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**2023**

# **TOWN OF SPENCER HOUSING PRODUCTION PLAN**

Prepared by  
Spencer Housing Production Plan Committee

With technical assistance from  
Central Massachusetts Regional Planning Commission



The Spencer Housing Production Plan (HPP) is a strategic plan for facilitating new housing that meets the needs of the Spencer community. The HPP is rooted in community input, data and market trends, and zoning and policy analysis to create a guiding document for local planning and decision-making on housing.

A Housing Production Plan is a way for municipalities to better understand local housing need & demand, development constraints & opportunities, plus create a vision for future affordable housing. This five-year plan, approved by the Department of Housing and Community Development (DHCD), identifies ways that Spencer can achieve the 10% affordable housing threshold mandated by M.G.L. Chapter 40B.

The development of this HPP was guided by regular meetings of the Spencer Housing Production Plan Committee and Central Massachusetts Regional Planning Commission. Input from the community was gathered through a Housing Needs Community Survey, which collected 351 responses, plus a hybrid in-person/remote public workshop held on September 21, 2022. A draft of this HPP was widely available for public comment and discussed at multiple Planning Board and Board of Selectmen meetings.

As of 2023, Spencer's Subsidized Housing Inventory (SHI) consists of 311 units, or 5.76% of its year-round housing stock. This Housing Production Plan recommends a set of goals and strategies for Spencer to gradually achieve the 10% affordable housing requirement as well as meet the diverse needs of the community as a whole.

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## TERMS AND DEFINITIONS

The following definitions are for key terms used throughout this document and are based on information from the United States Census Bureau, Department of Housing and Urban Development (HUD), Massachusetts Executive Office of Housing and Livable Communities (EOHLC), or other sources.

**AMERICAN COMMUNITY SURVEY (ACS):** The American Community Survey, or ACS, is a survey conducted every year by the United States Census Bureau. It is the premier source for detailed population and housing information for the country. The ACS survey is sent to approximately 3.5 million addresses per year and is the largest household survey administered by Census Bureau. New data is released each year in the form of estimates, in a variety of tables, tools, and analytical reports.

**AFFORDABLE HOUSING:** Housing that is restricted to individuals and families with qualifying incomes and asset levels, and receives some manner of assistance to bring down the cost of owning or renting the unit, usually in the form of a government subsidy, or results from zoning relief to a housing developer in exchange for the income-restricted unit(s). Affordable housing can be public or private. In Massachusetts, affordable housing units are reserved for households with incomes at or below 80 percent of the Area Median Income (AMI) under long-term legally binding agreements and are subject to affirmative marketing requirements.

**AREA MEDIAN INCOME:** To determine who qualifies for affordable housing, a metric called Area Median Income, or AMI, is used. The Area Median Income (AMI) is the midpoint of a region's income distribution – half of families in a region earn more than the median and half earn less than the median. For housing policy, income thresholds set relative to the area median income – such as 80% of the AMI – identify households eligible to live in income-restricted housing units and the affordability of housing units to low-income households.

**COMPREHENSIVE PERMIT:** A local permit for the development of low- or moderate- income housing issued by the Zoning Board of Appeals pursuant to M.G.L. c.40B §§20-23 and 760 CMR 56.00. Comprehensive permits can be issued if a municipality has not met any of the three statutory minima for the amount of affordable housing that exists in the community. A comprehensive permit allows a developer to build more densely than the municipal zoning bylaws would permit, allowing more units per acre of land when constructing a new development, if at least 25% (or 20% in certain cases) of the new units have long-term affordability restrictions.

**COST BURDENED:** Households are considered cost burdened if they pay more than 30 percent of their gross income for housing costs.

**FAMILY:** A family is defined by the United States Census as a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.



**HOUSEHOLD:** A household is defined by the United States Census as includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters.

**HOUSING UNIT:** According to the Department of Housing and Urban Development (HUD), a housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters.

**M.G.L. CHAPTER 40B:** This state law enables developers to request waivers to local regulations, including the zoning bylaw, from the local Zoning Board of Appeals for affordable housing developments if less than 10 percent of year-round housing units in the municipality is counted on the SHI. It was enacted in 1969 to address the shortage of affordable housing statewide by reducing barriers created by local building permit approval processes, local zoning, and other restrictions.

**MEDIAN AGE:** The age which divides the population into two numerically equal groups; that is, half the people are younger than this age and half are older.

**MEDIAN INCOME:** Median income is the amount which divides the income distribution into two equal groups, half earning incomes above the median, half earning incomes below the median. The medians for people are based on people 15 years old and over with income.

**MULTI-FAMILY HOUSING:** Multi-family housing is a commonly used term referring to residential structures that contain more than one separate residential dwelling unit. Occupants do not necessarily have to constitute a “family”, however, as single-person households can be occupying these units.

**SUBSIDIZED HOUSING INVENTORY:** The Subsidized Housing Inventory, or SHI, is used to measure a community’s stock of low-or moderate-income housing. It is the State’s official list for tracking a municipality’s percentage of affordable housing under M.G.L. Chapter 40B.

# EXECUTIVE SUMMARY

## INTRODUCTION

Massachusetts General Law Chapter 40B requires cities and towns in the Commonwealth to work towards ensuring that a minimum of 10% of their total housing stock qualifies as affordable to households earning at or below 80% of the Area Median Income (AMI). The State encourages municipalities to prepare a Housing Production Plan (HPP) to assist in achieving the 10 percent goal as well as take a proactive step in developing affordable housing. A Housing Production Plan is a plan authorized by M.G.L. Chapter 40B and administered by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC). The Plan is organized into three principal components:

- 1. HOUSING NEEDS ASSESSMENT**
- 2. HOUSING CHALLENGES**
- 3. HOUSING PRODUCTION GOALS AND STRATEGIES**

## BACKGROUND AND PURPOSE

In 2021, the Town of Spencer was awarded funding from the Executive Office of Energy and Environmental Affairs (EOEEA) FY21 Planning Assistance Grants Program to develop a Housing Production Plan. The Central Massachusetts Regional Planning Commission (CMRPC) submitted the application on behalf of the Town and was awarded \$15,875 from EOEEA to initiate and complete the effort. Additionally, District Local Technical Assistance (DLTA) funding in the amount of \$5,625 was committed to fulfill the 25% match funding requirement along with an additional match of roughly 25 in-kind hours by the Spencer Town Planner.

The Spencer Housing Production Plan Committee is a group of five (5) volunteers appointed by the Select Board. Governance of the committee is by one Chair and each member has full voting rights. Tasked with the responsibility of guiding the creation of the Town's first Housing Production Plan, the committee met remotely approximately once per month between November 2021 and January 2023. Meetings were open to the public, in accordance with Open Meeting Law. CMRPC staff worked collaboratively with the Housing Production Plan Committee to understand local housing conditions, seek input from the community using multiple platforms, and develop strategies that will support the town with meeting the housing needs of current and future residents. CMRPC provided any technical support needed to achieve the deliverables of the Plan.

The goal in developing a Housing Production Plan (HPP) for the Town of Spencer is to provide the town with a strong tool for implementing alternative and affordable housing options to meet Chapter 40B regulations. This Plan represents the culmination of baseline demographic and housing research, community outreach, zoning and regulatory review, plus an implementation plan for goals and objectives.

## SUMMARY OF HOUSING PRODUCTION GOALS

**AS OF 2023, SPENCER’S SUBSIDIZED HOUSING INVENTORY (SHI) CONSISTS OF 311 UNITS, OR 5.76% OF ITS YEAR-ROUND HOUSING STOCK.** Data from the most recent United States Decennial Census is used as a baseline for the total year-round housing stock. As of the 2020 Census, Spencer has 5,397 year-round housing units. The Massachusetts SHI is the most comprehensive listing of deed-restricted affordable housing units compiled by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC). To meet the M.G.L. Chapter 40B SHI target of 10% and not be vulnerable to comprehensive permitting, the town needs to have 540 total subsidized units. If the town increases its affordable housing stock by 0.5% per year, or 27 units, it will meet the 10% threshold by 2031. At this production rate, in five years the town will have an SHI of 8.26%, or 446 units, and will need 94 additional units to achieve 10% affordable housing.

It should be noted that the State’s subsidizing agencies have entered into an Interagency Agreement that provides additional guidance to localities regarding housing opportunities for families with children and are now requiring that at least 10% of the units in affordable production developments that are funded, assisted, or approved by a State housing agency have three or more bedrooms (with some exceptions including age-restricted housing, assisted living, supportive housing for individuals, etc.).

## SUMMARY OF HOUSING GOALS AND STRATEGIES

The strategies outlined below were established based on prior planning efforts, regular meetings with the Spencer Housing Production Plan Committee, results of the Housing Needs Community Survey, community input from the public workshop on September 21, 2022, and input from housing stakeholders. These specific strategies will help the town achieve its affordable housing production goals while creating more diverse housing options to meet changing needs of the community.

The full descriptions of the Housing Goals and Strategies begin on page 52.

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### CAPACITY BUILDING STRATEGIES

1. Conduct ongoing community outreach and education on housing issues and activities
2. Consider hiring a dedicated Affordable Housing Coordinator
3. Actively seek out and apply for funding and technical assistance to implement the HPP Action Plan
4. Pursue adoption of a Municipal Affordable Housing Trust Fund
5. Consider local approval for Community Preservation Act (CPA)
6. Develop a process to oversee implementation of the HPP Action Plan
7. Participate in regional collaborations addressing housing development and affordability
8. Encourage relevant boards, committees, and Town leaders to participate in trainings and education programs related to affordable housing
9. Investigate and research funding opportunities to expand the inventory and condition of units managed by the Housing Authority

10. Pursue opportunities to expand supportive services targeting special populations such as veterans, homeless, or those in recovery

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#### ZONING AND POLICY STRATEGIES

1. Support cluster development and multi-family housing where feasible
2. Pursue a comprehensive Zoning Bylaw re-write
3. Modify the existing Accessory Apartment bylaw to allow for more flexible opportunities for development
4. Amend the Open Space Residential Development bylaw to allow greater flexibility with housing development and facilitate production of affordable units
5. Promote Spencer's Accessory Dwelling Unit (ADU) bylaw and Open Space Residential Development (OSRD) bylaw to raise public awareness of opportunities for small-scale housing development
6. Pursue designation as a Housing Choice Community
7. Prepare design guidelines or standards for new multi-family housing developments
8. Explore adoption of an Inclusionary or Incentive Zoning Bylaw and possible incentives
9. Explore incentives for owners of existing multi-family housing to deed-restrict units as affordable

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#### HOUSING DEVELOPMENT STRATEGIES

1. Create an inventory of Town-owned land suitable for new housing development
2. Pursue adaptive reuse of underutilized or vacant properties into housing units
3. Advocate for a higher inclusion of accessible units in proposed affordable housing developments
4. Partner with for- and non-profit developers to create affordable housing
5. Develop a system to monitor local housing data and community trends
6. Identify specific sites to encourage the filing of comprehensive permit applications and/or the development of affordable units
7. Explore creative senior living opportunities and models

# INTRODUCTION

## COMMUNITY OVERVIEW

Spencer is a small, rural-suburban town located in Worcester County. The town covers an area of 34.1 square miles, of which 32.9 square miles is land and 1.2 square miles are water. A roughly rectangular shaped town, Spencer is bounded by Leicester and Paxton to the east and northeast; Oakham to the north; East Brookfield and North Brookfield to the west and northwest; and Charlton to the south. Settled in 1717 and incorporated as a town in 1753, Spencer was historically an agricultural community until the early 19<sup>th</sup> century when manufacturing of boots, wire, and textiles rapidly dominated the local economy. Route 9 serves as a primary east-west state highway which intersects with Route 31, the major north-south route through town. The town has a distinct downtown corridor that is home to a variety of residences, offices, municipal buildings, and businesses including a supermarket, hardware store, and several restaurants. Notable landmarks include Spencer State Forest, Saint Joseph's Abbey, Spencer Agricultural Fairgrounds, and unique historic features such as the Town Hall. The town is governed by an open meeting form of government and is led by an elected five-member Board of Selectmen responsible for setting policy for Spencer. The town's K-12 public schools are regionalized with East Brookfield.

## PLAN PROCESS

The Town contracted the Central Massachusetts Regional Planning Commission (CMRPC) to develop a Housing Production Plan consistent with the State of Massachusetts' requirements under 760 CMR 56.03(4). To adequately oversee all steps of the plan's development in a timely manner, a Housing Production Plan Committee was created. Consisting of four volunteer members of the community and one Town employee, the committee met remotely approximately once per month with staff from CMRPC between November 2021 and January 2022 using the Zoom platform in accordance with Open Meeting Law.

A Housing Needs Community Survey was utilized as a tool for gathering widespread public input on affordability and availability of various types of housing in Spencer. The 18-question survey was available to take online, and paper copies were made available for pick-up and drop-off at the Spencer Public Library, Senior Center, Town Hall, and Housing Authority. The community survey was open from February 2022 through August 2022. In total, 351 surveys were completed by town residents. 25% of survey respondents were under the age of 45, 41% of those who completed the survey were between the ages of 45 and 64, and 34% of survey respondents were 65 years or older. The complete survey, survey results, promotional flyer, and articles in the local newspaper *Spencer New Leader* can be viewed in the Appendix.

A hybrid in-person/remote public workshop was held on September 21, 2022 from 6:00 – 8:00 p.m. at the Spencer Town Hall and online via Zoom. Approximately 10 community members participated in the event and engaged in discussions on the future of housing in Spencer. Attendees were introduced to the Housing Production Plan with a presentation by CMRPC, allotted time to ask questions, presented with the results from the community survey, and asked to participate in a breakout group activity on the potential design

and placement of alternative housing options for the town. Those who attended virtually were sent a link to a survey asking residents to select the types of housing they would be most comfortable seeing developed in each of the study areas. The survey was open for a few months following the public forum so those who could not attend the event would have an opportunity to submit their input. The valuable public input gathered from the discussions and activity of this event has proven helpful in understanding who needs housing and the types and locations of housing that are in demand in Spencer. Materials from the public workshop and an article from the local newspaper Spencer New Leader can be viewed in the Appendix.



*Spencer residents discuss preferred development locations and types of housing at the Community Forum on September 21, 2022.*

## PLAN METHODOLOGY

Data for this report was gathered from a number of reliable and available sources, including:

- 2000, 2010, 2020 U.S. Decennial Census
- 2021 American Community Survey 5-Year Estimates
- Warren Group
- ESRI Business Analyst
- Massachusetts Department of Revenue
- Massachusetts Executive Office of Housing and Livable Communities
- Massachusetts Department of Economic Research
- Central Massachusetts Regional Planning Commission
- Spencer Assessor's Office
- Spencer Housing Production Plan Committee open meetings
- Community input from the September 21, 2022 Public Workshop and survey
- Spencer Housing Needs Community Survey

M.G.L. c. 40B, §§ 20-23 – known as Chapter 40B or the Comprehensive Permit Law – is a Massachusetts state law that was enacted in 1969 to facilitate construction of low- or moderate-income housing. It establishes a consolidated local review and approval process (known as a “comprehensive permit”) that empowers the zoning board of appeals (ZBA) in each city and town to hold hearings and make binding decisions that encompass all local ordinances or bylaws and regulations. In certain circumstances, that ZBA’s comprehensive permit decision may be appealed to the Massachusetts Housing Appeals Committee (HAC), which has the power to affirm, modify, or overturn local decisions. Under Law Chapter 40B, cities and towns must work to ensure that at least 10% of their total housing stock qualifies as “affordable” to households earning at or below 80% of the area median income (AMI). For communities that have not achieved the 10% affordable housing requirement, developers can override local regulations by receiving a comprehensive permit from local ZBA’s if they include affordable housing in their projects.

To help meet this 10% goal and take a proactive approach toward developing affordable housing, the State encourages communities to pursue preparing a Housing Production Plan (HPP). This is a plan authorized by M.G.L. Chapter 40B and administered by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) that can allow some relief from 40B pressures if the plan is approved by EOHLC and the town meets the required number of affordable housing units that must be created in a year. Communities that have an EOHLC-approved HPP and that have produced units that are deemed “affordable” totaling at least 0.5% of the community’s year-round housing stock will be granted a “certification of compliance with the plan” and become temporarily “appeal-proof” from Chapter 40B for 12 months following certification, or 24 months following certification if 1.0% of its year-round housing units have been produced as affordable.

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## SAFE HARBORS

In regard to Chapter 40B, “safe harbor” refers to conditions under which a ZBA’s decision to deny a comprehensive permit will qualify as consistent with local needs and not be overturned by the HAC, provided the conditions were met prior to the date that the comprehensive permit was filed with the ZBA. Safe harbor options include:

### *STATUTORY MINIMA*

- The number of low- or moderate-income housing units in the city or town is more than 10 percent of the total number of housing units reported in the most recent Decennial Census;
- Low- or moderate-income housing exists on sites comprising 1.5 percent or more of the community’s total land area zoned for residential, commercial, or industrial use;
- The comprehensive permit before the ZBA would lead to construction of low- or moderate-income housing on sites comprising more than 0.3 of 1 percent of the community’s total land area zoned for residential, commercial, or industrial use, or 10 acres, whichever is larger, in one calendar year.

### *ADDITIONAL SAFE HARBORS CREATED BY REGULATION*

EOHLC has certified that the community complies with its affordable housing production goal under its approved Housing Production Plan.

- The community has met EOHLC’s “recent progress” threshold (760 CMR 56.03(1)(c) and 56.03(5)). This implies that within the past 12 months, the community has created new SHI units equal to or greater than 2 percent of the total year-round housing units reported in the most recent decennial census. The recent progress threshold can be helpful to a community that does not have a EOHLC-approved Housing Production Plan.
- The project before the ZBA is a project that exceeds DCHD’s definition of a “large” project under 760 CMR 56.03(1)(d), where the definition of “large” project varies by the size of the municipality (see 760 CMR 56.03(6)).

**As of 2023, Spencer does not meet any of the safe harbors and will not be able to deny a comprehensive permit filed with the Zoning Board of Appeals.**

## DEFINING AFFORDABLE HOUSING

“Affordable housing” does not refer to the design, type, or method of construction of housing units, but to the cost of the housing to the consumer. “Affordable” means that the housing unit qualifies for inclusion in the Subsidized Housing Inventory, a state-wide comprehensive list of affordable units under long-term, legally binding agreements that are subject to affirmative marketing requirements. In order for a household to be eligible to rent or purchase an income-restricted unit, the household’s income cannot exceed 80% of the Area Median Income (AMI).

The United States Department of Housing and Urban Development (HUD) and the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) use Area Median Income (AMI) to promote income-restricted housing. The AMI is the median family income for the Metropolitan Statistical Area (MSA). Spencer belongs to the Worcester, MA HUD Metro FMR Area which includes 33 communities in southwest Worcester County. HUD calculates the AMI annually based on the U.S. Census Bureau’s American Community Survey’s (ACS) estimated median family income for the MSA. **As of 2023, the AMI for the Worcester Metro FMR Area is \$122,000. For a household of one, the income limit to qualify for an affordable unit is \$65,550; while for a family of four, the income limit is \$93,600 to qualify.**

Municipalities and/or developers are responsible for updating their inventory directly with EOHLC. When new subsidized units are occupied or permitted within a municipality, the municipality (or the developer) must make a written request for units to be added to the municipality’s inventory. This task is accomplished through the *SHI: Requesting New Units Form*, available on the Massachusetts Subsidized Housing Inventory website, which must be submitted to EOHLC.

TABLE 1: AREA MEDIAN INCOME LIMITS FOR THE WORCESTER, MA HUD METRO FMR AREA, 2023

Area Median Income	FY 2023 Area Median Income Limit Category	Persons in Household				
		1	2	3	4	5
\$122,000	Low (80%) Income	\$65,500	\$74,900	\$84,250	\$93,600	\$101,100
	Very Low (50%) Income	\$40,950	\$46,800	\$52,650	\$58,500	\$63,200
	Extremely Low (30%) Income	\$24,600	\$28,100	\$31,600	\$35,100	\$37,950



## FAIR HOUSING AND HOUSING DISCRIMINATION

Title VIII of the Civil Right Act of 1968, also referred to as the Fair Housing Act, was enacted with the primary purpose of prohibiting discrimination in transactions involving the rental, sale, or financing of a home based on race, color, national origin, religion, sex, familial status, and mental or physical handicap. Massachusetts law included the following protected classes for tenants and homebuyers: marital status, children, sexual orientation, age, gender identity and expression, military or veteran status, ancestry, genetic information, retaliation, and receipt of public assistance or rental subsidies.

Under Federal law, state and local governments that receive federal housing funds are required not only to refrain from discriminatory practices, but they must also take initiative in promoting open and inclusive housing patterns, also known as “affirmatively furthering fair housing” or “AFFH”. As defined by HUD, this practice includes the following:

- Analyzing and eliminating discrimination in the jurisdiction;
- Promoting fair housing choice for all persons;
- Providing opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familiar status, disability, and national origin;
- Promoting housing that is structurally accessible to, and usable by all persons, particularly persons with disabilities;
- Fostering compliance with the nondiscrimination provision of the Fair Housing Act.

In 2021, the White House issued a Memorandum to the Secretary of HUD, which declared that the affirmatively furthering fair housing provision in the Fair Housing Act, “...is not only a mandate to refrain from discrimination but a mandate to take actions that undo historic patterns of segregation and other types of discrimination and that afford access to long-denied opportunities.”<sup>1</sup> A number of Executive Order implicating HUD’s responsibility for implementing the mandate of AFFH were issued by the White House in 2021, including Executive Order 13895, “Advancing Racial Equity for Underserved Communities Through the Federal Government” and Executive Order 13988, “Preventing and Combating Discrimination on the Basis of Gender Identity or Sexual Orientation.”

