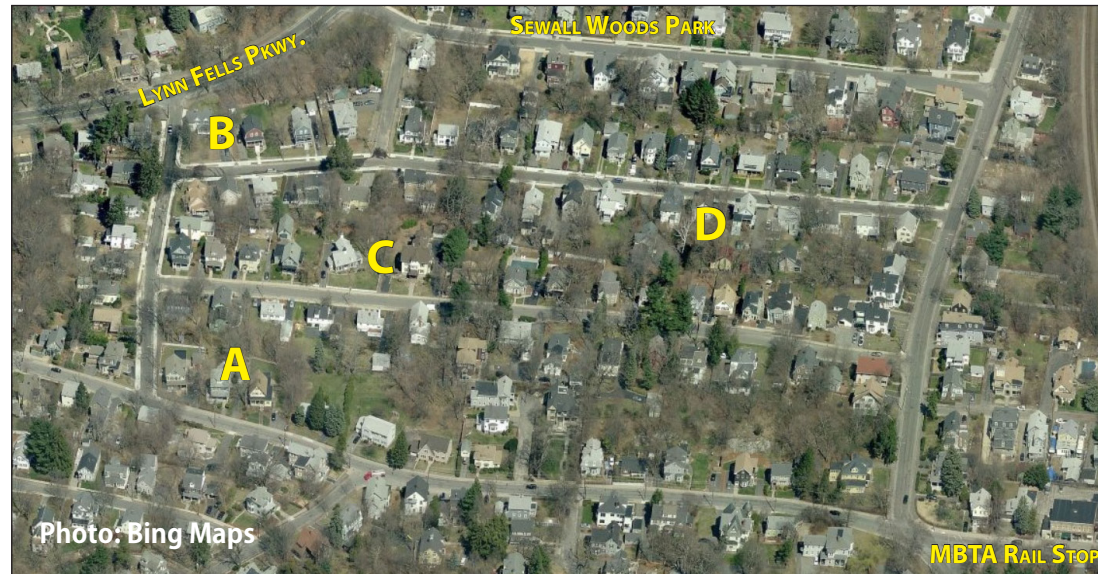
## Neighborhood: Cedar Park

Town / Neighborhood

**Region:** North Shore **Population:** 26,983 / 588 residents

**Incorporated:** 1850 **Area:** 3,008 / 41.7 acres

**Median Income:** \$87,118 **Density:** 3.9 / 5.7 homes per acre



Cedar Park is often named one of the best neighborhoods of Melrose, a town immediately adjacent to Boston's urbanized core. It is prized for its quiet atmosphere and walking distance to a variety of shops and a MBTA Commuter Rail stop. The study area is bounded by the commuter rail line on the East and the town line on the West.



The neighborhood is typified by a mix of housing sizes with moderate setbacks and rear yard garages. It's the densest neighborhood in this report, but that density is almost entirely achieved with single family homes and two-family conversions. This mix of housing creates a mix of opportunity: parcels are valued in Assessors' records from \$150,000 per unit to more than \$700,000 per unit; as is often the case, actual market values tend to exceed assessed values.

## Flag Lots Make Unique Pocket Neighborhoods



Pocket Neighborhoods, small clusters of housing around common space, are increasingly embraced by developers seeking to attract both retirees and young families who don't want a large yard but don't want to live in condominiums. These clusters provide "together but private" space, promoting community while providing private areas for households.

This type of neighborhood is not a new idea. Many parcels in Cedar Park were created before this regulation, allowing homes to be placed near one another and tucked behind each other on "flag lots" with as little as 10' frontage. This has the added bonus of requiring less road to be built and maintained per home regardless of the housing type.

However, today's Melrose zoning requires parcels to have a certain amount of frontage along the street, such as 75 feet in Melrose's UR-A district and does not allow multiple houses on one parcel.

Examples of Flag Lots



Minimum Frontage: 75' for Single Family, 100' for Duplex

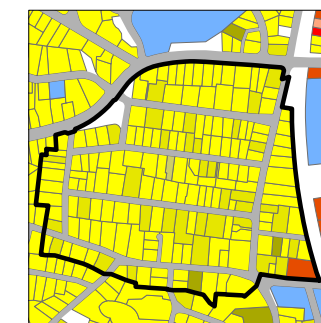
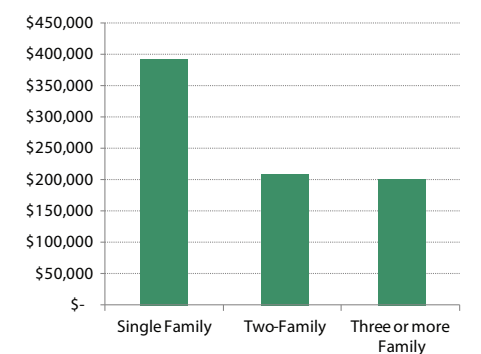
■ < 50' Frontage    
 ■ 50' - 75' Frontage    
 ■ 75' - 100' Frontage    
 ■ 100'+ Frontage

## Two Family Conversions provide Housing Choice

Despite additional required lot size and frontage for two family units, many single family homes have been converted to two family structures. The median lot (8,200 sq. ft.) and frontage size (68') are comparable to single family, well below the 13,500 sq. ft./100' minimum.

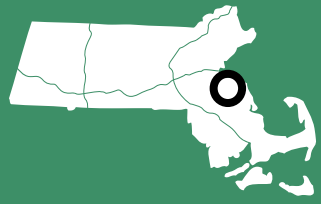
However, these units provide a critical level of affordability, even if not formally recognized as affordable on the town's Subsidized Housing Inventory. The median assessed value of a multifamily building, per unit, is nearly half that of a single family, so substantially broadens the range of housing available relative to a neighborhood of strictly single-family homes.

Median Total Assessed Value per Unit



■ Single Family Detached    
 ■ Mixed Use  
■ Two Family    
 ■ Municipal/Nonprofit  
■ Three + Units





# Milton

## Neighborhood: Central Ave.

Town / Neighborhood

**Region:** Metro Boston **Population:** 27,003 / 595 residents

**Incorporated:** 1662 **Area:** 8,320 / 53.4 acres

**Median Income:** \$102,666 **Density:** 1.2 / 4.4 homes per acre



Photo: Bing Maps



The Central Avenue neighborhood is engaged in an ongoing process of change driven by real estate investment. Recent development at 36 Central Avenue received an PRISM award. It is mixed-use and is constructed to an effective density of 40+ du/ac (factoring out non-buildable land such as riverfront area). Conversations with the developer and town staff indicate that project permitting involved some controversy, but since construction, the project has been viewed overwhelmingly as a strong positive addition to the neighborhood.



The neighborhood puts hundreds within walking distance of shops and transit in an idyllic setting. However, zoning and parking regulations present barriers to continued investment.