Under Federal and State law, municipalities must also ensure that municipal policies and programs do not have a disparate impact on members of a protected class. Disparate impact is a significant legal theory in which liability based upon a finding of discrimination may be incurred even when the discrimination was not purposeful or intentional. The municipality should consider if the policy or practice at hand is necessary to achieve substantial, legitimate, non-discriminatory interests and if there is a less discriminatory alternative that would meet the same interest.

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<sup>1</sup> U.S. Department of Housing and Urban Development Affirmatively Furthering Fair Housing (AFFH) Website

## HOUSING AND POLITICAL ADMINISTRATIONS

As of January 6, 2023, the Commonwealth of Massachusetts has a new governor administration in place. Governor Maura Healey and Lieutenant Governor Kim Driscoll succeed former Governor Charlie Baker and former Lieutenant Governor Karyn Polito.

Governor Healey and Lt. Governor Driscoll have stated that affordable and abundant housing is a top priority for the new administration. A new Secretary of Housing position has been created, which will support cities and towns across the state to ensure housing goals are met. The Secretary of Administration and Finance has been directed to identify unused State-owned land and public property to turn into rental housing or home ownership. The Healey-Driscoll administration also prioritizes expanding opportunities for first-time homebuyers through increased funding of down-payment and closing assistance programs, as well as expansion of rental assistance and rental tax deduction programs. Healey has explained that strategies for increasing housing production across the state include investing in the preservation and rehabilitation of existing housing stock while simultaneously incentivizing communities to improve zoning procedures and boost production.

On June 13, 2023, Governor Healy announced the creation of the Massachusetts Community Climate Bank, the nation's first green bank dedicated to affordable housing. It will be seeded with \$50 million in state money from the Department of Environmental Protection to reduce greenhouse gas emissions in the building sector. Prioritizing the affordable housing market first, then eventually diversifying investments to encompass a wider array of decarbonization efforts, the bank is hoping to attract private sector capital to be combined with federal funds available under the Inflation Reduction Act.

# HOUSING NEEDS ASSESSMENT

## DEMOGRAPHIC CHARACTERISTICS

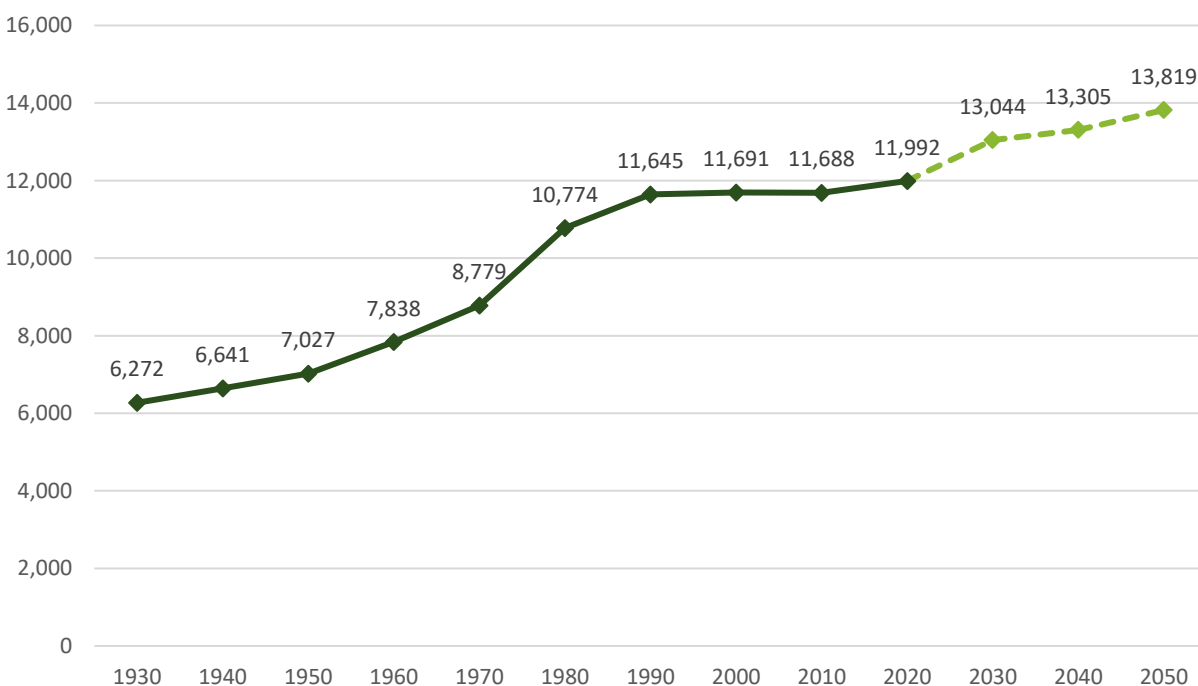
### POPULATION AND HOUSEHOLD TRENDS

This housing needs assessment primarily uses data from the United States Decennial Census and the American Community Survey (ACS). The ACS is a nationwide survey that collects information nearly every day of the year. Data are pooled across a calendar year to produce estimates for that year. As a result, ACS estimates reflect data that have been collected over a period of time rather than for a single point in time as in the decennial census, which is conducted every 10 years and provides population counts as of April 1 of the census year. Data available from local sources is used as well to supplement these data.

Spencer is a small community located about a 20-minute drive west of Worcester, the second-largest city in New England. Neighboring communities, which will be used for comparison purposes in this report, include Leicester, Paxton, Oakham, North Brookfield, East Brookfield, and Charlton. According to the 2020 Decennial Census, the town has a population of 11,992. Historically, Spencer saw strong population growth in the postwar period, increasing from 7,027 residents in 1950 to 10,774 in 1980. The town's growth has slowed considerably since the 1990's, increasing by less than 400 residents in the past three decades (Figure 1).

FIGURE 1: SPENCER HISTORIC POPULATION GROWTH WITH PROJECTIONS

SOURCE: U.S. CENSUS BUREAU 1930-2020; CMRPC POPULATION PROJECTIONS



According to population growth projections calculated by CMRPC, Spencer's population is anticipated to exceed 13,000 residents in the next decade and reach 13,819 by 2050. Future population change patterns will be determined by housing development patterns, local and regional economic conditions, utilities and associated infrastructure, and evolving living preferences of current and future generations.

As the COVID-19 pandemic and economic shutdown forced countless employees across the nation to work remotely from their homes for months in 2020, it is possible that people may continue working remotely and elect to relocate outside of employment centers, such as the Boston region, to attractive and more affordable rural and suburban communities in Central Massachusetts, such as Spencer. Even as conditions gradually return to a state of normality, remote work is likely to increase in popularity and feasibility, with workers embracing greater freedom and flexibility without needing to make lengthy commutes every day. Major companies have announced that employees working from home may continue to do so permanently. It is possible that Spencer could experience a high demand in housing in the coming years due to these factors. The town's quality of life, clean air, open space, and other attractive small-town features make it a prime location for families to gravitate towards.

TABLE 2: HOUSEHOLDS AND FAMILIES, 2000-2021

	2000		2021		Percent Change 2000-2021	
	Households	Families	Households	Families	Households	Families
Spencer	4,579	3,107	5,186	3,288	12%	6%
Worcester County	283,927	192,423	333,435	219,929	15%	13%
Massachusetts	2,443,580	1,576,696	2,759,018	1,719,532	11%	8%
Source: U.S. Decennial Census 2000; American Community Survey 5-Year Estimates 2021						

The U.S. Census Bureau states that a *household* consists of all the people who occupy a housing unit, including the related family members and all the unrelated people. A *family household* includes the family householder and all other people in the living quarters who are related to the householder by birth, marriage, or adoption. Table 2 shows that Spencer's household composition has increased by 12% in the last two decades. This change is fairly proportionate to the increase seen across Worcester County and Massachusetts. The number of family households has increased at a slower rate than total households in Spencer, with 3,107 families reported in 2000 and 3,288 families reported in 2021, an increase of just 6%. Overall, family units have increased at a slower pace than household units in Spencer, Worcester County, and Massachusetts.

## HOUSEHOLD TYPES

According to the U.S. Census Bureau, a *family group* is any two or more people residing together, and related by birth, marriage, or adoption<sup>2</sup>. *Family households* are defined as households maintained by a householder who is in a family group, and can include any unrelated people who may be residing there. A *household* consists of all the people who occupy a housing unit. A *non-family household* consists of a household living alone or where the household shares the home exclusively with people to whom he/she is not related.

As of 2021, out of 5,186 total households in Spencer, 63% are considered family households, while the remaining 37% consist of single-person households or members living together who are not related to one another. Family households with their own children under the age of 18 make up 21% of all households in Spencer, which is lower than the state's rate of 25%. Nearly one-third of all households in town are single-person households, higher than the Massachusetts 2021 rate of 28%. 17% of all Spencer households are elderly single-person households, higher than the state's rate of 12%, respectively.

As regional and national trends indicate, the number of people living in a household has been declining as more people choose to live alone, delay having children, or have fewer or no children. The number of family households with their own children under the age of 18 living in Spencer has decreased from 1,405 in 2000 to 1,094 in 2021. Five percent of all Spencer households are single-parent households, which is on par with both the county and state. Single-parent households may have more difficulty affording a safe and spacious home to live because of the reliance on one income to support the family. Families with children are a protected class under federal law, and Massachusetts has made it unlawful to discriminate based on marital status.

TABLE 3: SPENCER HOUSEHOLDS BY HOUSEHOLD TYPE

	Number	Percent of All Households
Total Households	5,186	100%
Family Households	3,288	63%
Family Households with own children under 18 years old	1,094	21%
Male householder, no spouse present with own children under 18 years	57	1%
Female householder, no spouse present with own children under 18 years	198	4%
Non-family households	1,898	37%
Householder living alone	1,603	31%
Elderly single-person households	888	17%
Source: American Community Survey 5-Year Estimates 2021		

<sup>2</sup> United States Census Bureau; Technical Documentation; Subject Definitions

## AGE

It is important to examine age distribution in a community as different age groups may have various requirements and preferences for housing. Additionally, age is a protected class under State Law. American Community Survey 5-year Estimates as of 2021 show that 21% of the Spencer population are under the age of 20; 19% are between the age of 20 and 34 years; 26% are between the ages of 35 and 54 years; 16% are between the ages of 55 and 64 years; 18% are between the ages of 65 and 84 years; and just 2% are ages 85 or higher (Figure 2). Between 2000 and 2020, Spencer experienced an increase in its population over the age of 55. The Advanced Elderly age cohort increased by 44%; the Seniors age cohort increased by 40%; and the Near Seniors age cohort increased by 45%. All age cohorts under 55 years experienced a decrease since 2000. These groups include Pre-school (-44%), School Ages (-29%), Young Adult (-7%), Young Family (-1%), and Middle Family (-23%). The loss of residents under the age of 19 and those between the ages of 25 and 54 has significant implications on school enrollment, as these groups represent both future students of the public school system and parents of school age children.

Spencer's median age (44.7 years) has increased by almost 8 years since 2000. The town's median age is now the second highest of the surrounding communities (Figure 3), with Oakham having the highest at 48.8 years. Although seniors may desire to remain in their homes for as long as possible, there are challenges related to affordability, accessibility, and limited connections to community and health services that can make this difficult. An aging population implies a need for appropriate housing options such as single-level homes, affordable housing for those living on fixed incomes, housing with accessibility features such as ramps or handrails, accessory dwelling units for elderly parents to live independently but near family, homes in walkable neighborhoods, assisted living, skilled nursing facilities, or other types of retirement communities.

FIGURE 2: SPENCER POPULATION BY AGE (LIFECYCLE GROUP)

SOURCE: U.S. DECENNIAL CENSUS 2000, 2010, 2020

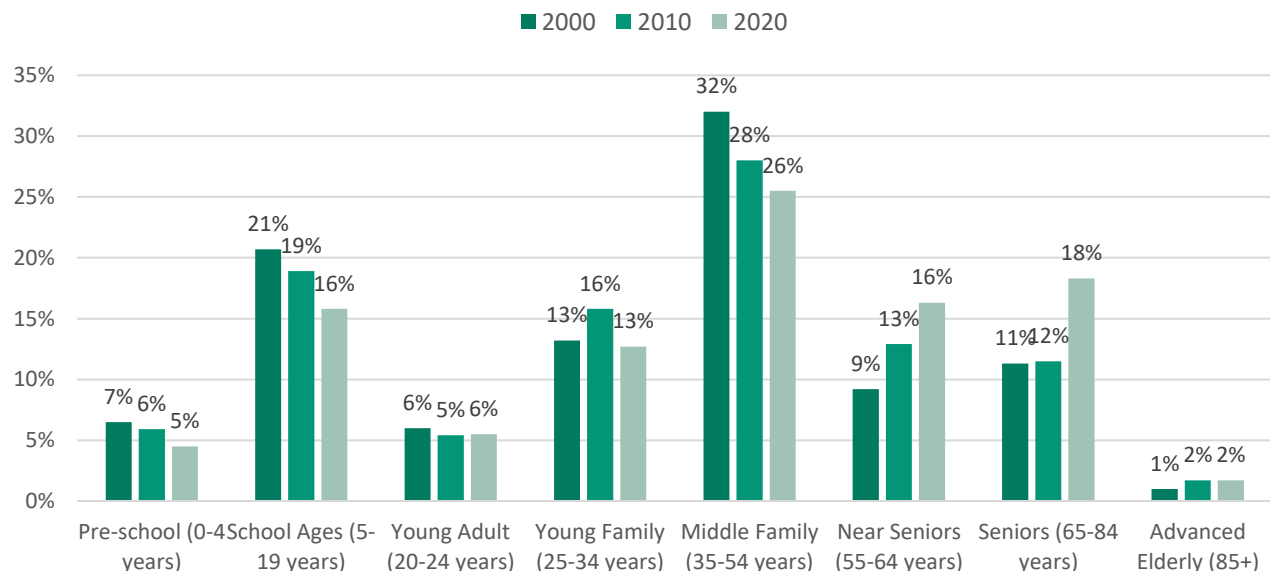
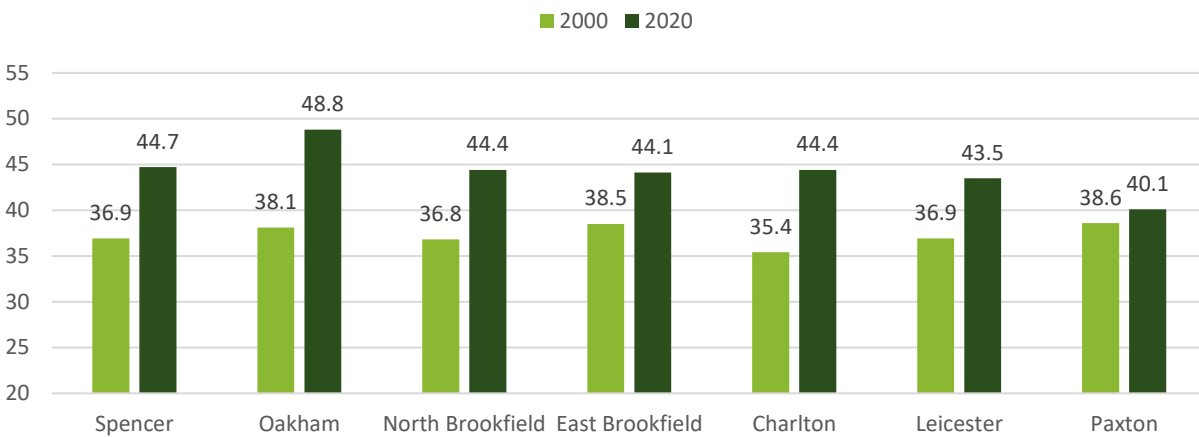


FIGURE 3: MEDIAN AGE

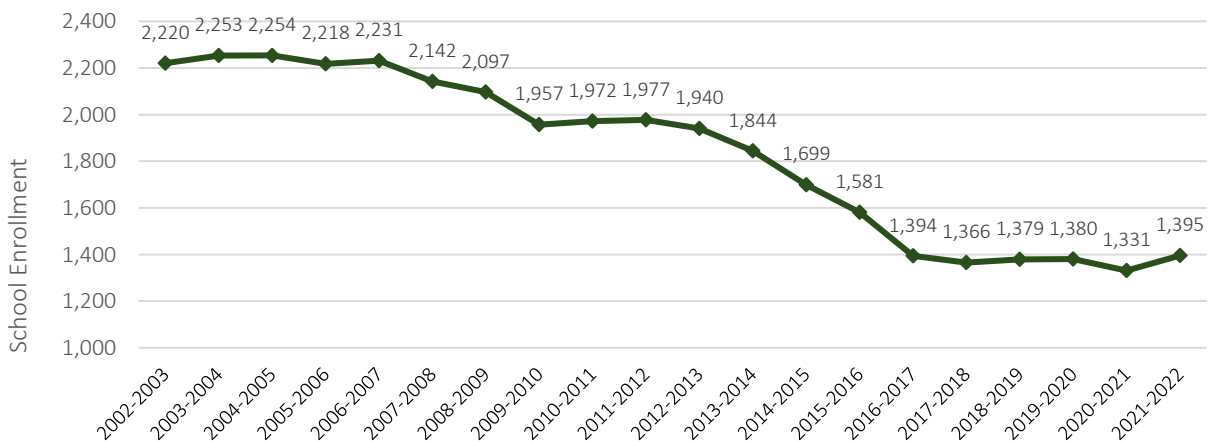
SOURCE: U.S. DECENNIAL CENSUS 2000, 2020



Enrollment in Spencer's public elementary school system has declined significantly since 2002 (Figure 4). With a loss of 37% of enrolled students since 2002, Spencer is among the state's school districts that have experienced the greatest loss of schoolchildren<sup>3</sup>. The average size of families in town has gradually decreased since 2000, supporting the data showing fewer students enrolled in the school system. This reflects a national trend of families having fewer children than previous generations, delaying having children, or choosing not to have children. Additionally, there may be reasons that families are not raising children in Spencer, such as housing and affordability barriers. Declining student enrollment affects not only the financial stability, staffing, and facility management of schools, but impacts the community as a whole.

FIGURE 4: SPENCER ELEMENTARY SCHOOL ENROLLMENT, 2002-2022

SOURCE: MASSACHUSETTS DEPARTMENT OF ELEMENTARY AND SECONDARY EDUCATION



<sup>3</sup> The Waning Influence of Housing Production on Public School Enrollment in Massachusetts: An MAPC Research Brief. Metropolitan Area Planning Commission. October 2017.

## GROUP QUARTERS

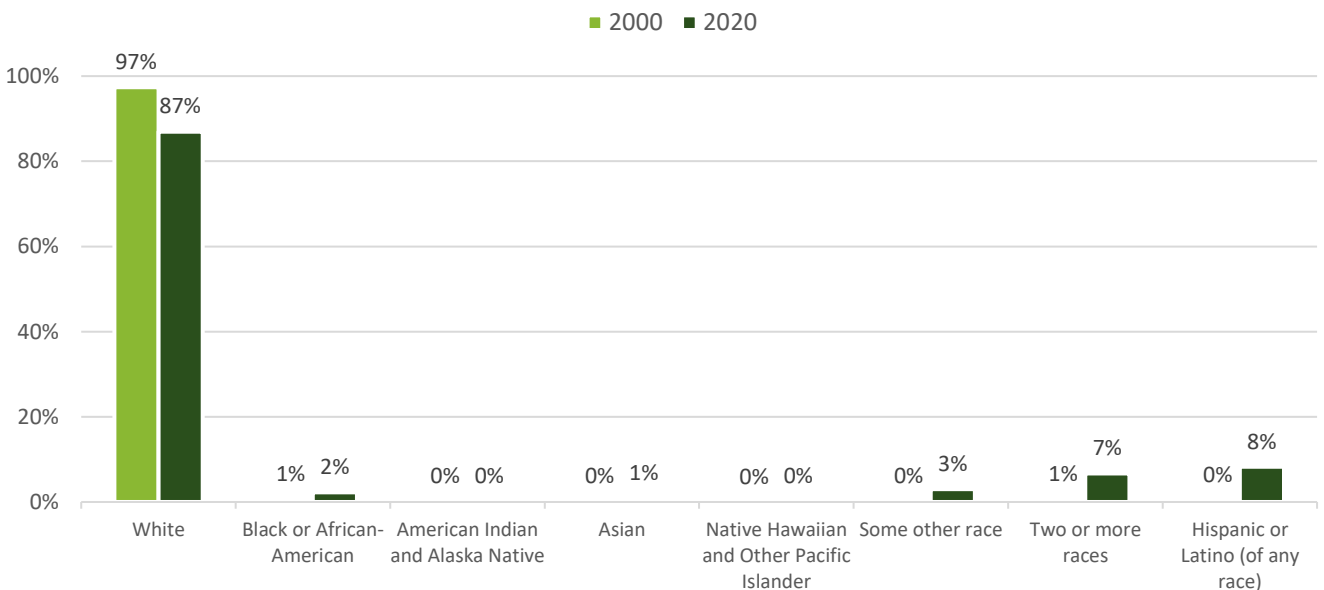
People not living in a family or non-family household are classified by the U.S. Census Bureau as living in *group quarters*. Group quarters include facilities such as prisons, nursing homes, and hospitals as well as college dormitories, military barracks, group homes, missions, and shelters. According to the 2020 U.S. Decennial Census, there are 70 total Spencer residents living in group quarters, all of which are noninstitutionalized.

## RACE AND ETHNICITY

The population of Spencer is primarily White, at 87% of the town's total population, according to the 2020 Decennial Census (Figure 5). The White alone population decreased by almost 9%, from 11,382 residents in 2000 to 10,428 residents in 2020, indicating the town has diversified in recent decades. The Hispanic or Latino (of any race) population experienced the most significant increase, from 40 residents in 2000 to 989 residents in 2020. The Black or African American population increased by 201 residents, now constituting 2% of the town's population. The Asian population has additionally increased by about 1% since 2000. The American Indian/Alaska Native and Native Hawaiian/Other Pacific Island residents of Spencer have remained a very small percentage of the town's population. There was a large increase in the population identifying as two or more races in the 20-year time period, which may be a result of the dataset's category labeling rather than any significant population change.

FIGURE 5: SPENCER POPULATION BY RACE/ETHNICITY

SOURCE: U.S. DECENNIAL CENSUS 2000, 2020





## DISABILITY

A disability is defined by the U.S. Census Bureau as a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job. Many residents with one or more disabilities face housing challenges due to a lack of housing that is affordable and physically accessible. Disability is a protected class under Federal Law.

Table 4 shows that an estimated 9% of Spencer's population (653 residents) aged 18 to 64, also known as "working-age residents," reported having one or more disabilities. Among this age cohort reporting a disability in Spencer, ambulatory difficulties are the most common disability, at 5% of the population. This differs from the county and state, both of which report cognitive difficulties to be most common among this age cohort. Of Spencer residents ages 65 and over, an estimated 34%, or 976 people, reported having one or more disabilities. Difficulties with hearing are currently the most common disability faced by the elderly population in Spencer, followed by ambulatory difficulties. These disabilities, along with independent living difficulty, are the most commonly faced disabilities among the elderly population in the county and state, with ambulatory difficulty generally being the most common.

With projections of an increasing elderly population in Spencer, the demand for affordable and barrier-free/accessible housing may be on the rise. The range of disabilities present in the town's population requires different types of accessible housing to serve the needs of persons with disabilities. Some communities in Massachusetts have put more effort and resources into integrating accessible housing and housing with supportive services into planning for market-rate and affordable housing development. There are a few affordable housing complexes in town dedicated to serving people with disabilities including the Spencer Housing Authority, Astorwood Place, Senior Living at Prouty, and several group homes.

TABLE 4: POPULATION BY ESTIMATED DISABILITY STATUS

	Spencer		Worcester County		Massachusetts	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total civilian non-institutionalized population	11,944	(X)	846,034	(X)	6,922,305	(X)
<i>With a disability</i>	1,649	14%	103,479	12%	803,600	12%
Population 18 to 64 years	6,997	(X)	535,840	(X)	4,413,041	(X)
<i>With a disability</i>	653	9%	55,311	10%	393,175	9%
With a hearing difficulty	128	2%	9,480	2%	65,823	2%
With a vision difficulty	60	1%	7,767	1%	61,807	1%
With a cognitive difficulty	295	4%	28,125	5%	197,126	5%
With an ambulatory difficulty	312	5%	20,581	4%	153,552	4%
With a self-care difficulty	75	1%	9,229	2%	64,160	2%
With an independent living difficulty	230	3%	21,803	4%	145,597	3%
Population 65 years and over	2,845	(X)	129,708	(X)	1,122,280	(X)
<i>With a disability</i>	976	34%	40,468	31%	345,430	31%
With a hearing difficulty	524	18%	17,898	14%	142,844	13%
With a vision difficulty	164	6%	6,167	5%	54,962	5%
With a cognitive difficulty	106	4%	9,258	7%	83,178	7%
With an ambulatory difficulty	384	14%	24,372	19%	210,192	19%
With a self-care difficulty	46	2%	8,732	7%	80,972	7%
With an independent living difficulty	303	11%	16,373	13%	148,2420	13%
<i>Source: American Community Survey 5-Year Estimates 2021</i>						

## POPULATIONS WITH SPECIAL NEEDS

Populations with special needs are considered to be residents who require specialized housing and/or support services. Included in this category, in no particular order, are:

- People with physical disabilities
- Elderly and frail elderly
- Veterans
- Survivors of domestic violence
- Youth aging out of foster care and at-risk youth
- People with psychiatric and cognitive disabilities
- People with substance abuse issues
- Ex-offenders
- People living with HIV or AIDS
- People who are homeless

The needs of these sub-populations may overlap in many cases, as well as the institutions that serve them. Special needs populations are more likely than the general population to encounter difficulties securing and retaining adequate and affordable housing, due to lower incomes and other obstacles, and often require enhanced support services. While members of these populations often move through temporary housing placements, they often seek permanent and stable housing options.

The Spencer Housing Authority participates in the State Chapter 689 Housing Program, which is designed to provide housing with specialized services for persons with mental illness, developmental disabilities, or physical disabilities. Under this Special Needs Housing Program, the Spencer Housing Authority owns two buildings at 77 Maple Street, each with four bedrooms, which are leased to the Department of Developmental Services who supplies the service staff necessary to support and assist residents. The housing authority does not select residents for this program, with exception of family housing where households need wheelchair accessibility.

South Middlesex Opportunity Council (SMOC) provides housing for low-income clients, some with mental health or substance abuse issues. Residents of SMOC facilities undergo background checks, and anyone who is a sex offender or has a felony or history of violent crime is not admitted.

According to 2020 American Community Survey data, 8% of Spencer's civilian population 18 years and over are veterans. Almost 73% of the town's veterans are over the age of 65. There are currently no housing facilities specifically for veterans, however there is an active Veterans Agent to assist residents and their families with medical and financial support as well as employment assistance and counseling.

There are numerous organizations that provide support services and group homes in Worcester County. There are likely individuals with developmental disabilities who live independently in town with support from the Department of Developmental Services (DDS).

## INCOME

Income of households is directly related to the amount of money that individuals and families can allocate for housing. Housing that is affordable for lower-income households is significant for creating household stability and economic self-sufficiency. To build and retain a strong and talented workforce to improve the region and state's economic competitiveness, housing that is affordable to working class and middle-class households must be readily available.

At \$68,559, the median household income in Spencer was lower than that of Worcester County and Massachusetts in 2021, based on ACS estimates (Table 5). Families and nonfamily households in Spencer both earned less than the county and state as of 2021. Compared to six nearby communities, Spencer has the lowest median household income as of 2021 (Figure 6).

In terms of household income distribution among residents, Figure 7 shows that there is a slightly higher percentage of households earning between \$100,000 and \$150,000 per year in Spencer compared to Worcester County and Massachusetts. However, the county and state have a greater proportion of high-income households earning more than \$150,000 annually. Spencer has a greater percentage of lower-income households earning between \$10,000 and \$25,000 than the county or state as of 2021.

TABLE 5: MEDIAN HOUSEHOLD, FAMILY, AND NONFAMILY INCOME

	Median Household Income	Median Family Income	Median Nonfamily Household Income
Spencer	\$68,559	\$91,285	\$37,618
Worcester County	\$86,258	\$107,446	\$47,494
Massachusetts	\$94,488	\$120,263	\$55,979
<i>Source: American Community Survey 5-Year Estimates 2021</i>			

FIGURE 6: MEDIAN HOUSEHOLD INCOME

SOURCE: AMERICAN COMMUNITY SURVEY ESTIMATES 2021

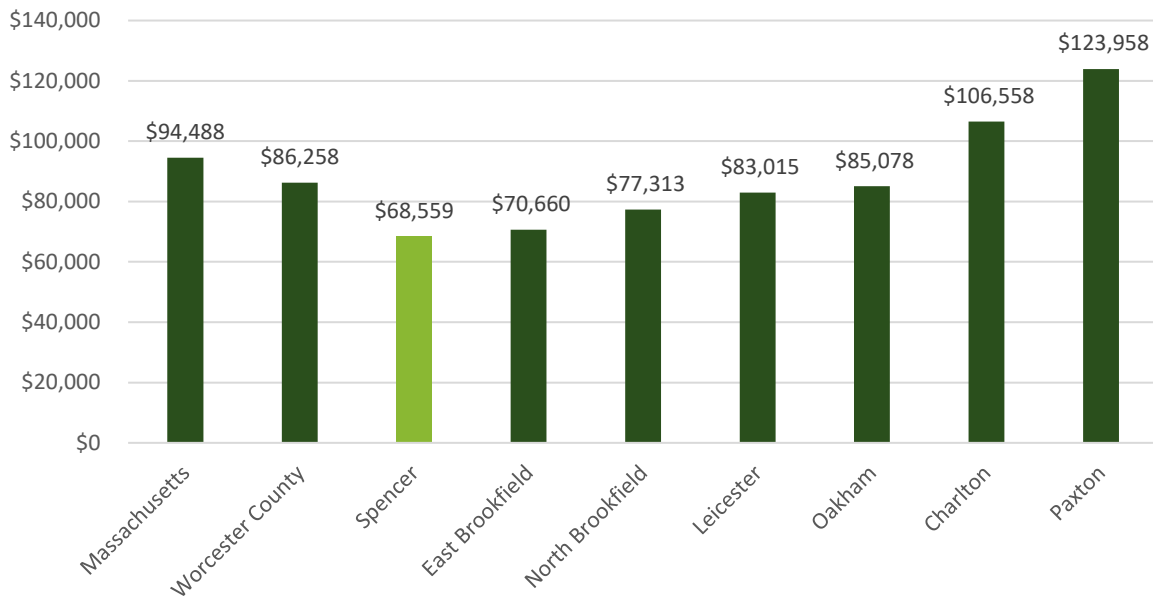
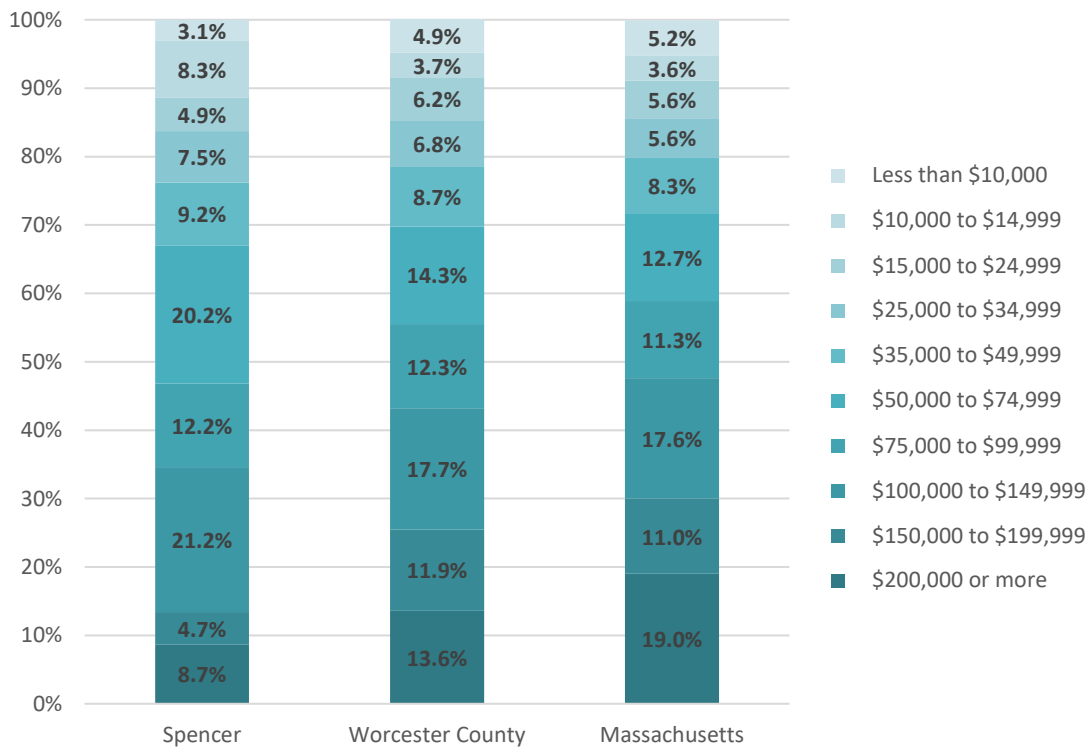


FIGURE 7: HOUSEHOLD INCOME BY LEVEL OF INCOME

SOURCE: AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2021



**The United States federal government generally considers housing “affordable” if the household pays no more than 30% of its annual income on housing.** Households who pay more than 30% of their income towards housing are considered ‘cost-burdened’ and may have difficulties affording necessities such as food, clothing, transportation, and medical care, as well as saving for their future. This definition typically operates under the following assumptions: (1) Housing costs for renters typically include gross rent plus utilities; (2) a calculation of total housing costs for owner-occupied households includes a mortgage payment – consisting of principal, interest, taxes, and insurance. Households paying between 30% and 50% of their income on housing are considered moderately cost-burdened, while households paying greater than 50% of their income are considered to be severely cost-burdened.

In the community survey, 41% of respondents reported paying more than 30% of their annual income towards housing costs. When respondents were questioned if they can comfortably afford their home and associated housing costs, 20% responded that affording their home is a challenge. Five percent of survey respondents stated that they will not be able to afford their home as they age into retirement, while 26% are unsure if they will be able to. From this sample of Spencer’s population, it is clear that there are numerous residents who are struggling to afford to live here. Many may be unaware they are considered “cost burdened” and could likely qualify for deed-restricted affordable housing options.

Spencer’s local food pantry—Mary, Queen of the Rosary Parish Food Pantry—served 1,688 households in 2022. This amounted to 5,065 people and of this population served, 1,162 (or 23%) were seniors. This data shows that a significant portion of the local community is struggling to pay for basic needs such as food, indicating they may also be facing challenges with affording housing costs.

## EDUCATION AND LABOR FORCE

Educational attainment is one of the most significant factors that determine employment and wealth, particularly now that a high school education is the minimum requirement to obtain a job in most industries. The most recent American Community Survey estimates that 93% of Spencer residents over the age of 25 hold a high school degree or higher, whereas the state and county have educational attainment rates of 91% (Table 6). Spencer residents with at least a bachelor’s degree (24%) is lower than both Worcester County (38%) and Massachusetts (47%). Of the working age population totaling 10,101 Spencer residents in 2021, 65% were participating in the labor force, a rate on par with county and state percentages. Spencer is primarily composed of a blue-collar workforce with a fairly strong labor force participation rate. Based on educational attainment rates in the town, the workforce in Spencer is diverse. Some Spencer residents may be well-positioned to hold high-paying, professional or management jobs while others are skilled workers in industries such as manufacturing and construction. Employees in services, administration, sales, transportation, or production are prevalent as well.

TABLE 6: LABOR FORCE PARTICIPATION AND EDUCATIONAL ATTAINMENT

	Population 16 Years and Over		Educational Attainment of Population 25 Years and Over				
	Total	Percent of Total Population in Labor Force	Population 25 Years and Over	Less than High School Degree	High School Graduate or Higher	Some College, no degree	Bachelor's Degree or Higher
Massachusetts	5,773,906	67%	4,947,384	9%	91%	14%	47%
Worcester County	698,931	66%	605,658	9%	91%	17%	38%
Spencer	10,101	65%	9,110	7%	93%	22%	24%
<i>Source: American Community Survey 5-Year Estimates 2021</i>							

## EMPLOYMENT AND INDUSTRIES

Table 8 shows an estimation of the industries that Spencer residents are employed in. According to this dataset, currently the top industries that employ Spencer residents include educational services, health care, and social assistance (1,813 employees), manufacturing (851 employees), and retail trade (715 employees). Since 2000, the most notable increases in the employment of Spencer residents have been in the industries of educational services, health care, and social assistance (+34%) and construction (+31%). Additionally, the industry labeled “other services, except public administration” experienced an increase of 69% since 2000, gaining 155 jobs. Since 2000, considerable job loss among Spencer residents has occurred in the industries of information (-40%), manufacturing (-35%), public administration (-34%), and wholesale trade (-32%). Despite remaining top employment industries for Spencer residents, the categories of manufacturing and retail trade saw a significant loss of employees between 2000 and 2021, decreasing by 581 residents.

Table 7 shows the number of establishments by industry located in Spencer, plus the average number of workers employed each month and average weekly wages. The greatest number of establishments in Spencer are classified in the goods producing, construction, or contracting industries.

In August 2023, the unemployment rate in Spencer was 3.2%. Unemployment rates in Spencer have gradually returned to levels seen prior to COVID-19 and the economic crisis, which peaked at 17.7% unemployment in April 2020. Compared to the state and county, Spencer’s unemployment rates generally trend slightly higher.

TABLE 7: 2021 EMPLOYMENT AND WAGES FOR ALL INDUSTRIES IN SPENCER

Industry	Number of Establishments in Spencer	Average Monthly Employment	Average Weekly Wages
Goods-Producing	57	967	\$1,586
Construction	45	268	\$1,409
Construction of buildings	12	92	\$1,720
Specialty trade contractors	32	142	\$1,312
Building foundation and exterior contractors	4	7	\$949
Building equipment contractors	13	78	\$1,519
Electrical and wiring contractors	5	26	\$1,569
Plumbing and HVAC contractors	8	52	\$1,495
Building finishing contractors	5	26	\$969
Drywall and insulation contractors	3	18	\$1,101
Other specialty trade contractors	10	31	\$1,158
Site preparation contractors	4	15	\$1,194
All other specialty trade contractors	6	16	\$1,124
Manufacturing	9	668	\$1,679
Durable Goods Manufacturing	6	171	\$1,112
Fabricated metal product manufacturing	3	44	\$1,273
Service-Providing	271	1,914	\$828
Trade, Transportation and Utilities	41	543	\$803
Wholesale Trade	8	23	\$2,002
Merchant wholesalers, durable goods	4	4	\$1,650
Retail Trade	25	423	\$665
Motor vehicle and parts dealers	5	33	\$658
Auto parts, accessories, and tire stores	3	22	\$423
Food and beverage stores	5	207	\$515
Beer, wine, and liquor stores	3	17	\$500
Gasoline stations with convenience stores	3	14	\$592
Transportation and Warehousing	7	87	\$904
Financial Activities	10	108	\$1,501
Finance and Insurance	6	82	\$1,780
Credit intermediation and related activities	4	73	\$1,813
Real Estate and Rental and Leasing	4	26	\$621
Real estate	4	26	\$621
Offices of real estate agents and brokers	3	9	\$819
Professional and Business Services	38	159	\$944
Professional and Technical Services	17	52	\$872
Legal services	3	8	\$940
Accounting and bookkeeping services	4	11	\$676



Management and technical consulting services	5	20	\$982
Management consulting services	3	7	\$759
Administrative and Waste Services	20	81	\$812
Administrative and support services	17	73	\$809
Services to buildings and dwellings	13	65	\$795
Landscaping services	11	57	\$806
Waste management and remediation services	3	8	\$833
Education and Health Services	123	577	\$859
Health Care and Social Assistance	121	341	\$667
Ambulatory health care services	11	125	\$909
Offices of dentists	4	28	\$1,183
Nursing and residential care facilities	7	68	\$785
Social assistance	103	148	\$408
Individual and family services	101	123	\$366
Services for the elderly and disabled	99	120	\$352
Leisure and Hospitality	24	344	\$473
Arts, Entertainment, and Recreation	6	32	\$574
Amusements, gambling, and recreation	3	31	\$558
Accommodation and Food Services	18	312	\$462
Restaurants and other eating places	16	311	\$463
Other Services, Except Public Administration	28	111	\$819
Repair and maintenance	15	64	\$1,003
Automotive repair and maintenance	13	57	\$971
Automotive mechanical and electrical repair	8	23	\$1,185
Automotive body, interior, and glass repair	4	26	\$965
Personal and laundry services	10	40	\$578
Personal care services	7	30	\$458
Hair, nail, and skin care services	5	29	\$470
<i>Source: 2021 Spencer, MA Employment and Wages Report, Massachusetts Department of Economic Research</i>			

TABLE 8: SPENCER EMPLOYEES BY INDUSTRY CLASS

	2000		2021		Change 2000-2021	
	Total	Percent	Total	Percent	Total	Percent
Civilian employed population 16 years and over	6,137	100%	6,116	100%	-21	<-1%
Agriculture, forestry, fishing and hunting, and mining	11	<1%	33	<1%	22	200%
Construction	456	7%	599	10%	143	31%
Manufacturing	1,308	21%	851	14%	-457	-35%
Wholesale trade	251	4%	170	3%	-81	-32%
Retail trade	839	14%	715	12%	-124	-15%
Transportation and warehousing, and utilities:	263	4%	260	4%	-3	-1%
Information	156	3%	94	2%	-62	-40%
Finance and insurance, and real estate and rental and leasing	320	5%	298	5%	-22	-7%
Professional, scientific, and management, and administrative and waste management services	417	7%	424	7%	7	2%
Educational services, and health care and social assistance	1,355	22%	1,813	30%	458	34%
Arts, entertainment, and recreation, and accommodation and food services	370	6%	322	5%	-48	-13%
Other services, except public administration	226	4%	381	5%	155	69%
Public administration	238	4%	156	3%	-82	-34%
<i>Source: U.S. Decennial Census 2000; American Community Survey 5-Year Estimates 2021</i>						

## COMMUTING CHARACTERISTICS

Spencer is conveniently located proximate to several major centers of employment which offer a variety of jobs, including Worcester, Boston, and Providence. While there are a variety of job opportunities within Spencer, such as such as Flexcon, Big Y, Price Chopper, and Klem's Department Store, many residents commute to work outside of town.

Six percent of residents are self-employed workers in their own business. In 2019, 3% of laborers worked from home, however the most current statistics estimate that this has increased to 9% of employed people working from home, primarily due to the COVID-19 pandemic. The majority (80%) of Spencer residents commute to work alone by automobile as of 2021, although this has decreased slightly from previous years. Two percent of workers in Spencer commute by public transportation. As remote work becomes more feasible in many professions, attractive small towns such as Spencer may see a migration of families looking to relocate outside of the pricey Boston metro area.