Photo: Google Maps

## Nonconformities Prevent Reinvestment



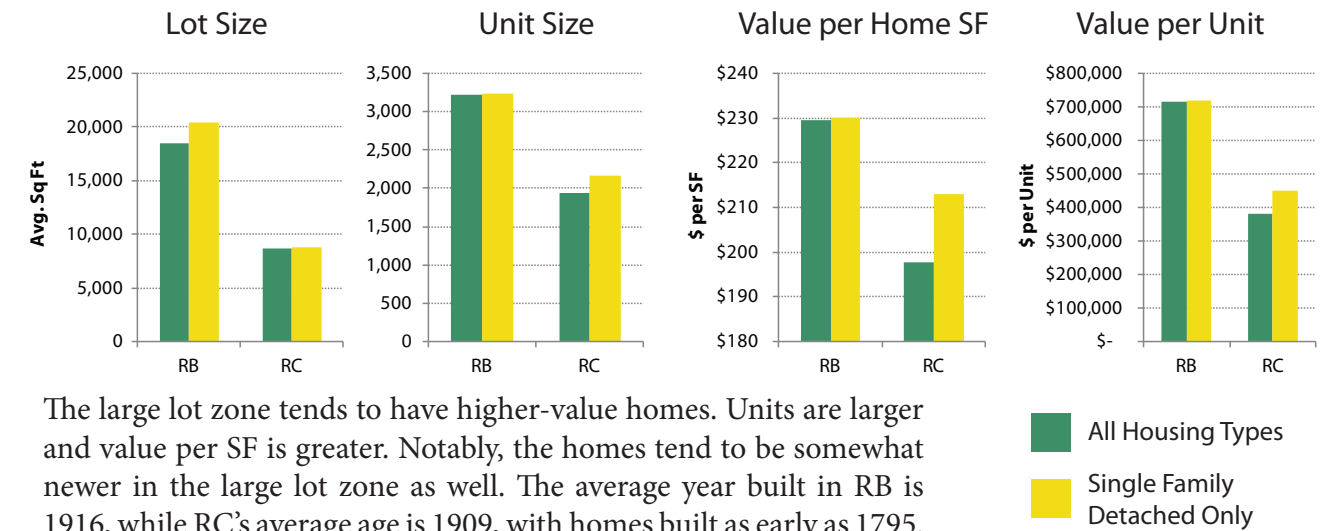
Approximately half of the parcels in the neighborhood are nonconforming as to frontage and lot area. This represents a regulatory barrier to reinvestment. Because expansion of a pre-existing nonconforming structure generally requires a variance, which is a costly and unpredictable process, the number of nonconforming parcels represents a hurdle for further reinvestment, such as remodeling older homes.

Conforming On the Edge\* Nonconforming

\*On the Edge: Between 0 and 2000 sq. ft. above minimum.

## Two Zoning Districts, Two Outcomes

The study area is almost entirely composed of two zoning districts, with the exception of business parcels at the center of the neighborhood. Most of the remainder is Residence C, with a minimum lot size of 7,500 sq. ft. A portion is Residence B, with a more restrictive 20,000 sq. ft. minimum.

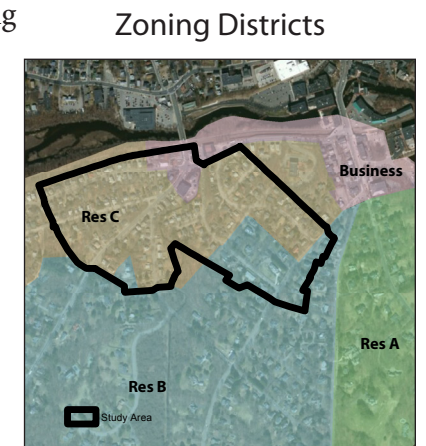


The large lot zone tends to have higher-value homes. Units are larger and value per SF is greater. Notably, the homes tend to be somewhat newer in the large lot zone as well. The average year built in RB is 1916, while RC's average age is 1909, with homes built as early as 1795.

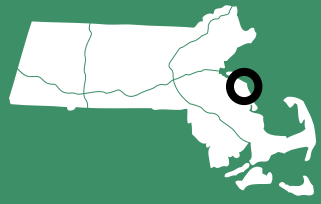
The Central Ave. neighborhood makes clear not only that zoning affects reinvestment, but also housing costs.

## Addressing Nonconformity

The Draft Town Master Plan (Fall 2014) recommends to "ADDRESS NON-CONFORMING USES AND DIMENSIONS by declaring them "pre-zoning" or "grandfathered properties" and allowing them by right to expand to prescribed limits." This would be a commendable – and highly unusual – zoning reform that could be expected to open up many opportunities for renovations that would require permitting risk and costs under today's zoning.







# Scituate

## Neighborhood: Scituate Harbor

Town / Neighborhood

**Region:** South Shore **Population:** 18,133 / 394 residents

**Incorporated:** 1636 **Area:** 11,264 / 55.4 acres

**Median Income:** \$71,681 **Density:** 0.7 / 3.6 homes per acre



Photo: Bing Maps



Scituate Harbor is a seaside community typified by narrow, pedestrian-friendly streets and a mix of housing and businesses. Contemporary structures and multifamily units blend in with homes built in the 1600s. In the South Shore region, Scituate is recognized as a leader in both zoning for and permitting higher density residential and mixed-use buildings of exceptional quality.