## HOUSING SUPPLY CHARACTERISTICS

### HOUSING OCCUPANCY

The 2020 Decennial Census recorded a total of 5,515 housing units in Spencer, a 10% increase from 4,938 units in 2000. Of these total housing units, 5,120 units are occupied and 395 are vacant.

In the past two decades, the number of renter-occupied units in town increased by 178 units while the number of owner-occupied units increased by 359 units. The proportion of owner-occupied units in Spencer has increased since 2000, rising from 55% of occupied units in 2000 to 63% of occupied units in 2020. The current owner-occupancy rate is approximately on par with the county and state, which have owner-occupancy rates of 64% and 60% respectively (Figure 8). However, compared to its neighboring towns, Spencer has the lowest rate of owner-occupied housing, with a large proportion of renters occupying housing units.

The average size of households has been on the decline in Spencer, Worcester County, and Massachusetts in recent decades. A notable change in average size has occurred with renter-occupied units in Spencer, which decreased from an average household size of 2.17 in 2000 to an average household size of 1.87 in 2021. The decrease of average household sizes could be attributed to factors such as families having fewer children, empty nesters with adult children who have moved out of town, or barriers preventing new families from moving into Spencer. The availability of housing units with multiple bedrooms may be a factor as well, particularly for rental housing.

TABLE 9: HOUSEHOLDS BY TENURE

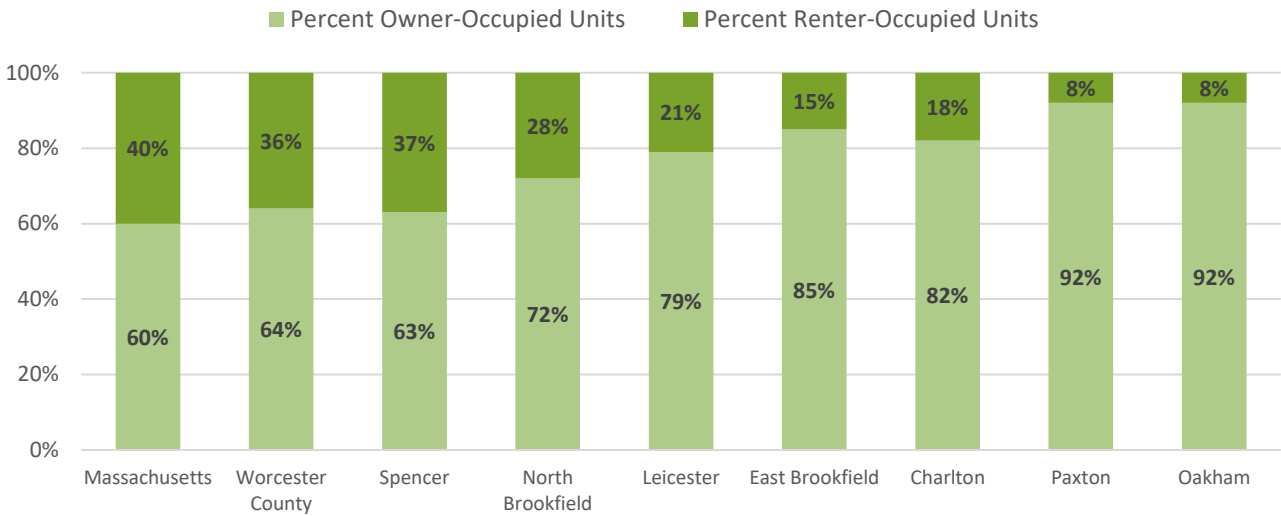
	2000						2020					
	Massachusetts		Worcester County		Spencer		Massachusetts		Worcester County		Spencer	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total Occupied housing units	2,443,580	100%	283,927	100%	4,583	100%	2,749,225	100%	331,797	100%	5,120	100%
Owner-occupied	1,508,052	61.7%	182,104	55.2%	2,863	62.5%	1,660,042	60.4%	211,693	63.8%	3,222	62.9%
Renter-occupied	935,528	38.3%	101,823	44.8%	1,720	37.5%	1,089,183	39.6%	120,104	36.2%	1,898	37.1%
Average household size of owner-occupied unit*	2.72	-	2.76	-	2.74	-	2.66	-	2.71	-	2.53	-
Average household size of renter-occupied unit*	2.17	-	2.19	-	2.17	-	2.19	-	2.20	-	1.87	-

Source: U.S. Decennial Census 2000, 2020

\*American Community Survey 5-Year Estimates 2021

FIGURE 8: UNITS OCCUPIED BY TENURE

SOURCE: U.S. DECENNIAL CENSUS 2020



Vacancy status is used as a basic indicator of the strength or weakness of a housing market and its stability. It shows demand for housing, identifies housing turnover, and suggests the quality of housing for certain areas. There are five reasons a house can be classified as vacant by the United States Census Bureau, including: the house is (1) for seasonal, recreational, or occasional use; (2) for rent; (3) for sale; (4) rented or sold, but not occupied; or (5) all other vacant units. A housing unit occupied for less than 2 months is classified as vacant. Rental vacancy rates have steadily been declining across the U.S., in both urban, suburban, and rural areas.

Vacancy on some level is necessary for a sustainable market and economy, and a vacancy rate between 4% and 6% is typically considered healthy in that supply is close enough to demand to keep prices relatively stable. A low vacancy rate suggests that demand is greatly outpacing supply and generally results in rising costs of housing. Alternatively, a high vacancy rate may indicate that homes are sitting empty, something that could lead to blight and a housing stock in disrepair. High rental vacancy rates do not always correlate with lower market rents as well.

The 2020 Decennial Census calculated Spencer's vacancy rate to be 3.8%. The number of vacant housing units in town increased from 355 units to 395 units between 2000 and 2020 (Table 10). Primarily, the vacant units in Spencer are used for "seasonal, recreational, or occasional use", so they may be occupied only at certain times of the year, or they are considered "other vacant". Common reasons a housing unit is labeled Other Vacant is that no one presently lives in the unit and the owner either does not want to rent or sell, is preparing to rent or sell, is using the unit for storage, is elderly and living in a nursing home or with family members, or the unit is under repair.

A high number of homes in town may be second residences for households whose primary residences are listed elsewhere. It can be estimated that there are retirees who wish to keep their home but spend part of the year in areas that have a warmer climate or lower cost of living. Short term rental platforms such as Vrbo and Airbnb are on the rise, which allows homeowners to rent out their vacant homes for vacations or short stays, often resulting in higher incomes for hosts than long-term rentals would otherwise provide. The vacancy statistics imply that it is likely very challenging for people to purchase homes in Spencer or for current residents to relocate within the town.

TABLE 10: SPENCER VACANCY RATES

	2000	2010	2020
Total housing units	4,938	5,022	5,505
Occupied housing units	4,583	4,608	5,120
Vacant housing units	355	414	395
For rent	94	134	67
Rented or sold, not occupied	40	71	10
For sale only	29	56	26
For seasonal, recreational, or occasional use	122	43	118
Other vacant	69	110	166
Vacancy rate	7.2%	8.2%	3.8%
<i>Source: U.S. Decennial Census 2000, 2010, 2020</i>			

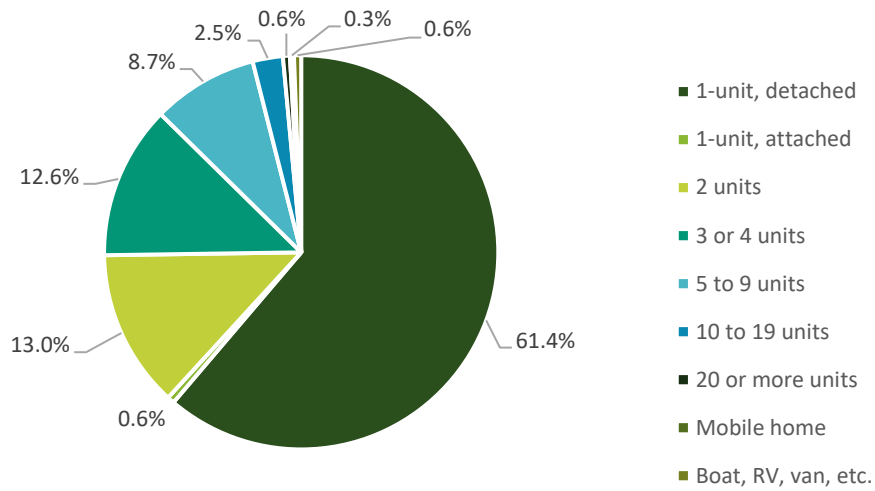
## HOUSING BY STRUCTURAL TYPE

The ACS estimates that 62% of homes in Spencer are single-family detached homes (Figure 9). In terms of infrastructure needs and land use, this type of housing is the least efficient for supplying homes to current and future residents. In Spencer, 13% of housing structures are considered 2 units (or duplexes), 13% are 3 or 4 units, and 9% are 5 to 9 units. There are few structures with more than 10 residential units in Spencer. Less than 1% of the housing stock is mobile homes. Spencer's housing stock is more diverse than many of its surrounding neighbors.

It should be noted that the American Community Survey Estimates are useful for comparison purposes, but the numbers may over report or under report the types of residential uses in town. The Spencer Assessor's Office has local data that can provide a more accurate description of the types of uses in town, however their classification categories differ from that of the ACS (see Table 14). The full Assessor's Classification Report for FY2023 is included in the Appendix.

FIGURE 9: SPENCER HOUSING UNITS BY STRUCTURAL TYPE

SOURCE: AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2021

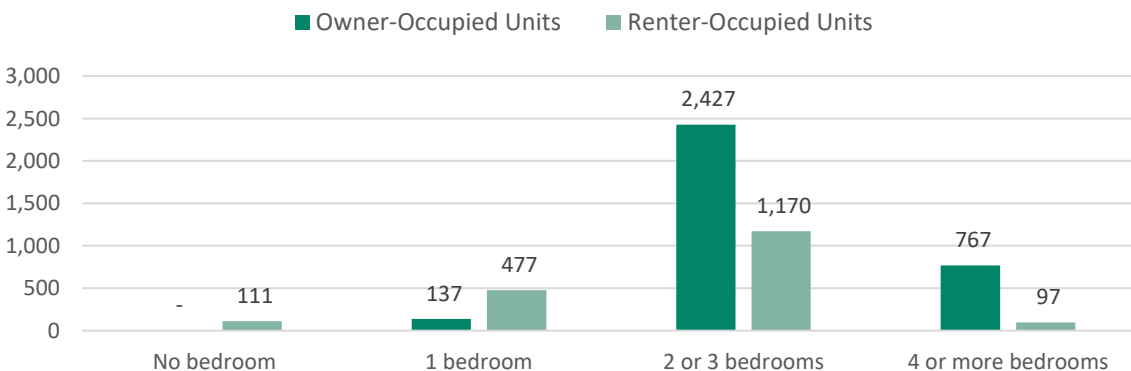


#### HOUSING BY NUMBER OF BEDROOMS

Analyzing the town's housing stock by number of bedrooms is useful in determining if there are housing deficiencies such as availability of one-to two-bedroom homes for smaller households or three-bedroom units for larger families. Overall, the majority of housing options, both ownership and rental units, have between two and three bedrooms. By the most recent ACS estimates, there are zero ownership housing options that have no bedroom, such as studio apartments (Figure 10). Studio apartments are often the cheapest options for individuals living alone. The town is also lacking in one bedroom housing for owner-occupancy, which often comes in the form of condominiums and apartments for sale. If families need housing with four or more bedrooms, the opportunities for renting are fairly slim in Spencer and purchasing a home is the primary option. It is important for communities to offer a variety of bedroom options within their housing stock in order to accommodate individuals and families of all sizes and budgets.

FIGURE 10: SPENCER HOUSING UNITS BY NUMBER OF BEDROOMS

SOURCE: AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2021



## AGE OF HOUSING

Nearly one-third of homes in Spencer were constructed prior to 1940 (Table 11), indicating a significant portion of the housing stock is historic. Older homes can have implications for numerous structural, accessibility, safety, and energy issues. Examples of potential challenges include: a high demand for maintenance and repairs, home design that is inaccessible for people with disabilities and mobility impairments, inefficient heating/cooling/insulation systems, outdated materials that present health risks such as lead paint, asbestos, and lead pipes. It is also a priority to preserve important historic homes that add to Spencer's charming character, something that can be achieved through establishing Local Historic Districts or other protective measures.

Half of Spencer's housing stock was constructed between 1950 and 1990, a time period that saw the largest growth in residential development. Development trends in the United States during this time period are exemplified in many parts of Spencer's built landscape outside of its downtown. Prior to WWII, Americans lived in metropolitan areas where they could find housing and nearby jobs; however, postwar population growth saw an expansion of suburban areas. The extension of the highway system and accessibility to automobiles allowed families to live farther from job centers. Suburban sprawl, characterized by low-density, owner-occupied, detached single-family home neighborhoods, was the common development pattern of this time period. This trend was further enforced by zoning codes that divided municipalities' land use into separate districts and allowed this type of housing by-right, a practice that remains today in Spencer and most other communities.

Since 2010, the town has added only a fraction of new homes to its housing stock compared to previous decades in Spencer's history. Homes built in the past two decades make up 12% of the town's existing housing stock. Spencer's affordable housing stock was primarily built in the 1970's and 1980's. The newest affordable housing complex in Spencer is Bixby Trail Estates, which opened in 2017.

TABLE 11: SPENCER HOMES BY AGE

	Number of Housing Units	Percentage of Housing Units
Total Housing Units	5,782	100%
Built 1939 or earlier	1,540	27%
Built 1940 to 1949	178	3%
Built 1950 to 1959	663	11%
Built 1960 to 1969	602	10%
Built 1970 to 1979	1,033	18%
Built 1980 to 1989	704	12%
Built 1990 to 1999	363	6%
Built 2000 to 2009	440	8%
Built 2010 or later	259	4%
<i>Source: American Community Survey Estimates 2021</i>		

## SENIOR HOUSING

Seniors are a growing sector of the Spencer population and housing should reflect their needs. Seniors have unique and varying residential needs. Most seniors require smaller, affordable, and accessible housing, of which the town has modest availability. There are limited senior housing options in town, making it a challenge for those who have established roots here to remain in the community. Elderly residents require a range of options for levels of care, as some can age in place while others are more dependent and need assistance with daily tasks.

There are several age-restricted housing options in Spencer. Howe Village and Depot Village, which are managed by the Spencer Housing Authority, are reserved for those age 60+ and handicapped residents. Senior Living at Prouty is a very low-income senior housing community for those who meet the age and financial criteria. 77 Maple Street is an 8-bedroom complex that is not age-restricted but is reserved for those with disabilities. Astorwood Place is a 24-unit elderly housing complex with income restrictions. Lincoln Hill Manor Rest Home and Assisted Living is a 30-bedroom facility licensed to provide assisted living facilities to ambulatory residents.

The Spencer Council on Aging is a strong asset to the local senior community. The Council offers health and wellness, fitness, support groups, recreation and leisure, and nutrition programs, as well as socialization, referral services, employment resources, and transportation. Programs and services are open to all seniors living in Spencer. The Board meets on a regular basis. Should the Town pursue more housing options for seniors, the Council on Aging should be a strategic partner in such an effort.

An aspect of Spencer's Healthy Aging Initiative is to help seniors age in place. The COA helps connect seniors with local cost savings resources such as senior property tax exemptions, senior circuit breaker tax credit, senior worker tax work off program, and the senior tax deferral program.



## INCOME RESTRICTED HOUSING (SUBSIDIZED HOUSING)

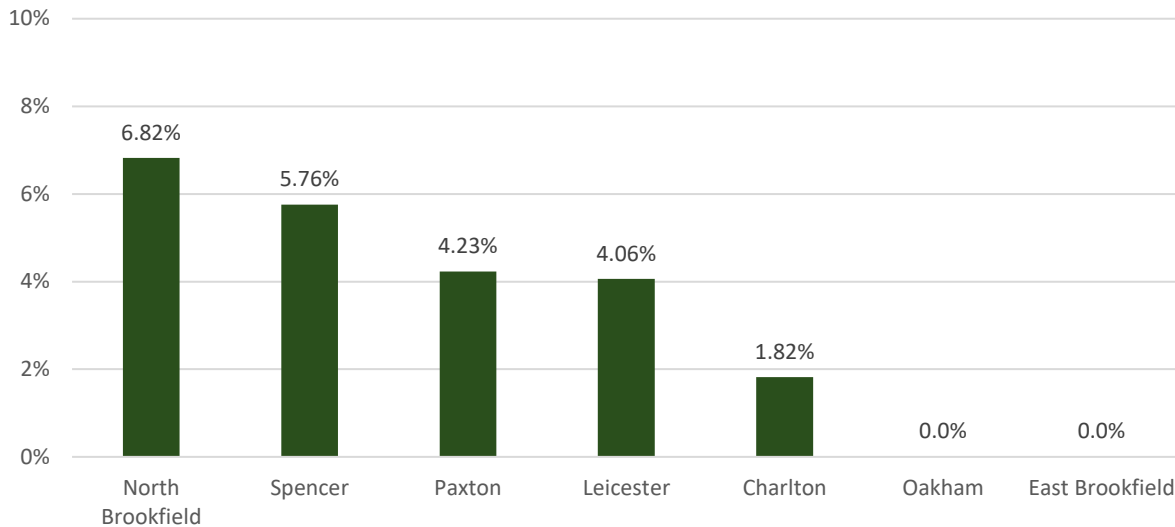
**TABLE 12: CHAPTER 40B SUBSIDIZED HOUSING INVENTORY (SHI) FOR SPENCER**  
 SOURCE: MASSACHUSETTS EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES, 2023

Name	Address	Type (Rental/Ownership)	SHI Units	Affordability Expires	Built with Comp. Permit	Subsidizing Agency
Depot Village	40 Wall St.	Rental	30	Perpetuity	No	EOHLC
Howe Village	McDonald St.	Rental	60	Perpetuity	No	EOHLC
Howe Village	McDonald St.	Rental	84	Perpetuity	No	EOHLC
N/A	77 Maple St.	Rental	8	Perpetuity	No	EOHLC
N/A	Lloyd Dyer Drive	Rental	8	Perpetuity	No	EOHLC
Astorwood Place	Rt. 31 Charlton Rd.	Rental	24	10/01/2041	No	RHS; EOHLC
DDS Group Homes	Confidential	Rental	20	N/A	No	DDS
Living at Prouty	Main St.	Rental	35	2046	No	HUD
Bixby Trail Estates	19 Bixby Road	Rental	42	2067	No	EOHLC; MassHousing
<b>Total Spencer SHI Units</b>						<b>311</b>
<b>Census 2020 Year-Round Housing Units</b>						<b>5,397</b>
<b>Percent Subsidized</b>						<b>5.76%</b>

There are currently 311 units in Spencer that are restricted for occupancy by lower-income households. Spencer has a Housing Authority that manages public income-restricted housing for households earning less than 80% of the Area Median Income (AMI), specifically the units at Depot Village, Howe Village, 77 Maple Street, and Lloyd Dyer Drive. There is also private income-restricted housing owned and operated by non-profit owners who receive subsidies in exchange for renting to low- and moderate-income individuals and families.

FIGURE 11: CHAPTER 40B SUBSIDIZED HOUSING INVENTORY (SHI) PERCENTAGES AS OF JUNE 29, 2023 FOR SPENCER AND SURROUNDING COMMUNITIES

SOURCE: MASSACHUSETTS EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES, 2023



At 5.8%, Spencer currently falls below the State-mandated 10% affordable housing requirement. Figure 11 shows where Spencer and its surrounding communities currently stand in terms of their Subsidized Housing Inventories (SHI). None of Spencer's neighbors have met the 10% threshold, and only North Brookfield has a higher percentage of housing deed restricted as affordable compared to Spencer. Two of Spencer's neighbors have no affordable units listed on the Subsidized Housing Inventory, adding pressure to the region's affordable housing market.

Communities that do not meet the goal of 10% affordable housing designated for those earning 80% or less of the Area Median Income (AMI) risk the vulnerability of developers being granted comprehensive permits to forego existing zoning restrictions. These permits are granted to developers if they reserve at least 25% (or 20% in some cases) of proposed units as affordable. In order to mitigate this risk, towns falling under the 10% requirement must increase their housing stock by at least 0.5% each year, or 1.0% over two years, and have a certified Housing Production Plan, showing that the community is making strides to address its housing needs.

## HOUSING MARKET

### SINGLE-FAMILY HOME MARKET

Like other commodities, the value of a home is greatly influenced by supply and demand. While there are many factors at work in determining home value, high demand intersecting with constrained supply will inevitably result in higher prices.

According to data from the 2021 ACS, the median value of owner-occupied homes in Spencer was most recently estimated to be \$309,500 (Table 13). Most homes in Spencer are currently valued between \$200,000 and \$500,000. Few homes are valued over \$1 million. An estimated 14% of homes are valued under \$200,000, indicating a small supply of starter homes for first-time homebuyers.

Figure 12 shows the single-family home median sale price compared to the number of sales for Spencer between 2006 and 2022. Generally, increases in sales price have simultaneously occurred with increases in number of sales, other than in 2009/2010. This chart demonstrates the high demand for single-family homes leading up to and throughout the COVID-19 pandemic years.

Between 2006 and 2011, housing prices in Spencer declined considerably, a phenomenon that can be attributed to the Recession and housing crisis. Since a low of \$149,000 in 2011, median single-family home prices have experienced consistent annual growth. By 2019, Spencer saw single-family home prices exceed pre-Recession prices. In 2022, the median sale price for a single-family home was \$389,900.

Table 14 shows the assessed value of residential parcels in Spencer as of FY2023, with single-family homes totaling \$1,061,690,400 in assessed value and constituting a majority of home types in town.

TABLE 13: HOME VALUE OF OWNER-OCCUPIED UNITS IN SPENCER

Value	Estimate	Percent
Owner-occupied units	3,331	100%
Less than \$50,000	150	5%
\$50,000 to \$99,999	17	<1%
\$100,000 to \$149,999	79	2%
\$150,000 to \$199,999	232	7%
\$200,000 to \$299,999	1,082	32%
\$300,000 to \$499,999	1,441	43%
\$500,000 to \$999,999	309	9%
\$1,000,000 or more	21	<1%
Median (dollars)	\$309,500	--
Source: American Community Survey 5-Year Estimates 2021		

Spencer’s residential tax rates have historically been lower than most of its neighbors. As of 2022, Spencer’s tax rate is \$13.16 per \$1,000 (Figure 13). Currently, only Oakham has a lower tax rate. Property taxes are an important factor that shape local housing markets as they influence the costs of buying, renting, or investing in homes. Despite comparatively low tax rates to other communities, some Spencer residents who completed the community housing survey wrote about the challenge of paying increasing taxes but wanting to remain in their homes. High property taxes may exclude many renters who aspire to purchase a home but are unable to afford the high tax bills along with a mortgage, utilities, and other associated costs.

In Spencer, seniors over the age of 70 can qualify for the senior property tax exemption to receive a \$500 tax exemption. The Town’s senior worker tax work off program allows residents to receive up to \$1,000 per household off real estate tax bills by working for a variety of town departments. If a senior’s household income is less than \$20,000 per year, residents can defer paying taxes, but with an 8% interest rate.

FIGURE 12: SPENCER SINGLE-FAMILY HOME MEDIAN SALE PRICE AND TOTAL SALES VOLUME

SOURCE: THE WARREN GROUP; MASSACHUSETTS ASSOCIATION OF REALTORS

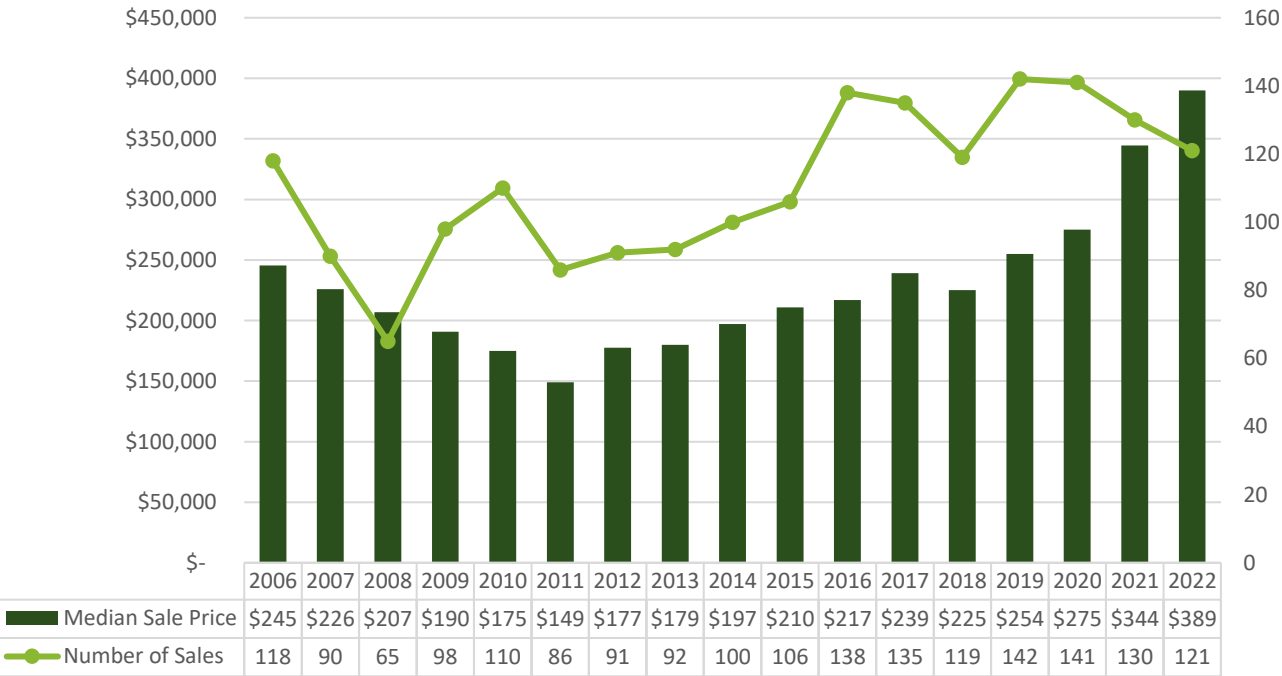
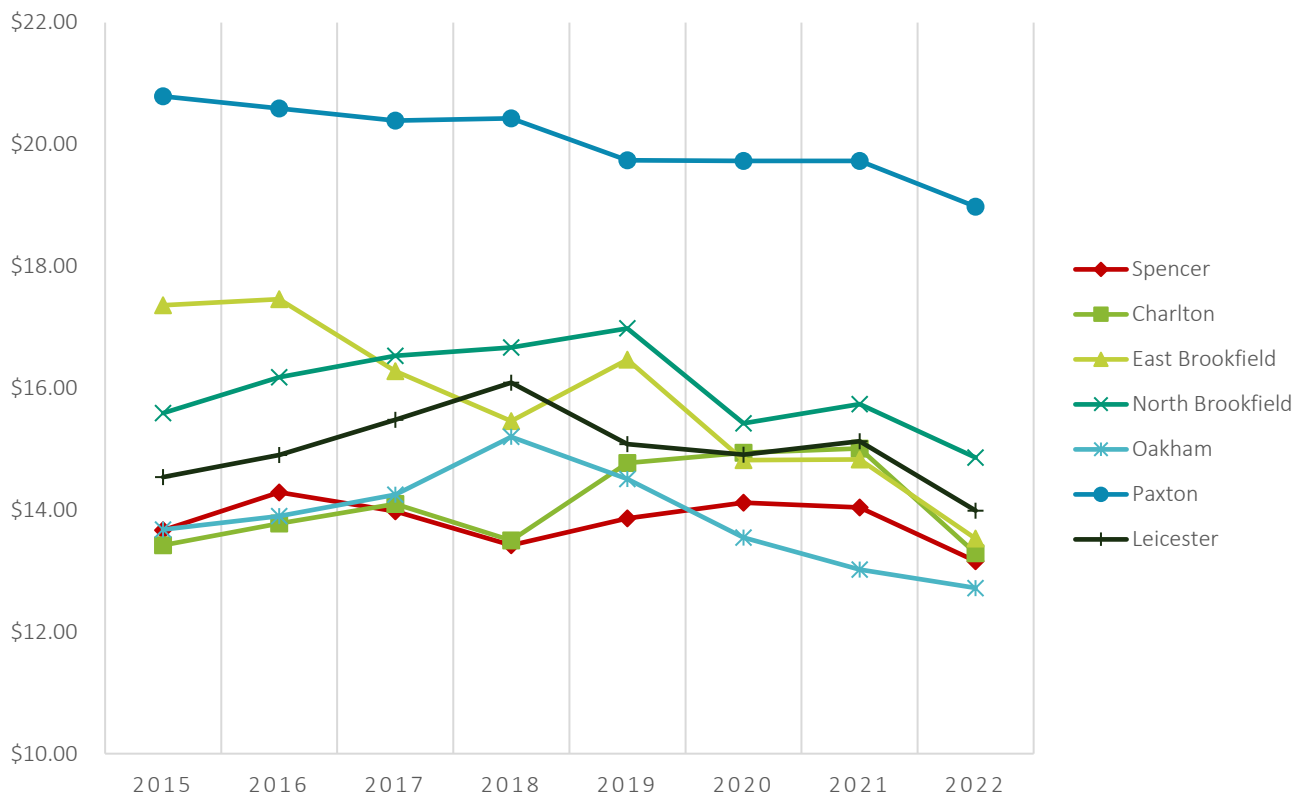


TABLE 14: TOWN OF SPENCER RESIDENTIAL PARCELS AND ASSESSED VALUE, FY 2023

Category	Number of Parcels	Residential Assessed Value
Single Family	3,155	\$ 1,061,690,400
Condominium Units	104	\$ 18,821,500
Mobile Homes and Multi-House	55	\$ 22,094,100
Two Family	319	\$ 90,872,600
Three Family	110	\$ 31,908,600
4 Units or More	93	\$ 44,403,600
Vacant Land or Land with Outbuildings	847	\$ 28,437,300
Mixed Use	64	\$ 36,833,467

*Source: Town of Spencer Assessor's Office, FY 2023 Assessor's Classification Report*

FIGURE 13: RESIDENTIAL TAX RATES OF SPENCER AND SURROUNDING COMMUNITIES, 2015 – 2022  
SOURCE: OFFICIAL TOWN WEBSITES



## CONDOMINIUM MARKET

Condominiums are often regarded as a middle ground between apartment rental and single-family home ownership, plus occupancy in these units can indicate demand from households in transition. A transitional household is a household that is moving between rental housing and single-family housing. This could be a young family purchasing a starter home or a senior that wishes to downsize.

A low level of activity in the condominium market suggests that Spencer has a very low supply of condominiums and is not effectively attracting demand from a diverse range of households. Table 15 shows that the volume of transactions in condominiums has been quite low since a high of 16 sales in 2006. In 2022, the median sale price of condominiums was \$207,000. The unit prices are significantly lower than the median housing price in Spencer, suggesting they could be an affordable alternative if Spencer had a larger supply. Fiscal Year 2023 data from the Town of Spencer Assessor shows that there are 104 condominium units in town. The assessed value of this housing type totaled \$18,821,500 in FY2023.

TABLE 15: SPENCER CONDOMINIUM MEDIAN SALE PRICE AND TOTAL SALES, 2006 – 2022

Year	Median Sale Price	Number of Sales
2006	\$ 179,963	16
2007	\$ 176,000	6
2008	\$ 199,450	8
2009	\$ 240,000	6
2010	\$ 103,000	3
2011	\$ -	2
2012	\$ 159,330	9
2013	\$ 202,500	6
2014	\$ 125,500	4
2015	\$ 169,174	3
2016	\$ 163,485	4
2017	\$ 117,250	4
2018	\$ 135,000	7
2019	\$ 172,105	6
2020	\$ 170,500	8
2021	\$ 197,500	8
2022	\$ 207,000	9
Source: The Warren Group; Massachusetts Association of Realtors		

## RENTAL MARKET

As of the 2021 ACS, Spencer has an estimated 1,689 units of occupied rental housing, or about one-third of the total occupied housing stock (Table 16). The American Community Survey estimated the median gross rent for Spencer to be approximately \$919, which is lower than the state and the county, both of which are above \$1,000 per month. The most recent local data on asking rents collected from Zillow, Trulia, and Craigslist in 2023 shows a handful of rental options in town. A studio apartment was listed on these sites for \$900 per month; one-bedroom apartments were listed between \$1,300

and \$1,450 per month; two-bedroom apartments were listed between \$1,400 and \$2,100 per month; three-bedroom apartments were listed between \$1,800 and \$2,800 per month; and a four-bedroom apartment was listed for \$1,900 per month. All listed units were concentrated in the center of town. Compared to its surrounding communities, Spencer had the most apartments listed for availability to rent, however this is indicative of a fairly low vacancy rate in the region. Handicapped accessible units were not listed.

Low vacancy rates paired with high asking rents pose challenges for low-income families that participate in the Section 8 Program. The Section 8 Housing Choice Voucher Program (HCVP) issues eligible households a voucher to obtain their own rental housing, in which a rental subsidy is paid directly to the landlord on behalf of the participating family by a participating housing agency. The subsidy is determined by the family's income and the family pays the difference between the actual rent charged by the landlord and the amount subsidized by the Section 8 program. Individuals and families often wait years to make it off the waiting list for this program. Eligible households are issued a Section 8/HCVP Voucher and given only 120 days to locate their own rental housing. If no rental housing options within their price range come on the market, then the families lose the voucher opportunity. Initial costs of renting an apartment (first and last month's rent, security deposit, and sometimes broker fees) can be costly and preclude some lower-income households from affording to rent a home that meets their needs. While home sales prices are on the rise, so too have rents risen in the region. Reasons for price increases may be attributed to financial uncertainty of owning a home, an expensive housing market that excludes first-time homebuyers from entering the homeownership market and forcing them to rent for longer periods of time, or significant individual debt (such as emerging college-graduates) preventing entrance into the homeownership market.

TABLE 16: SPENCER ESTIMATED MONTHLY RENT

	Estimate	Percent
Occupied Units Paying Rent	1,689	100%
Less than \$500	288	17%
\$500 to \$999	706	42%
\$1,000 to \$1,499	588	35%
\$1,500 to \$1,999	107	6%
\$2,000 to \$2,499	0	0%
\$2,500 to \$2,999	0	0%
\$3,000 or more	0	0%
Median Gross Rent (\$)	919	X
<i>Source: American Community Survey Estimates, 2021</i>		

## FORECLOSURES

Foreclosures are a useful indicator of the health of a housing market. Unusual spikes in foreclosure rates can indicate instability in the market. Table 17 shows both petitions to foreclose and foreclosure sales for all home types since 2006. Petitions to foreclose have been fairly high since 2006, particularly between 2006-2012, but have decreased significantly since 2020. While foreclosure sales were very high in 2006 and 2007, these rates have also diminished to no more than four sales per year since that time period. Based on the foreclosure rates, it is clear that the Recession and housing crisis of 2008 had lasting impacts on the Spencer housing market. Recent years have demonstrated much greater stability in the local market, however.

Petitions to foreclose indicate foreclosure action has been initiated by the mortgage holder. Such action does not necessarily lead to a resident losing their home. Rather, it suggests some hardship or instability that affected the homeowners' ability to keep up their payments. The number of foreclosure sales tells us the volume of mortgages that have completed the foreclosure process and the mortgage holder is attempting to recoup their losses. Comparing these two numbers gives a sense of how much instability there is in the Spencer market. As the table below shows, several of the foreclosure petitions have made it to the sale stage annually, indicating that homeowners have occasionally been unable to come to some sort of arrangement to keep their home.

TABLE 17: SPENCER FORECLOSURES FOR ALL HOME TYPES, 2006 – 2021

	Petitions to Foreclose	Foreclosure Sales
2006	50	15
2007	79	19
2008	25	4
2009	60	0
2010	75	3
2011	29	1
2012	51	4
2013	16	1
2014	25	3
2015	34	2
2016	33	1
2017	29	0
2018	20	4
2019	19	0
2020	4	0
2021	6	0
Source: The Warren Group, 2022		



## DEVELOPMENT AND BUILDING ACTIVITY

Like other commodities, the value of a home is greatly influenced by supply and demand. While there are many factors at work in determining home value, high demand intersecting with constrained supply will inevitably result in higher prices. Table 18 shows the number of building permits for new housing units issued annually between 2006 and 2022. According to the table, housing production has varied across the years. The majority of new housing has been single-family homes, with only eight building permits issued for structures of 2 or more units since 2006. While a percentage of these authorized units may not have been constructed, the fact that the number of new housing units has increased despite minimal population growth reflects a general trend in smaller household sizes.

According to the 2020 edition of Massachusetts Audubon's "Losing Ground<sup>4</sup>," the rate of development in Spencer has increased significantly in the past two decades. Between 2005 and 2012, there were 62 acres of newly developed land in Spencer, or 1.8 acres per square mile. This increased between 2012 and 2017, in which 121 acres of land was newly developed, or 3.6 acres per square mile.

TABLE 18: SPENCER HOUSING UNIT BUILDING PERMITS BY STRUCTURE TYPE, 2006-2022

Year	Total Building Permits	Single-Family Structures	2-Family Structures	3+ Unit Multi-Family Structures
2006	31	28	0	3
2007	2	2	0	0
2008	17	17	0	0
2009	9	9	0	0
2010	16	11	2	3
2011	8	8	0	0
2012	8	8	0	0
2013	14	14	0	0
2014	0	0	0	0
2015	42	42	0	0
2016	12	12	0	0
2017	0	0	0	0
2018	18	18	0	0
2019	20	20	0	0
2020	21	21	0	0
2021	0	0	0	0
2022	8	8	0	0
Source: Department of Housing and Urban Development SOCDS Building Permits Database				

<sup>4</sup> <https://www.massaudubon.org/our-conservation-work/policy-advocacy/local-climate-resilient-communities/losing-ground/statistics/town/spencer>

# HOUSING CHALLENGES

## REGULATORY CONSTRAINTS

Zoning authority in the Commonwealth of Massachusetts is devolved to local governments by M.G.L. Chapter 40A. Spencer is divided into seven zoning districts, plus three overlay districts (Aquifer Protection, Floodplain, and Residential Business). Table 19 summarizes the existing base zones with their abbreviations as used in the zoning code and acreage of each zone. The Planning Board primarily acts as the special permit granting authority (SPGA) for different types of uses, along with the ZBA in some cases. The ZBA also holds the power to grant variances.

TABLE 19: TOWN OF SPENCER ZONING DISTRICTS

Name	Short	Area (acres)	Percent of Town	Description
Rural Residential	RR	17,888.14	88.02%	This district includes a mixture of agricultural and low-density residential uses and is key to the “rural character” of the northern and southern areas of town.
Suburban Residential	SR	330.25	1.63%	This district is closer to the core area of town and has public water and/or sewer service available either now or in the future. The “high service area” encompasses this district, which includes a substantial amount of the residential development in Spencer.
Lake Residential	LR	346.19	1.70%	This district encompasses the dense residential development along the shores of the major lakes within the Town. These areas are unique in their development history and have issues not shared by other districts.
Village Residential	VR	328.37	1.62%	This area encompasses the denser residential development in the core area surrounding downtown Spencer, and includes a substantial amount of duplex and multi-family housing. There are small neighborhood-oriented business establishments mixed into this area, as well as establishments geared to serving the population, such as churches.
Town Center Mixed Use	TC	665.17	3.27%	The district encompasses downtown Spencer and includes a mixture of business, service, and residential uses. The district regulations are designed to encourage a vibrant area where people can shop, eat, conduct business, and live in a pedestrian friendly environment.
Commercial	C	51.64	0.25%	This district includes commercial uses which are larger and typically draw from a wider region, along with more intense uses than are permitted in the Local Business district. The Commercial district provides for moderate to high intensity commercial development, especially office and general retail development.
Industrial	I	712.23	3.50%	This district provides for light industrial and service-related land uses with large buildings or outdoor storage requirements.

Regulatory constraints are zoning bylaws, policies, and regulations which may be impeding the development of affordable housing. Regulations and ordinances set by local and state authorities in Massachusetts are often exclusionary and are designed to favor single-family homes. The various regulatory constraints to Spencer's affordable housing market are described in this section.

## MULTI-FAMILY DWELLINGS

An important strategy for increasing affordable housing options is to facilitate the development of multi-family dwellings in an area of a community. While multi-family dwellings are allowed in Spencer, they are only permitted under specific and relatively restrictive conditions. Spencer's zoning defines a multi-family dwelling as a building designed with three (3) or more dwelling units intended to be occupied exclusively by families living independently of each other.

Multi-family housing is allowed by-right in the Town Center zoning district, and by special permit in the Suburban Residential and Village Residential districts. Two parking spaces are required per unit in multi-family dwellings, however for multi-family rentals this may be reduced to 1.5 spaces per unit provided 50% of the units have 1,000 square feet or less of living space.

## ZONING PROVISIONS THAT ADDRESS AFFORDABLE HOUSING AND SMART GROWTH

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### ACCESSORY DWELLING UNITS (ADU)

Accessory apartments, or accessory dwelling units, are allowed by special permit from the Zoning Board of Appeals in the Rural Residential, Suburban Residential, Lake Residential, Village Residential, and Town Center zoning districts. Construction of units may be either within or attached to (by a completely enclosed breezeway type of structure), a new or existing detached single-family dwelling, subject to certain requirements.

The residence must be owner-occupied and only one accessory apartment is allowed per residence. Accessory apartments cannot exceed 700 square feet or be larger than one-third of the floor space of the living area of the residence. No more than one bedroom is permitted in an accessory apartment, plus the unit must have its own complete kitchen and toilet facilities. There must be at least one off-street parking space, but not more than two, to serve the accessory apartment.

While this is generally a robust bylaw that allows for diverse housing options, particularly for Spencer's special needs populations such as seniors, there are a few opportunities for improvement. Currently, the bylaw does not allow for detached accessory apartments to be built, which is a major barrier for residents who may wish to construct accessory dwelling units in a detached barn, garage, or new structure on their property. Additionally, the Town may want to increase the maximum size that accessory apartments are limited to in order to allow for greater flexibility. The bylaw limits accessory apartments to one bedroom, but the Town may consider increasing this limit to two bedrooms. The Town might consider allowing accessory to be constructed by-right (provided they meet all necessary criteria) in one or more districts in town.

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## OPEN SPACE RESIDENTIAL DEVELOPMENT (OSRD)

Spencer has an Open Space Residential Development (OSRD) bylaw, which is defined in the zoning bylaws as a form of residential development that permits lots with reduced lot area, frontage, and setbacks to create a development in which the dwellings are clustered together in one or more groups with adjacent common open land. An OSRD is permitted by-right in the Rural Residential, Suburban Residential, and Village Residential zoning districts.

Permitted residential uses include detached single-family dwellings, two-family dwellings, or attached single-family dwellings with no more than four dwellings in a single building, and uses accessory thereto, including accessory apartments. A tract must contain of a minimum of ten (10) acres and consist of one or more contiguous parcels.