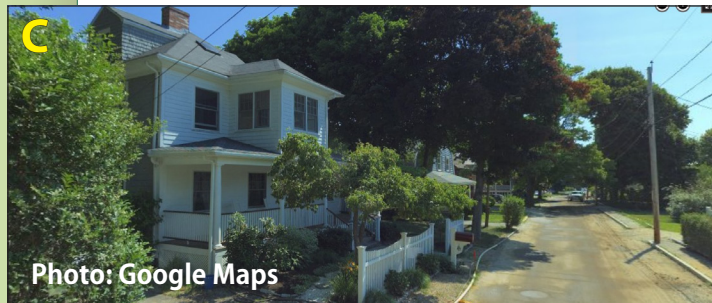
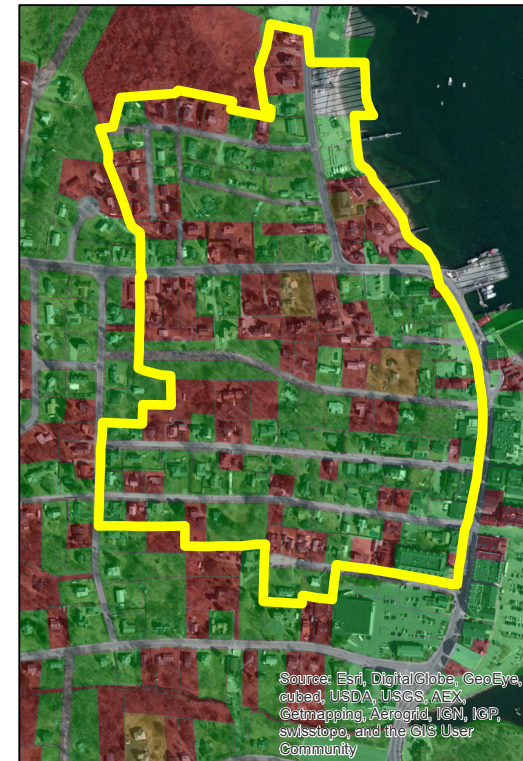


Photo: Google Maps

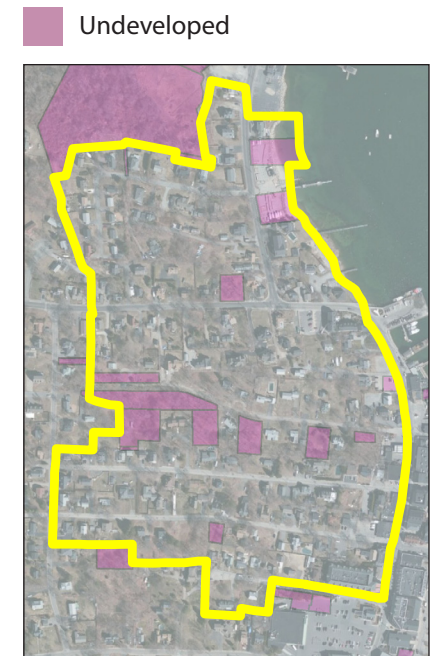
Homes in the neighborhood command premium prices of up to one million dollars. However, the neighborhood could not be recreated with existing zoning: nearly half of the parcels do not have the required frontage.

## 46% of Parcels Nonconforming



Nearly half of the parcels in the neighborhood are either under the 100' minimum frontage or have multiple homes on one parcel. Although minimum frontages may be reduced to 50' with a Special Permit, this adds complexity to reinvestment on existing parcels.

- Conforming
- Multiple Houses
- < 100' Frontage



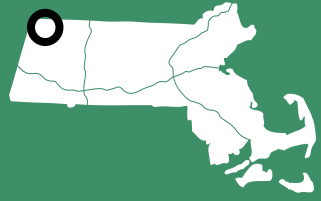
## 12% of Land Area Undeveloped

Despite the high prices the neighborhood commands, 12% of the neighborhood by land area is composed of undeveloped parcels. Out of twelve parcels, four do not have the required frontage, one does not have the required lot size, and four could not be developed because of awkward shapes or because of a Flood Plain protection district.

## New Construction Fits Neighborhood Character

Scituate is notable for mixing of old and new, multi-family, two-family, and single family through careful choice of facade, massing, and architectural elements.





# Williamstown

Neighborhood: Mill Village

| Town / Neighborhood            |  |
|--------------------------------|--|
| <b>Region:</b> Berkshires      | <b>Population:</b> 7,754 / 339 residents |
| <b>Incorporated:</b> 1765      | <b>Area:</b> 29,952 / 34.8 acres         |
| <b>Median Income:</b> \$59,370 | <b>Density:</b> 0.1 / 5.3 homes per acre |



In the late 1800s, the Williamstown Manufacturing Co. built housing, a church, shops, and other amenities for employees of Station Mill. Although the mill collapsed in 2002, the Greek Revival neighborhood remains an affordable option within walking distance from Williams College.



The neighborhood, which includes a district on the register of historic places, could not be recreated with its current zoning. Not only are almost all parcels below lot size and frontage minimums, but are above impervious surface maximums established by an Wellhead Protection District.

## Wellhead Protection District Creates Nonconformity



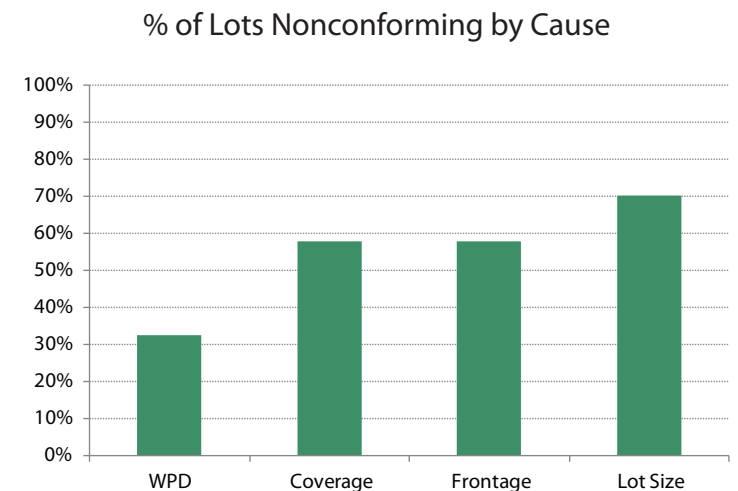
Many parcels were rendered nonconforming by percentage of lot coverage of impervious surface when Williamstown adopted a Wellhead Protection District (WPD) bylaw as a condition to drill a well in 1995.

In addition to prohibiting certain hazardous uses, the WPD requires a special permit for any use that makes more than 15% or 2,500 sq. ft. of the lot impervious to stormwater. These restrictions were required by state DEP Wellhead Protection Regulations, 310 CMR 22.21(2).

## Intensity Regulations Go Beyond WPD

Notably, more parcels in the neighborhood are nonconforming because of their Zoning District's 10,000 sq. ft. lot minimum (15,000 for two-family) and 100' frontage minimum. In fact, some lots that have less than 2,500 sq. ft. of impervious surface surpass the GRI's maximum of 20% building coverage anyway.

These nonconforming parcels require special permits for extensions or infill development. These permitting requirements add costs and uncertainty for existing homeowners looking to renovate or expand.



## Strong Resale Market: Affordable and Attractive

The Williamstown Assessor reports that the Mill Village neighborhood has some of the lowest days-on-market in Williamstown, even as inventory has grown substantially in other parts of town, especially the periphery (South Williamstown). This indicates strong market interest in traditional neighborhoods such as Mill Village.