The maximum number of dwelling units may not exceed 15% above the maximum that would be obtained under a conventional subdivision design for single-family homes, except when a density bonus is granted by the Planning Board, provided that the total density shall not exceed 30% above that which could be obtained with a conventional subdivision design. If a minimum of 10% of the units within the OSRD are restricted to occupancy in perpetuity by persons or families who qualify as low or moderate income, as those terms are defined for the area by the Commonwealth's Executive Office of Housing and Livable Communities, a density bonus of 5% will be granted.

This bylaw could be strengthened in a few ways. The bylaw could require that proposed projects reserve a greater percentage of affordable units in exchange for a density bonus. Likewise, increasing the density bonuses offered to developers for reserving affordable units is an option that could entice developers to create this type of development to make it more financially viable. The Town should explore ways to encourage use of this development tool.

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## TOWN CENTER MIXED USE DISTRICT

The Town Center Mixed Use Zoning District (TC) encompasses downtown Spencer. Regulations for this district encourage a vibrant, pedestrian-friendly environment for shopping, eating, walking, living, and conducting business. In the TC district, multi-family housing is permitted by right. The Town has developed a set of [design guidelines for the Town Center Mixed Use District](#), with the intention of supporting revitalization efforts through the design of attractive buildings and active public spaces. The design guidelines focus on the categories of infill development, rehabilitation/restoration, storefront design, front yard and landscaping, and lighting/signage.

## DIMENSIONAL REQUIREMENTS

Article 5 of Spencer's Zoning Bylaws explains Spencer's dimensional requirements and provides a schedule showing the required minimum lot size, minimum lot frontage, minimum lot width, minimum setbacks, and minimum buffer for each zoning district. Table 20 replicates the table of area requirements in Spencer's Zoning Bylaws. In terms of layout, this section could be placed closer to the General Provisions or Establishment of Districts, in order to avoid unnecessary confusion.

The minimum lot size for the Rural Residential (RR) district, which encompasses a large majority of the town (88%), is 60,000 square feet. While this lot size minimum dimension is quite high, it was intended to limit dense developments and preserve the rural character of the town. The Town may wish to consider reducing the minimum lot size in this district or other districts to allow greater flexibility with housing development on lots appropriate for housing but non-conforming under current restrictions. As part of the Master Plan update, the Town is encouraged to reexamine the current dimensional regulations to ensure they remain relevant to Spencer's land use needs.

TABLE 20: DIMENSIONAL REGULATIONS

Zoning District	Minimum Lot			Minimum Setbacks		Minimum Buffer
	Area (sq ft)	Frontage (feet)	Width (feet)	Front	Side & Rear	
Rural Residential	60,000	200	100	55	25	--
Suburban Residential	22,500 – 1 or 2 family 26,000 – 3 family 29,500 – 4 family 22,500/unit – 5+ family	150	75	25	15	--
Lake Residential	22,500	100	50	15	10	--
Village Residential	10,000 – 1 or 2 family 12,500 – 3 family 15,000 – 4 family 8,000/unit – 5+ family	80	40	20	10	--
Town Center	--	--	--	--	10	--
Commercial	20,000	100	--	30	20	60
Industrial	40,000	150	--	30	20	60

## PARKING PROVISIONS

Article 6.1 of the Town Zoning Bylaws dictates off street parking and loading standards. Generally, the Zoning Bylaws encourage projects designed to minimize visual intrusion by controlling the visibility of parking, storage, or other outdoor service areas viewed from public ways or premises residentially used or zoned. A table of parking requirements is included in the bylaws which describes the number of spaces required for each use type, and any special comments. The article also dictates the maximum number of spaces, location of parking, and design requirements of a parking facility.

For all types of dwelling units, a minimum of two (2) off-street parking spaces is required per unit. For multi-family rental dwellings, parking may be reduced to 1.5 spaces per unit provided 50% of the units have 1,000 square feet or less of living space. Accessory apartments must have at least one off-street parking space, but no more than two, provided for the accessory apartment. In the TC district, the number of parking spaces for each use is required to the extent that it is physically possible to provide said parking on the site.

Home businesses must provide off-street parking, and new parking areas must be screened from the view of abutters and from public ways (streets or pedestrian ways) utilizing plantings, fencing, and/or topography. Customary home occupations do not need to provide more than four parking spaces for clients, patients, non-resident employees, or other business-related demands. Parking for home-based contractors cannot constitute more than one quarter (25%) of the parcel lot area exclusive of areas covered by buildings, business activities, including parking.

## ENVIRONMENTAL CONSTRAINTS

### SOILS, LANDSCAPE, AND TOPOGRAPHY

Most of Spencer is covered by till soils made up of unsorted rocks, stones, sands, and finer particles<sup>5</sup>. These soils are generally found on ridges and side slopes. Many of the till soils have layers with low permeability, limiting their suitability for septic systems. On milder slopes they are often suitable for agriculture, and the great majority of Spencer's prime agricultural soils are of this type. Much of the town's prime agricultural soils have been developed for other uses such as residential and commercial development.

Upon the melting of the glaciers, the valleys that formed now feature extensive sand and gravel banks. These sand and gravel soils lie largely along the Seven Mile and Cranberry Rivers. The soils here are very permeable to water and carry large quantities of groundwater to the Big Meadow and Cranberry Meadow municipal wells. At several locations, these soils are mined in gravel pits for construction materials. The permeability of these sand and gravel soils makes them suitable for septic systems, however they are easily contaminated wherever they are exposed, and water movement through the soils can transport pollutants comparatively rapidly. When used for septic fields, their poor filtering capacity makes careful design essential.

Spencer has numerous hills with steep grades dipping to winding valleys of small rivers. Large, low-lying areas are found along the floodplains of the Seven Mile River, the Cranberry River and in the large wetland systems of Alder Meadow and Morgan Swamp. Elevations in Town range from 620 feet to 1,063 feet above sea level. Slopes with grades 8-15% are predominant but slopes can range up to a 35% grade in Spencer. Slopes greater than a 15% grade are more susceptible to erosion and have severe limitations for septic suitability and buildings.

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<sup>5</sup> <http://websoilsurvey.nrcs.usda.gov/app/>

## FLOODPLAINS, WETLANDS, AND WATER RESOURCES

There are about 480 acres of wetlands throughout the town of Spencer. Two of the largest are the Big Meadow area along Seven Mile River, and Alder Meadow northwest of Stiles Reservoir.

The 100-year floodplain areas, designated as Zone A by FEMA flood insurance maps, occur in wetlands and along many streams and ponds in Spencer. The most extensive floodplain areas are found along the Seven Mile and Cranberry Rivers. Widths of floodplains vary according to topography, and change in the types of land uses in town will influence the size of the floodplains as well. Careful review of drainage controls for proposed developments are necessary to avoid increasing flooding problems.

Vernal pools are an important habitat that support a variety of wildlife species in Spencer. These small shallow ponds, ideal spaces for breeding and feeding, may be threatened by development. Currently, seven (7) vernal pools in Spencer have been certified by the Massachusetts Division of Fisheries and Wildlife's Natural Heritage Endangered Species Program (NHESP). While there are many more vernal pools throughout the town, those that are certified are afforded protection under the state Water Quality Certification regulations (401 Program), the state Title 5 regulations, and the Forest Cutting Practices Act regulations.

## VEGETATION, FISHERIES, AND WILDLIFE

Spencer's forests are largely considered second growth forest. These forests are an economic resource, used for timber harvesting as well as for recreation. The Town of Spencer does not have a public shade tree program. However, in order to provide wildlife habitat and shade, and enhance aesthetics, developers of new subdivision roads are required to plant shade trees within the right-of-way (two to three trees per lot depending on the zoning district).

The variation in soils, topography, and landscape uses in Spencer support a variety of habitats, each with their attendant plant and animal species. The varied distribution of different landscapes and habitat types creates many habitat edges, which increases the diversity of plants and animals. An abundance of well-distributed habitat types with significant amounts of vegetative diversity makes it more likely that all of the habitat requirements for various species will be met.

Connections between habitats that provide wildlife corridors are also important. Spencer has several large tracts of open space (with a range of protection levels) including the Spencer State Forest, Four Chimneys Wildlife Management Area (WMA), Moose Hill WMA, Burncoat Pond Wildlife Sanctuary, and St. Joseph's Abbey property. In addition, Seven Mile River, Turkey Hill Brook, Alder Meadow and Morgan swamp provide significant areas of wildlife habitat. Well-connected open space areas appear to be largely in the northern part of town, whereas the rest of the protected open space areas are fragmented.

The habitats in streams, rivers, and ponds support a healthy fish population. Browning Pond, Seven Mile River, Turkey Hill Brook, Sugden Reservoir, and Howe Pond are stocked by the Mass Division of Fisheries and Wildlife. Brook trout can be found in some of the smaller streams.

The densely populated central village supports some wildlife habitats along sections of undeveloped land. These habitats in the central village are along the west side of Hastings Road, around the east end of Lake Whittemore, along the rail trail from south Spencer to Chestnut Street, up from the Seven Mile River along Muzzy Brook through Muzzy Meadow, and from south of the high school and water tower to Knox Trail Junior High School, and down to the east end of Muzzy Pond.

Spencer is home to two endangered species, two threatened species, and five special concern species, as defined by Mass Wildlife. Species of concern include the blue-spotted salamander, bridle shiner, creeper, wood turtle, and the eastern box turtle.

## HAZARDOUS WASTE, POLLUTION, AND STORMWATER

As of December 2018, there were eight (8) hazardous waste sites in Spencer identified as Brownfields with MassDEP. These known hazardous waste sites have been or are currently being addressed.

Sediment from construction, unpaved private roads, and winter sanding wash into these water bodies and cause water quality issues. Aggregation of impervious surfaces causes rainwater, with whatever sediment or pollution it picks up, to run off into water bodies unless managed carefully.

Careful management includes limiting what the stormwater runoff can pick up or removing contaminants, sediment, and debris before the runoff finally reaches a wetland, stream or water body. The Stormwater Management Bylaw requires that development projects which are not exempt to obtain a permit from the Planning Board or Stormwater Authority verifying that they have met design and post development management criteria.

## COMMUNITY INFRASTRUCTURE

### WATER SYSTEM

The Town of Spencer Public Water System is permitted through MassDEP to withdraw 970,000 gallons per day from the supply aquifer which is in the Chicopee River Basin. Currently, through aggressive water leak management, the amount of daily withdraw is approximately 50% of the permitted total leaving room for system and customer expansion.

The Town Water System is made up of two pressure zones and has approximately 1,800 total users. The Western Service Area (WSA) is where the two water wells are located: the Meadow Road Well and the Cranberry Brook Well. The WSA contains 15 miles of pipe. The Eastern Service Area (ESA) is where the water storage facilities are located. The Moose Hill Tank feeds the ESA and the Highland Street Tank feeds the WSA. The ESA contains 19 miles of pipe.

Town residents living outside the central area rely on their own wells, and yields can vary. The average residential well is around 100 to 150 feet deep, although well depths can be much deeper if low yields require additional storage capacity. Some of Spencer's bedrock is soft and can break down into clays that have lower levels of permeability, making water less available to residential wells.



The Spencer Water System Service Area map can be found in the Appendix.

## SEWER SYSTEM

The Spencer wastewater treatment plant (WWTP) is permitted to treat an average flow of 1.08 million gallons per day (MGD). The Sewer Department and Spencer Sewer Commission (SSC) conducted a Comprehensive Wastewater Management Plan (CWMP) for the entire town in 2019. The CWMP established the existing sewer area and non-sewered study areas, shown in the Spencer Sewer System Service Area map in the Appendix. The CWMP has also led to two projects, one to upgrade the sewer treatment plant, and the other to repair and upgrade the sewer collection system.

As part of the efforts to improve the collection system, the Department completed a Sewer System Evaluation Study (SSES) as well as Collections System Operations and Maintenance program and report in 2023. This report provided the necessary information to begin a process of upgrading the sewer collection system and increase system capacity through the elimination of the groundwater in the sewer system.

Additionally, the Sewer Department is currently working on a \$46 million upgrade to the wastewater treatment plant (WWTP). The upgrade addresses aging equipment and new strict permit requirements received in the facility NPDES permit in 2019. The upgrade is adding a third aeration tank, third secondary clarifier, new tertiary treatment for phosphorus removal, new UV disinfection, abandoning the existing constructed wetland beds, and other equipment replacement. This upgrade will allow the WWTP to meet new phosphorus limits and will set up the facility to meet potential nitrogen limits in the future and give the Town the ability to treat peak flows more than 6 MGD (millions of gallons per day).

The Department still maintains a reserve capacity of 145,400 gallons per day for future development of Commercial, Industrial, and Residential connections within the existing sewer service area. This reserve capacity is immediately available for use. However, due to the excess flows into the sewer system, a moratorium was put in place in 2017 that is still in place today. At this time, the moratorium does not allow any new connections or increased flows to exceed 440 gallons per day of design flow, unless as a condition of the Sewer Permit, that the prospective Sewer Permit Applicant provide direct assist in removing inflow and infiltration of groundwater. The removal would be in a ratio of four gallons of inflow and infiltration removed for every new gallon of proposed new flow into the system. This would be accomplished by designing, bidding, and constructing replacement sewers and manholes funded by the applicant to SSC's Standards.

## PUBLIC TRANSPORTATION

Public transportation options exist in Spencer but are fairly limited. The Worcester Regional Transit Authority (WRTA) serves the town of Spencer. Two WRTA Bus Routes, Route 33 and Route 19 have stops at Spencer's DPW department. There are additional stops along Route 9 (Main Street). The town is within the Americans with Disabilities Act (ADA) Paratransit buffer. The town is not connected by rail service and the nearest commuter rail station is in Worcester. Travel in Spencer is primarily by car.

## LIMITED SUBSIDIES AND STAFF CAPACITY

State and Federal financial resources to subsidize affordable housing production is very limited and competitive across Massachusetts. As housing prices continue to rise, deeper subsidies are required to fill the gaps between what housing costs to develop and what residents can realistically afford. Record-high housing sale prices and buyers willing to pay tens of thousands of dollars over asking prices are part of a highly competitive housing market. The need for deed-restricted affordable housing has only become more crucial as subsidies become less available.

Spencer has not voted to approve the Community Preservation Act (CPA) to establish a Community Preservation Fund. Under CPA, at least 10% of the funding raised through a local property surcharge paired with additional funding through the statewide CPA Trust Fund, must be dedicated to local housing efforts to preserve and produce affordable housing. Likewise, the Town does not have an Affordable Housing Trust Fund to reserve funds specifically for affordable housing initiatives. These two resources could be immensely beneficial, allowing Spencer to have a reliable source of funding for all items related to affordable housing.

The Town of Spencer currently lacks adequate staffing capacity to prioritize affordable housing efforts. The Town staffs a Town Planner but as this person dually serves as the Town's Conservation Agent, there is little extra capacity for additional responsibilities. There is presently no committee dedicated to affordable housing efforts. Limited Town resources to fund a part-time, full-time, or shared position to adequately address affordable housing initiatives is a barrier to Spencer achieving the goals of this HPP.

## LAND AVAILABILITY

Although there are large tracts of undeveloped land in Spencer, much of the land has major restrictions on it that constrain feasible development for housing. About 60% of open space in Spencer is under either limited or permanent protection. Entities such as the Department of Conservation and Recreation, Department of Fish and Game, Saint Joseph's Abbey, Girl and Boy Scouts of America, Mass Audubon, Greater Worcester Land Trust, and Common Ground Land Trust own land in Spencer for open space or recreation purposes. There are some municipally owned sites that have potential for the creation of new housing, as well as vacant or underutilized properties that could be redeveloped.

TABLE 21: OPEN SPACE BY LEVEL OF PROTECTION

Level of Protection	Size (GIS Acres)	Percent of Total
Total Open Space	5,825.03	100%
Permanent Protection	3,337.01	57.29%
Limited Protection	127.35	2.19%
None	2,351.14	40.36%
Unknown	9.53	0.16%

## COMMUNITY PERCEPTIONS

Proposed new housing development in rural and suburban towns such as Spencer can easily raise concerns and apprehensions by residents. Wariness about the impact that new units will have on local services, capacity of schools, property values, quality of life, etc. are common, and impressions of what “affordable housing” looks like often hold negative connotations. Misunderstandings about affordable housing and the people living in these units result in their stigmatization, and development proposals are consistently faced with local opposition.

Throughout the public outreach process, Spencer residents expressed a mix of reactions to discussions regarding new housing development. In general, residents were quite hesitant to the proposal of new housing units in town, particularly developments with any amount of density. In the community survey and at the public forum held on September 21, 2022, residents ranked cottage housing communities, accessory dwelling units, and single-family homes geared towards first-time homebuyers and seniors as highly favorable. Larger-scale apartments, conversion of larger homes into apartments, and luxury single-family homes were the least favorable. While multi-family housing is the fastest way to increase Spencer’s subsidized housing stock, this type of housing may prove to be challenging and receive pushback from community members.

It is essential to use this Plan to continue community outreach and education on the importance of affordable housing in the community and region. Informing local leaders and residents on these issues will help dispel negative stereotypes and garner political support. The provision of updated, accurate information to the greater community on the topic of affordable housing is an important strategy to rallying support. Community concerns should be addressed with sensitivity.

# HOUSING PRODUCTION GOALS

This Housing Production Plan is intended to guide the town in taking local control of its approach to affordable housing. Although the Town of Spencer has not yet met the 10% affordable housing threshold set by the State, the town does not necessarily face repercussions if that goal is not immediately met. The State encourages communities to gradually add affordable units to their housing stock. For a small town such as Spencer, this approach ensures that municipal resources are not overly strained with new housing and families. If the Town has a certified HPP in place, demonstrating that it has added a set number of affordable units to its housing stock each year and gradually making progress of adding units to the Subsidized Housing Inventory, the Town will be granted the power to deny comprehensive permits under Chapter 40B until the 10% threshold is satisfied.

TABLE 22: FIVE YEAR HOUSING PRODUCTION SCHEDULE FOR SPENCER

Year	Annual Additional Units to the SHI	Total Affordable Units on the SHI	Percent Affordable	Gap (# Units needed to achieve 10%)
Current		311	5.76%	229
2024	27	338	6.26%	202
2025	27	365	6.76%	175
2026	27	392	7.26%	148
2027	27	419	7.76%	121
2028	27	446	8.26%	94

An HPP is required to set two types of goals: an annual numerical goal for affordable housing production, and qualitative strategies based on the type, affordability, location, and other desired aspects of new affordable housing. Table 22 shows the annual numerical goal for affordable housing production.

Using the current EOHLC baseline of 5,397 year-round housing units (based on data from the 2020 U.S. Decennial Census), Spencer currently has 5.76% of its housing stock qualify on the Subsidized Housing Inventory (SHI), or 311 affordable units. As of 2023, the Town needs to add 229 more affordable units to the SHI in order to achieve 10% on the SHI.

To ensure this Housing Production Plan is certified, the Town of Spencer will need to produce SHI-eligible units totaling 0.5% of the year-round housing stock according to the most recent Census over the course of one year, or 1.0% over the course of two years. To produce 0.5% of its total units annually as SHI units, Spencer will need to add 27 SHI-eligible housing units each year. Table 22 is a schedule that shows the progress that the town would make if 27 affordable units were added each year to the SHI. In five years, the town would reach 8.26%, or 446 units. At this gradual pace, the town would meet the 10% threshold by 2031.

# HOUSING STRATEGIES

To achieve the housing production goals efficiently, the following strategies have been developed based on a wide variety of sources including:

- Prior planning efforts in Spencer
- Priority housing needs identified in the Housing Needs Assessment
- Public comments from the Housing Production Plan Public Workshop on September 21, 2022
- Results of the 2022 Spencer Housing Needs Survey
- Discussions of the Housing Production Plan Committee at regularly scheduled meetings
- Successful case studies of housing initiatives in other municipalities throughout the Commonwealth

The Spencer Planning Board voted to adopt the Housing Production Plan on May 2, 2023 and the Spencer Board of Selectmen voted to adopt the Housing Production Plan on October 30, 2023.

The primary objective of the Plan is to guide the Town to meet the 10% affordability threshold under Chapter 40B, it should be noted that the Town also strives to serve a wide range of local housing needs. Therefore, there are instances within this Plan in which housing initiatives may be promoted to meet such needs that will not necessarily directly result in the inclusion of units on the Subsidized Housing Inventory.

## 1. CAPACITY BUILDING STRATEGIES

### 1. CONDUCT ONGOING COMMUNITY OUTREACH AND EDUCATION ON HOUSING ISSUES AND ACTIVITIES

Spencer Town staff, boards, committees, and volunteers should continue the valuable work that the Housing Production Plan Committee has accomplished in developing this Plan. Much momentum has been built with the public outreach initiatives of this Plan, including the survey and public workshop. Public education and dialogue on the need and benefits of affordable housing, plus keeping the community informed as to any new housing initiatives the Town is pursuing, will help remove barriers to creating affordable housing.

One of the greatest obstacles to creating affordable housing is gathering community support. Many of these housing strategies rely on local approval, including Town Meeting, hence community support is essential to pass new initiatives. Outreach and education efforts can include hosting community meetings or special forums on specific housing initiatives, offering town officials the opportunity to present various proposals and solicit feedback from the public, public information on existing programs and services, enhanced use of public access television, making information on housing easily accessible to the public. Outreach efforts should also target housing developers interested in including affordable units in their developments.

## 2. CONSIDER HIRING A DEDICATED AFFORDABLE HOUSING COORDINATOR

If Spencer is committed to assuming a more proactive role in promoting affordable housing and implementing the strategies outlined in this Action Plan, its capacity to coordinate these activities should be enhanced. Based on current job responsibilities, the Town Planner has limited capacity to take on additional duties. Added professional support and expertise can benefit the town tremendously. A dedicated Housing Coordinator could provide a number of services to the town, depending on what the needs are, including:

- Public education
- Grant writing
- Maintaining the Subsidized Housing Inventory (SHI)
- Outreach to establish relationships with developers, lenders, funders, service providers, etc. to promote community housing efforts
- Overall coordination of the implementation of strategies outlined in this Plan and providing necessary professional support as needed

There are many options and models for securing professional expertise. The Town could hire a full-time or part-time housing coordinator, or a shared position with another community. A part-time consultant could be secured. An Assistant Town Planner could be hired to assume coordination of housing-related activities. CMRPC recently employed a Regional Housing Coordinator position for five participating communities in Central Massachusetts. This is an opportunity that the Town is encouraged to consider participating in, especially if it does not have the capacity to hire a full-time coordinator.

Many communities with housing coordinator positions utilize CPA funding to support them, therefore the adoption of CPA may be critical to funding a part-time housing staff person or consultant.

## 3. ACTIVELY SEEK OUT AND APPLY FOR FUNDING AND TECHNICAL ASSISTANCE TO IMPLEMENT THE HPP ACTION PLAN

Implementation of the strategies in this Action Plan will require funding and technical assistance. There are a variety of avenues for funding and support that the Town can pursue to achieve its housing production goals. Organizations such as Massachusetts Housing Partnership (MHP), Citizens' Housing and Planning Association (CHAPA), MassHousing, Central Massachusetts Housing Alliance (CMHA), and the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) offer resources and services including, but not limited to:

- |   |                         |
|---|-------------------------|
| • Rental assistance                       | • Data and research     |
| • Homelessness prevention                 | • Financing programs    |
| • Emergency shelter placement             | • Homebuyer resources   |
| • Home repair and maintenance for seniors | • Trainings and events  |
| • Public education and advocacy           | • Model bylaws          |
|   | • Funding opportunities |

Planning assistance grants are made available each year through the **Executive Office of Energy and Environmental Affairs (EOEEA)**, offering municipalities in the Commonwealth technical assistance support to improve their land use practices, including provision of sufficient and diverse housing.

The **District Local Technical Assistance (DLTA) Program** is funded annually by the Legislature and the Governor through a state appropriation. CMRPC is one of the 13 regional planning agencies that administer the program. Towns are encouraged to apply for technical assistance funding to complete projects related to planning for housing, growth, Community Compact Cabinet activities, or support of regional efficiency. Additionally, CMRPC offers up to 24 hours of Local Planning Assistance to each of its member communities annually for a variety of technical support projects.

**Community One Stop for Growth**, the Commonwealth's single application portal and collaborative review process of community development grant programs, offers opportunities to support housing, transportation, infrastructure, economic development, and community development. Through this grant application process, programs including, but not limited to the **Housing Choice Grant Program, Massachusetts Downtown Initiative, Rural and Small Town Development Fund, and MassWorks Infrastructure Program** offer a range of funding opportunities. Communities can be considered by multiple grant programs simultaneously, have access to guidance and partnership from state agencies, and are able to receive referrals to additional funding opportunities. To apply, municipalities are encouraged to first submit an Expression of Interest to seek input on a number of potential projects.

The **Massachusetts Community Development Block Grant (CDBG) Program** is a federally funded, competitive grant program designed to help small cities and towns meet a range of community development needs in housing, infrastructure, revitalization, economic development, and public social services. Eligible CDBG projects related to housing include housing rehabilitation or development. Municipalities with a population of less than 50,000 that do not receive CDBG funds directly from the Department of Housing and Urban Development (HUD) are eligible for CDBG funding. Applications can be submitted by individual communities or regionally by multiple communities.

#### 4. PURSUE ADOPTION OF A MUNICIPAL AFFORDABLE HOUSING TRUST FUND

The state enacted the Municipal Affordable Housing Trust Fund Act on June 7, 2005, which simplified the process of establishing housing funds that are dedicated to subsidizing affordable housing. The law enables communities to collect funds for housing, segregate them out of the general budget into an affordable housing trust fund, and subsequently use these funds without returning to Town Meeting for approval. Additionally, trusts can own and manage real-estate, though most trusts choose to dispose of property through a sale or long-term lease to a developer to clearly differentiate any affordable housing development from a public construction project to be in compliance with Chapter 30B. Possible types of assistance through the affordable housing trust fund include:

- Deferred payment loans
- Low or no interest amortizing loans
- Down payment and closing cost assistance for first-time homebuyers

- Credit enhancements and mortgage insurance guarantees
- Matching funds for municipalities that sponsor affordable housing projects
- Section 8 Project Based Vouchers

The trust statute mandates that a board of trustees with a minimum of five members be created. The board could be comprised of members with expertise in affordable housing development, real estate development, banking, finance, or real estate law. One trustee must be the chief executive officer of the municipality, who will then appoint the remainder of the trustees. For Spencer, one member of the Board of Selectmen would be designated as a trustee. Along with managing the trust fund, the Affordable Housing Trust Fund Board of Trustees can also become the entity in Spencer that oversees affordable housing issues, utilizing this HPP as a guiding document and implementing the strategies.

There are numerous ways to capitalize the fund. Some communities that have passed the Community Preservation Act (CPA) choose to annually commit a percentage of CPA funds to their local housing trust, without targeting the funding to any specific initiative. Towns with inclusionary zoning bylaws that allow cash in-lieu of affordable units have also chosen to commit these funds to their housing trusts. Some communities have received funding from developers through negotiations on proposed developments. In addition to these methods, other opportunities to capitalize the housing trust could include potential inclusionary zoning fees, donated funding or property, special fundraisers, or grants.

Over 100 communities in the state have a local affordable housing trust fund. For more information, the Massachusetts Housing Partnership offers a [guidebook to establishing Municipal Affordable Housing Trusts](#).

## 5. CONSIDER LOCAL APPROVAL FOR COMMUNITY PRESERVATION ACT (CPA)

Spencer's lack of local subsidy funds is a major constraint to pursuing greater housing affordability, diversity, and sustainability. Many towns that have made significant strides with respect to affordable housing have had Community Preservation Act (CPA) funding available to subsidize locally sponsored housing initiatives. The Town is recommended to pursue a study to understand how CPA would enhance life for the Spencer community and the estimated costs for taxpayers. Information on CPA should be made widely available to the public so voters have full knowledge if CPA should be brought to Town Meeting in the future.

Cities and towns that adopt CPA obtain community preservation funds from two sources - a local property tax surcharge and a yearly distribution from the statewide CPA Trust Fund. Trust fund revenues are derived from a surcharge placed on all real estate transactions at the state's Registries of Deeds. The surcharge for most documents filed at the Registries is \$50, which is immediately deposited in the CPA Trust Fund held at the Department of Revenue (DOR), plus municipal lien certificates are subject to a \$25 surcharge. Depending upon how the real estate market is doing, the \$50/\$25 fees add up to approximately \$60 million per year. Each spring, every CPA community receives a distribution from the trust fund at a formula-based percentage of what they raised locally.



The Community Preservation Act (CPA) establishes the authority for municipalities in the Commonwealth to create a Community Preservation Fund derived from a surcharge of 1% to 3% of the property tax, to be matched by the state based on a funding commitment of approximately \$36 million annually. Once adopted, the Act requires that at least 10% of the funding raised through taxes be distributed to each of the three categories – open space/recreation, historic preservation, and affordable housing – allowing flexibility in distributing the majority of the money to any of these uses as determined by the community. CPA also allows communities to target funds to those earning up to 100% of the area median income.

**CPA EXAMPLE: IF THE TOWN ADOPTED THE EXEMPTION OF THE FIRST \$100,000 OF PROPERTY VALUE AND THE 1.5% SURCHARGE ON THE MEDIAN SINGLE-FAMILY PROPERTY OF ABOUT \$350,000, WITH A TOWN TAX RATE OF \$13.16 PER \$1,000, THE ANNUAL COST WOULD BE \$49, THE EQUIVALENT OF \$4 PER MONTH.**

[Communities in Central Massachusetts that have adopted CPA](#) include the towns of Berlin, Boylston, Grafton, Hopedale, Mendon, Northbridge, Northborough, Sturbridge, Shrewsbury, Upton, Westborough, West Boylston, and Worcester among the 194 CPA communities across the Commonwealth (55% of the state's municipalities).

There are many ways that the Town could utilize CPA funding to enhance affordable housing efforts in Spencer, including the following:

- Acquire land for the purpose of creating affordable housing
- Adaptive re-use of existing buildings
- Purchase of existing market-rate homes and conversion to affordable homes to create permanent deed-restricted affordable rental housing
- Buy-down the cost of homes to create affordable mortgage costs for first-time homebuyers with qualifying incomes
- Support the development of affordable housing on publicly owned land
- Support the construction of new housing in existing neighborhoods
- Support the costs of improvements necessary to develop accessory dwelling units, with the provision that the units be permanently deed-restricted to preserve affordability
- Finance predevelopment activities (soft costs) to promote better project planning
- Provide financial support to help cover down-payment and closing costs for first-time homebuyers
- Offer direct assistance in the form of rental vouchers that subsidize the difference between market rents and what a household can afford to pay
- Fund a professional to support the implementation of local affordable housing plans

To learn more about the Community Preservation Act and see examples of housing projects funded by CPA in other communities, visit the [Community Preservation Coalition official website](#).

## 6. DEVELOP A PROCESS TO OVERSEE IMPLEMENTATION OF THE HPP ACTION PLAN

Spencer does not currently have a committee, group, or Town employee that oversees housing initiatives in town. The Housing Production Plan Committee was formed to support the development of this Plan but was not intended to be a permanent standing committee. A process should be put in place to ensure the recommended strategies of the Housing Production Plan are implemented. This could be the responsibility of an existing committee or the Master Plan Steering Committee. A new committee can also be established to direct housing activities in Spencer, although it is recognized that the town's volunteer base is stretched thin. If the Town needs support in establishing a housing committee, Massachusetts Housing Partnership offers resources in their Housing Toolbox for Massachusetts Communities.

Spencer is a small town with limited staff capacity and a strong reliance on its volunteers. Without dedicated funding from the Community Preservation Act or a Municipal Affordable Housing Trust, it is unlikely that the town would be able to hire a housing coordinator at this time to focus on increasing affordable housing. Encouraging more participation from volunteers will be an essential step to implementing this action plan.

## 7. PARTICIPATE IN REGIONAL COLLABORATIONS ADDRESSING HOUSING DEVELOPMENT AND AFFORDABILITY

It is important to acknowledge that towns in Massachusetts do not exist in a vacuum, and issues that Spencer is facing are similar to many other small towns in the state. While Spencer is limited in its capacity as a single town, there may be multi-jurisdictional efforts that the community could participate in. Housing is an increasingly urgent issue, therefore surrounding communities may be interested in pursuing collaborative solutions. There are a few regional housing collaborations in Massachusetts that could be utilized as examples:

- [Regional Housing Services Office](#)
- [Assabet Regional Housing Consortium](#)
- [Metro North Regional Housing Services Office](#)

Spencer could consider joining with neighboring towns to establish an entity similar to the existing regional housing programs. A regional approach could offer Spencer access to housing services at a much lower cost than the town would typically obtain. Spencer could receive assistance with affordable housing monitoring, project development, technical assistance, and regional activities. Other regional housing entities have successfully contracted professional housing consultant services, conducted senior housing forums, held workshops on affordable housing topics, developed Emergency Rental Assistance programs in response to COVID-19, provided affordable housing information to residents, and more. CMRPC is launching its first Regional Housing Coordinator position. This is an opportunity Spencer could consider participating in if the Town wants to share a planner with other communities in Central Massachusetts.

The town could partner with other communities on specific development projects. For example, seven outer Cape Cod towns with CPA funds partnered to create a housing community for adults with autism. This development, called Cape Cod Village, was a collaborative project to address a regional need.

The Town can also focus on strengthening existing partnerships with housing agencies. Entities such as EOHLC, MassHousing, and Mass Housing Partnership have very resourceful staff that are willing to meet with communities to discuss programs that are offered. Spencer is encouraged to reach out to local and state housing agencies to determine the best ways that the town can improve the quality of life for its current and future residents.

#### 8. ENCOURAGE RELEVANT BOARDS, COMMITTEES, AND TOWN LEADERS TO PARTICIPATE IN TRAININGS AND EDUCATION PROGRAMS RELATED TO AFFORDABLE HOUSING

Housing and land use in Massachusetts are constantly evolving fields, with new funding programs, zoning opportunities, and law and policy changes. Leadership in Spencer should attempt to stay up to date with ways in which they can best serve their community. There are numerous ways to build knowledge and enhance capacity to plan for housing. Workshops, trainings, conferences, and general resources are offered by [Citizen Planner Training Collaborative \(CPTC\)](#), [Mass Housing Partnership \(MHP\)](#), [Massachusetts Chapter of the American Planning Association](#), and [Citizens' Housing and Planning Association \(CHAPA\)](#), to name a few. These are also unique opportunities to learn about success stories from other communities.

Town staff and all members, even the most veteran public servants, of the Planning Board, Board of Selectmen, ZBA, Council on Aging, and other boards are encouraged to participate annually in learning opportunities that are offered.

#### 9. INVESTIGATE AND RESEARCH FUNDING OPPORTUNITIES TO EXPAND THE INVENTORY AND CONDITION OF UNITS MANAGED BY THE HOUSING AUTHORITY

The Spencer Housing Authority manages the majority of the town's affordable housing units. The Town should explore ways to support this important provider of housing for low-income, elderly, and disabled community members. Since most of the units were constructed prior to 1990, they may need repairs or upgrades. There are various programs that will support this type of work for housing authorities. The Department of Housing and Urban Development (HUD) offers funding for capital investments in public housing units. This work can range from smaller improvements such as water conservation measures or heating system upgrades to large-scale improvements such as roof replacements.

The Community Preservation Act (CPA) is a funding resource that many communities utilize to support efforts with their local housing authorities. With this funding, there are creative opportunities that the Town and Housing Authority could partner on. Communities can allocate CPA funds to the local housing authority to preserve expiring affordability restrictions, repair existing units, develop affordable housing on publicly-owned land, support rental voucher programs, convert market-rate homes to deed-restricted affordable rental housing, and more.

## 10. PURSUE OPPORTUNITIES TO EXPAND SUPPORTIVE SERVICES TARGETING SPECIAL POPULATIONS SUCH AS VETERANS, HOMELESS, OR THOSE IN RECOVERY

Safe and stable housing is important for everyone. However, for those with mental illness, chronic health conditions, histories of trauma, or other struggles, it can be difficult to maintain a stable home without additional help. Combining affordable housing with supportive services can provide that needed assistance. Easy access to services like health care, support groups, legal advice, or transportation is essential for people to thrive in their communities. There are numerous contributors to homelessness, and supportive services are a necessary component to helping many people achieve permanent, stable housing.

The Town is encouraged to seek out opportunities to support special populations in the community. This could include enhancing partnerships with existing non-profit organizations in the region such as Veterans Inc., United Way of Central Massachusetts, AIDS Project Worcester, Seven Hills Foundation, Community Legal Aid, or Central Massachusetts Housing Alliance, just to name a few. The Town could explore opportunities to boost its relationship with South Middlesex Opportunity Council (SMOC) to offer programs in addition to the housing that is provided by the organization in Spencer. The Spencer Council on Aging is another opportunity for collaboration to determine if additional services, programs, or activities are needed. The Town may also want to consider working with the Worcester Regional Transit Authority (WRTA) on increasing public transportation in town. Any new housing constructed for special populations should be built in proximity to services and transportation routes.

## 2. ZONING AND POLICY STRATEGIES

### 1. SUPPORT CLUSTER DEVELOPMENT AND MULTI-FAMILY HOUSING WHERE FEASIBLE

To meet local housing demand, a range of housing types and building scales is needed in Spencer. This includes alternatives to single-family homes on traditional subdivisions, such as cluster development, multi-family housing, or other “missing middle” housing types. Small housing options that utilize less undeveloped land can serve populations such as seniors looking to downsize and young professionals seeking starter homes. In order to retain and attract a diverse mix of households, Spencer needs to support a variety of housing and tenure types.

Residential cluster developments are types of design that feature homes on smaller lots while protecting open space that would have been allocated to individual home sites. There are many advantages to cluster development as opposed to traditional subdivision design. The open space preserved as part of a cluster development can provide community members with common recreational areas while also offering habitat for wildlife and reducing stormwater runoff from impervious surfaces. These designs can benefit developers by reducing the cost of site development and increasing the market price of individual home sites.

One opportunity for future cluster developments in Spencer is cottage house communities or pocket neighborhoods. These developments can consist of single- and two-family houses, townhouses, or apartment buildings, typically smaller in size and clustered around a common area. They are identifiable by walkable paths, shared green spaces, and detached parking spaces. The Town may consider adopting a Cottage Housing Community Zoning Bylaw in order to facilitate the development of this type of housing. A few Massachusetts have updated their zoning to allow for cottage development, including Concord's Planned Residential Development Zoning and Dennis' Seasonal Resort Community Zoning Bylaw. The Metropolitan Area Planning Council (MAPC) provides a [Living Little Report](#) describing zoning, barriers, and case studies on cottage housing developments and other small-scale housing opportunities.



*Concord Riverwalk in Concord, MA features clustered cottage homes around a common area*

Multi-family housing that is compatible in scale and form with the existing detached single-family and duplex homes in Spencer should be strived for. While density is often associated with mid-rise apartment buildings, there are plenty of house-scale buildings that can fit into the town's existing residential neighborhoods and not alter its small-town character. Options such as duplexes, fourplexes, mixed use, courtyard buildings, townhouses, small-scale condominiums, etc. can blend seamlessly into the physical character of the community. Smaller-scale multi-family housing can increase housing access and affordability in order to address housing needs.

## 2. PURSUE A COMPREHENSIVE ZONING BYLAW RE-WRITE

As opposed to piecemeal amendments to the Town's zoning ordinance, a comprehensive update that reexamines land use policies in Spencer is recommended. This process could help clarify language and remove any conflicting provisions. Interpretation of zoning bylaws can be a challenge for homeowners, business-owners, developers, Town officials, and others, so it is important to ensure that this guiding document is as predictable and accessible as possible. A zoning bylaw re-write would require numerous meetings and significant input from boards and committees, plus technical expertise from a consultant such as CMRPC. A reexamination of development patterns and permitting trends in recent decades will help the town understand if its zoning ordinance is facilitating a built landscape that meets the desired characteristics of Spencer.

As part of this process, the Town should consider any adaptations to bylaws or dimensional requirements regulating residential development. Zoning may be a significant regulatory barrier to development of housing types that would meet the needs of the community.



### 3. MODIFY THE EXISTING ACCESSORY APARTMENT BYLAW TO ALLOW FOR MORE FLEXIBLE OPPORTUNITIES FOR DEVELOPMENT

The Town of Spencer's Zoning Bylaws allow accessory apartments by special permit in five of the town's zoning districts (RR, SR, LR, VR, TC). As previously noted in the Housing Challenges section, the bylaw is generally strong and meets some Smart Growth principles, however there are some modifications that the Town should consider in order to allow this favorable type of housing to be constructed more easily. Currently, the Accessory Apartment zoning bylaw only allows for attached accessory apartments that cannot exceed 700 square feet, or one-third of the floor space of living area in residence. This should be amended to allow detached accessory apartments and an increased maximum size. The Town Planner and Building Inspector have held discussions about amending this bylaw to allow detached units up to 900 square feet.

Such changes would allow homeowners greater flexibility with adding accessory apartments to their residences. Additionally, applying for a special permit is often a barrier for homeowners who would like to create an accessory apartment on their property. The Town is encouraged to consider permitting this use to be allowed by-right in one or more residential zoning districts, provided they meet all necessary criteria. The Town should also consider waiving the parking requirement, as accessory dwelling units built for an elderly relative who no longer drives should be able to avoid this requirement without seeking a variance, particularly if options like the WRTA Paratransit service are available.



*A detached accessory dwelling unit allows homeowners to provide independent and affordable housing for aging parents, adult children, empty nesters, caretakers, renters, and others with needs not met by Spencer's current housing stock.*

As part of the recommended Zoning Bylaw Re-write, this bylaw can be amended. Case studies on progressive and successful accessory apartment bylaws, including the communities of Northampton, Newton, Lexington, and Reading, are included in [MAPC's Living Little Report](#).

### 4. AMEND THE OPEN SPACE RESIDENTIAL DEVELOPMENT (OSRD) BYLAW TO ALLOW GREATER FLEXIBILITY WITH HOUSING DEVELOPMENT AND FACILITATE PRODUCTION OF AFFORDABLE UNITS

The Open Space Residential Development (OSRD) bylaw is a tool for facilitating development and conservation that meets Smart Growth principles. It is a fairly strong bylaw, allowing density bonuses and flexibility in the design of residential developments, and permitting OSRD projects by right in three zoning districts. However, there are several improvements that could be made to the bylaw in order to promote the best use of valuable land in town and increase the affordable housing stock.

Under the OSRD bylaw, a density bonus of 5% is granted to developers that reserve 10% of proposed units for qualifying low- or moderate-income households. Given the Town's commitment to increasing its affordable housing stock, the reserved 10% affordable units could be increased to at least 15% in order to produce more units for low-income households. In order to entice developers, the bylaw could also be strengthened by offering density bonuses greater than 5% for reserved affordable units. Similarly, increased density bonuses could be offered to developers that set aside affordable units for very low-income households (those earning 50% or less of the Area Median Income) or extremely low-income households (those earning 30% or less of the Area Median Income). With a granted density bonus, the total density cannot exceed 30% above that which could be obtained with a conventional subdivision design, so this limit should be reevaluated as well. Some communities opt to take a mandatory inclusionary zoning approach, in which a percentage of dwelling units are required to be restricted to low-income households as part of an OSRD development.

A reexamination of this bylaw's language and zoning districts would also be suggested as part of the recommended Zoning Bylaw Re-write. Particularly, incorporating incentives such as density bonuses or tax exemptions/abatements to entice this type of development will be important.

#### 5. PROMOTE SPENCER'S ACCESSORY APARTMENT BYLAW AND OPEN SPACE RESIDENTIAL DEVELOPMENT (OSRD) BYLAW TO RAISE PUBLIC AWARENESS OF OPPORTUNITIES FOR SMALLER-SCALE HOUSING DEVELOPMENT

Spencer has two zoning bylaws in place to encourage housing development with more flexible density and affordability opportunities. The Accessory Apartment bylaw allows for the development of residential units in accessory to an owner-occupied single-family dwelling. The Open Space Residential Development (OSRD) bylaw allows for increased residential density in exchange for preserving open space. There are many creative prospects that homeowners and developers could construct using either of these bylaws. Accessory apartments allow more affordable housing options for elderly family members or recent college graduates to stay close to home but retain their independence. New OSRD's could take the form of a cottage housing community, in which smaller homes are clustered around a common area with a pedestrian-oriented layout.

During the public outreach process, clustered single-family homes and accessory dwelling units were highlighted by residents as some of the most favorable options for future residential development, as these housing types blend with the existing small-town character. However, the Town has not received many applications for permits to construct either of these types of residences in recent years. It can be speculated that many residents or developers are not aware of these opportunities. The Town is encouraged to take steps to make the local community aware of the opportunities for each zoning bylaw and allow for a clear permitting process.

## 6. PURSUE DESIGNATION AS A HOUSING CHOICE COMMUNITY

A Housing Choice Designation rewards communities that are producing new housing and have adopted best practices to promote sustainable housing development. A community that achieves this designation receives both exclusive admission to Housing Choice Capital Grants and priority access to many other Commonwealth grant and capital funding programs (i.e. MassWorks, Complete Streets, LAND and PARC grants). Spencer has not applied for grants from this program in the past.

The program is now part of the Community One Stop for Growth, a single application portal of community and economic development programs, and access to the program is exclusively available through One Stop. Housing Choice Communities are designated in two ways: 1) At least 5% increase or 500 increase in new units over the previous 5 years; or 2) At least a 3% increase or 300 unit increase in new units over the previous 5 years and demonstrate 7 of 14 best practices, two of which must be affordable. As of 2022, there are a total of 86 communities that have achieved designation.

If the town experiences a significant increase in housing units in future years, this program is an incredible funding opportunity. Designation will ensure the Town has priority access to the Commonwealth's financial resources that will assist the municipality with future housing developments. Examples of potential projects include feasibility studies, pedestrian infrastructure enhancements, upgrades to water and sewer infrastructure, conversion of Town-owned property into affordable units, land acquisition, and much more. CMRPC staff are available to provide technical assistance with designation and grant applications.

## 7. PREPARE DESIGN GUIDELINES OR STANDARDS FOR NEW MULTI-FAMILY HOUSING DEVELOPMENTS

Design guidelines and standards are mechanisms to ensure that new development compliments a community's character and meets its goals and needs. In a community such as Spencer that has many areas consisting of low-density, single-family dwellings, residents often worry that dense, multi-family housing developments will alter the small-town feeling. To give residents more input on the design of new developments, design guidelines (optional but encouraged design elements) or design standards (required design elements) can be prepared and included in the Town Zoning Bylaws which inform the proposals of multi-family housing proposals. Established review criteria and design guidelines provide information to prospective developers regarding the scale, type, design, tenure, and municipal benefits related to multi-family development that the Town of Spencer prefers.

Design guidelines are a document outlining various aspects of residential developments that are encouraged and discouraged. These aspects can include, but are not limited to, style and materials, bulk masking and scale, sidewalks and pathways, driveways and parking, landscaping, utility and waste storage areas, lighting, and drainage and stormwater. Currently, Spencer has [Town Center Mixed Use District Design Guidelines](#) to promote design compatibility of new and existing buildings in the downtown. The Town may wish to explore expanding these design guidelines to apply to new multi-family or two-family developments outside of the Town Center.



There are many examples of design guidelines or standards for areas permitting multi-family housing in other municipalities that the Town of Spencer can refer to. Examples of communities in the Commonwealth that have incorporated design guidelines into their multi-family zoning include the [City of Marlborough's Multifamily Development Review Criteria and Design Guidelines](#), the [Town of Oxford's Housing Opportunity Overlay Zone Design Guidelines Handbook](#), or the [Town of Northborough's Design Guidelines for Two-Family Dwellings \(Duplexes\)](#). CMRPC is available to help with compiling such a document.

## 8. EXPLORE ADOPTION OF AN INCLUSIONARY OR INCENTIVE ZONING BYLAW AND POSSIBLE INCENTIVES

Inclusionary zoning is a mandatory approach that requires developers to make a portion of the housing units in their project affordable to low- and moderate-income households. Some flexibility can be incorporated into the mandatory provisions of an inclusionary zoning bylaw. For example, bylaws may only apply to certain types of development, such as new construction or substantial rehabilitation. Bylaws can include in-lieu-of payment or construction alternatives providing developers the option of paying a fee per unit, building affordable units off-site, or rehabilitating units elsewhere in place of constructing affordable units within the proposed development. Inclusionary zoning bylaws can also contain a unit threshold (i.e. 10 or more units), identify income targets for the population to be served, and identify control periods and mechanisms (i.e. permanent deed restrictions).

Alternatively, *incentive zoning* is a voluntary approach that can waive certain regulatory requirements or provide additional density for developers in exchange for providing affordable housing. Incentives for developers may include density bonuses, expedited permitting, or cost offsets such as tax breaks, parking reductions, and fee reductions.

The Town of Spencer is encouraged to explore the possibility of adopting a new bylaw, or amending an existing bylaw, that requires or incentivizes affordable housing as part of new developments. There are numerous model bylaws and examples of municipalities that have adopted this type of zoning. The Town could craft the bylaw in a manner that reflects the local housing demands and market conditions.

An example of a small town that has implemented inclusionary zoning in order to address its affordable housing shortage is the town of Dennis, Massachusetts. The conditions specified in Dennis' Inclusionary Zoning Bylaws state that 25% of residential units in a development built on 2.5 acres or more must be affordable. Accommodations for the provision of affordable units include density increases, reduced minimum area requirements for affordable units, and reduced off-street parking requirements.

There is no single best approach to Inclusionary Zoning program design. Effective use of Inclusionary Zoning policies must consider local market conditions to determine if its use will result in increased affordable housing units and not deter future housing development. Conducting an economic feasibility analysis will help evaluate the market dynamics and constraints to ensure an Inclusionary Zoning policy produces the greatest number of affordable units while not burdening residential developers. If Spencer decides to pursue inclusionary or incentive zoning, the Town should decide whether the program will be

mandatory or voluntary, target a specific district or the entire municipality, incentives and cost offsets, and what alternatives, if any, will be offered to on-site units (such as payment in lieu of units).

Resources on Inclusionary Zoning can be accessed at [Mass.gov](https://www.mass.gov), [CHAPA](#), [MA Housing Toolbox](#) and more.

### 9. EXPLORE INCENTIVES FOR OWNERS OF EXISTING MULTI-FAMILY HOUSING TO DEED-RESTRICT UNITS AS AFFORDABLE

Privately-owned, non-subsidized rental properties are currently an important source of affordable housing in communities like Spencer. Much housing in the town is considered affordable to low-income households by HUD standards, however these individual rental units managed by local property owners have not been deed restricted and registered to the Subsidized Housing Inventory. The Town should explore opportunities that would encourage and incentivize owners of existing multi-family housing to deed restrict their properties as affordable to low- to moderate-income households. Incentives can be offered in exchange for the cooperation of local property owners in restricting their rental units as affordable. Possible incentives include property tax relief or housing rehabilitation. If the Town passed CPA or established an Affordable Housing Trust Fund, these funds could be used to support this type of partnership. This type of endeavor requires further exploration, and housing professionals at agencies such as EOHLC or Mass Housing Partnership are available to offer advice and insight.

For example, property owners may be reluctant to raise rents or unable to do so without upgrading the property. Incentives like property tax relief from tax abatements or tax exemptions could allow owners to maintain affordable rents while preventing them from being deterred from making physical improvements. However, these policies will not ultimately stop owners from raising rents when market conditions allow them to do so. Therefore, deed restricting units as affordable in exchange for property tax relief, or other incentives such as housing rehabilitation support or energy efficiency rebates, will be a way to preserve naturally occurring affordable housing in perpetuity.

## 3. HOUSING DEVELOPMENT STRATEGIES

### 1. CREATE AN INVENTORY OF TOWN-OWNED LAND SUITABLE FOR NEW HOUSING DEVELOPMENT

To proactively create affordable housing and avoid unwanted comprehensive permits, the Town should take all necessary steps to prepare for new housing development. By developing an inventory of Town-owned properties and assessing each parcel of land based on constraints and factors such as zoning restrictions, topography and soils, infrastructure, traffic patterns, existing residences and businesses, access to services, proximity to schools, presence of wetlands or endangered species, wildlife corridors, historic resources, open space conservation restrictions, etc. the Town will position itself for successful future development. This inventory should be utilized when developers want to submit proposals to the town for residential developments, so the Town can determine and prioritize the properties that are most appropriate.

Town-owned parcels or buildings that are not essential for municipal purposes or conservation should be considered for new housing in order to address local needs. The Town's inventory of municipally owned properties should be evaluated by Town officials to determine the most suitable properties for housing. There are many communities across the Commonwealth that have turned to town buildings such as former mills, elementary schools, and community centers as redevelopment opportunities for housing. Spencer's Lake Street property, a former school and Town-owned parcel, is an excellent opportunity for new housing. Residents should be given an opportunity to voice their opinions on future use of the 23-acre property, as there are many options for future use of this site.

## 2. PURSUE ADAPTIVE REUSE OF UNDERUTILIZED OR VACANT PROPERTIES INTO HOUSING UNITS

Adaptive reuse is the use of abandoned, underutilized, or functionally obsolete properties as housing. Reuse opportunities can involve properties that are important to the community's history and character, such as former schools, mills, hospitals, churches, and municipal buildings. This type of development oftentimes draws less opposition from the local community than new construction, as it is an alternative to building on undeveloped land that combines historic preservation with provision of housing. Sometimes zoning regulations need to be modified in order to encourage new uses such as housing. Mill redevelopment overlay districts, adaptive reuse overlay districts, mixed-use or village overlay districts are tools that can facilitate the reuse of buildings to new residences.

The Town has had success with adaptive reuse in the past. A historic building constructed in the late 19<sup>th</sup> century, David Prouty Intermediate School was adapted into 35 apartments for very low-income seniors. The project was funded through grants from the U.S. Department of Housing and Urban Development (HUD), the Massachusetts Executive Office of Housing and Livable Communities (EOHLC), the Community Economic Assistance Corporation (CEDAC), and MassHousing. This successful project helped preserve an important historic building while providing housing to a vulnerable population in Spencer.

There are underutilized or vacant buildings in Spencer that may be suitable for redevelopment as housing. Historic rehabilitation projects may qualify for federal funding and state historic tax credits. If the Town decides to pursue adoption of the Community Preservation Act in the future, then funds from CPA may be used for converting non-residential properties into affordable housing units. Vacant buildings can be extremely costly for towns to maintain without any return to the community, therefore if the Town is positioned to close any municipal buildings or schools in the future, it should strategize ways to turn these properties into housing.

### 3. ADVOCATE FOR A HIGHER INCLUSION OF ACCESSIBLE UNITS IN PROPOSED AFFORDABLE HOUSING DEVELOPMENTS

There should be adequate housing options that accommodate people with disabilities and seniors who have limited mobility or special needs, particularly those that are low-income. While there may be accessible units that are sold at market rate prices, oftentimes people with disabilities or those with limited mobility cannot afford to live in them. It is crucial that this population is advocated for and that there is enough availability of affordable units that are also accessible. Spencer Town staff, boards, and committees, and Council on Aging should advocate for additional accessible units that are deed-restricted as affordable when developers submit proposals.

### 4. PARTNER WITH FOR- AND NON-PROFIT DEVELOPERS TO CREATE AFFORDABLE HOUSING

Actively seeking out developers that are willing to create affordable housing, establishing a working relationship with them, and ensuring the development process is clear and fluid are significant steps. The Town should demonstrate a high level of engagement and commitment on the municipal side. Working cohesively with private developers to facilitate the construction of affordable housing for households earning below 80% of the Area Median Income (AMI) is preferable to being subject to Comprehensive Permitting from developers who will not necessarily seek out community input. Collaborating with developers can also help the Town better understand and mitigate challenges associated with developing affordable housing. The Town could host round-table discussions in which one or more developers are invited to talk with representatives of the Town including the Town Administrator, Town Planner, Board of Selectmen, Planning Board, Zoning Board of Appeals, Conservation Agent, and any others wishing to be involved in the process. Where feasible, cluster housing and multi-family housing should be encouraged.

### 5. DEVELOP A SYSTEM TO MONITOR LOCAL HOUSING DATA AND COMMUNITY TRENDS

The Town does not currently have a sustainable method for monitoring community data and trends in order to inform local decision making. Data and knowledge-based decisions in town administration are essential to ensuring the needs of the community are adequately met. Enhanced access to and analysis of data can help the work of government, including improved budget decisions and equitable delivery of town services. Tools such as geographic information system (GIS) maps that help visualize and store large sets of data are a very useful feature for town and city governments. Spencer Town staff have reported that a more sophisticated GIS system is needed at Town Hall. Additionally, there is currently a lack of capacity among Town staff and volunteers to be responsible for collecting and managing local data.

Housing is one of the many aspects that could benefit from a coordinated and organized approach to monitoring local data and community trends. Understanding factors such as the housing stock's structural and safety conditions, infrastructure, land use, permitting, neighborhood-level population data, etc. can help when determining future housing needs and potential locations, or maintaining the existing affordable housing stock. There is currently no person in town tasked with ensuring that newly created deed-restricted affordable units are registered on the Subsidized Housing Inventory. Additionally, it is essential that the Town be aware of any expiring units on the Subsidized Housing Inventory. Should this

be the case in the future, Town staff will need to take steps to work with owners of any expiring SHI units to recertify them.

## 6. IDENTIFY SPECIFIC SITES TO ENCOURAGE THE FILING OF COMPREHENSIVE PERMIT APPLICATIONS AND/OR THE DEVELOPMENT OF AFFORDABLE HOUSING UNITS

To proactively create desired affordable housing, the Town should take all the necessary steps to prepare for new housing development. By creating an inventory of Town-owned properties and assessing each parcel of land based on constraints and factors such as zoning restrictions, topography and soils, infrastructure, traffic patterns, existing residences and businesses, presence of wetlands or endangered species, wildlife corridors, historic resources, open space conservation restrictions, etc. the Town will position itself for successful future development. This inventory should be utilized when developers want to submit proposals to the town for residential developments, so the town can determine and prioritize the properties that are most appropriate. Specific sites should be identified that could be utilized as “Friendly 40B” developments or would be most appropriate for providing housing with higher density. In a “Friendly” 40B approach, a developer works cooperatively with town boards to minimize density, improve setbacks, or blend architectural aesthetics with the neighborhood. Utilizing vacant, underutilized, and publicly-owned land can help reduce costs associated with developing affordable housing.

A number of areas, most with Town-owned land in them, that could potentially be suitable for the development of housing were discussed by residents at the September 21<sup>st</sup> public workshop. The benefits and drawbacks of each site plus the types of housing that would be most appropriate in each area were the foundations of the discussions in each breakout group at the event. These are areas in which the filing of comprehensive applications would also be encouraged. The study area sites, which are general areas but contain Town-owned land within them, include:

- **Town Center:** Spencer’s downtown is a walkable neighborhood with three- and four-story mixed-use buildings of homes, shops, restaurants, offices, services, and civic uses centrally arranged along Main Street. Some of the buildings and land in this area are underutilized which is an opportunity for new housing paired with retail, services, or commercial uses.
- **Lake Street School Property:** There are 23 acres of land on the former Lake Street Elementary School site. Nestled within a residential area, the property includes a vacant school building, paved parking areas, recreational areas, and a scattering of small outbuildings.
- **Kittredge Road / Deer Run Road:** There is Town-owned land south of Kittredge Road and off of Deer Run Road. This area is primarily single-family homes and open space on the border with North Brookfield.
- **Donnelly Cross Road:** A primarily single-family home neighborhood located near Wire Village School, there is land in this area suitable for residential development.

A map of these proposed areas, labeled *Potential Housing Development Locations and Environmental Considerations*, is located in the Appendix.

## 7. EXPLORE CREATIVE SENIOR LIVING OPPORTUNITIES AND MODELS

Spencer residents may be interested in pursuing creative living arrangements tailored to older adults so they can remain in the community as they age. Seniors are particularly vulnerable to isolation and loneliness, which can be detrimental to their health. A *cohousing* style of living allows individuals to share resources and facilities while maintaining their own residence, allowing an independent lifestyle while surrounded by a community. These residences are typically intergenerational, but they can be age specific. In the nearby town of Berlin, MA, the Sawyer Hill EcoVillage is comprised of two cohousing neighborhoods, [Mosaic Commons](#) and [Camelot Cohousing](#), which feature small clustered houses, pedestrian-only walkways, common areas, and shared meals. *Home sharing* is another arrangement gaining popularity, in which a person who has a home may invite a friend, family member, or tenant to move in and help with expenses and household chores. Scenarios could involve people of the same age living together or a younger person willing to provide some caregiving and transportation assistance in exchange for affordable or flexible housing.

ACTION PLAN		Short-Term Actions (0-12 Mo.)	Medium- Term Actions (1-3 yrs.)	Long-Term Actions (4+ years)	Ongoing Actions	Responsible Parties
Capacity Buildings Strategies						
1.1	Conduct ongoing community outreach and education on housing issues and activities				X	TA; TP
1.2	Consider hiring a dedicated Affordable Housing Coordinator		X			BOS; TA; TP
1.3	Actively seek out and apply for funding and technical assistance to implement the HPP Action Plan				X	CMRPC; TP; TA; EDC
1.4	Pursue adoption of a Municipal Affordable Housing Trust Fund	X	X			BOS; TA; TP
1.5	Consider local approval for Community Preservation Act (CPA)		X			BOS; TA; TP; HC; CC
1.6	Develop a process to oversee implementation of the HPP Action Plan	X				TA; TP; EDC; Master Plan Committee
1.7	Participate in regional collaborations addressing housing development and affordability				X	TA; CMRPC; Housing agencies
1.8	Encourage relevant boards, committees, and Town leaders to participate in trainings and education programs related to affordable housing				X	BOS; PB; ZBA; TA; TP; EDC; HC; HA
1.9	Investigate and research funding opportunities to expand the inventory and condition of units managed by the Housing Authority		X			HA; TP; TA
1.10	Pursue opportunities to expand supportive services targeting special populations such as veterans, homeless, or those in recovery				X	TP; TA; COA; BOS

ACTION PLAN		Short-Term Actions (0-12 Mo.)	Medium- Term Actions (1-3 yrs.)	Long-Term Actions (4+ years)	Ongoing Actions	Responsible Parties
Zoning and Policy Strategies						
2.1	Support cluster development and multi-family housing where feasible				X	PB; ZBA; TP; TA
2.2	Pursue a comprehensive Zoning Bylaw re-write		X			BOS; TP; PB; ZBA; TA; CMRPC
2.3	Modify the existing Accessory Apartment Bylaw to allow for more flexible opportunities for development		X			PB; TP
2.4	Amend the Open Space Residential Development (OSRD) Bylaw to allow greater flexibility with housing development and facilitate production of affordable units		X			PB; TP
2.5	Promote Spencer's Accessory Apartment Bylaw and Open Space Residential Development (OSRD) Bylaw to raise public awareness of opportunities for smaller-scale housing development				X	PB; TP; BOS; TA
2.6	Pursue designation as a Housing Choice Community		X	X		CMRPC; TP; TA
2.7	Prepare design guidelines or standards for new multi-family housing developments		X			TP; PB; BOS; ZBA
2.8	Explore adoption of an Inclusionary or Incentive Zoning Bylaw and possible incentives			X		PB; TP; TA; ZBA
2.9	Explore incentives for owners of existing multi-family housing to deed-restrict units as affordable		X			BOS; TA; CMRPC



ACTION PLAN		Short-Term Actions (0-12 Mo.)	Medium- Term Actions (1-3 yrs.)	Long-Term Actions (4+ years)	Ongoing Actions	Responsible Parties
Housing Development Strategies						
3.1	Create an inventory of Town-owned land suitable for new housing development	X				TP; PB; Assessor
3.2	Pursue adaptive reuse of underutilized or vacant properties into housing units		X	X		EDC; TA; TP
3.3	Advocate for a higher inclusion of accessible units in proposed affordable housing developments				X	COA; PB
3.4	Partner with for- and non-profit developers to create affordable housing				X	TA; BOS; PB; ZBA
3.5	Develop a system to monitor local housing data and community trends	X				TA; TP; HA; Assessor
3.6	Identify specific sites to encourage the filing of comprehensive permit applications and/or the development of affordable units	X				TP; PB; EDC
3.7	Explore creative senior living opportunities and models		X			COA; HA; TP

### Responsible Parties

**BOS** – Board of Selectmen

**PB** – Planning Board

**TA** – Town Administrator

**COA** – Council on Aging

**CC** – Conservation Commission

**ZBA** – Zoning Boards of Appeals

**TP** – Town Planner

**HC** – Historical Commission

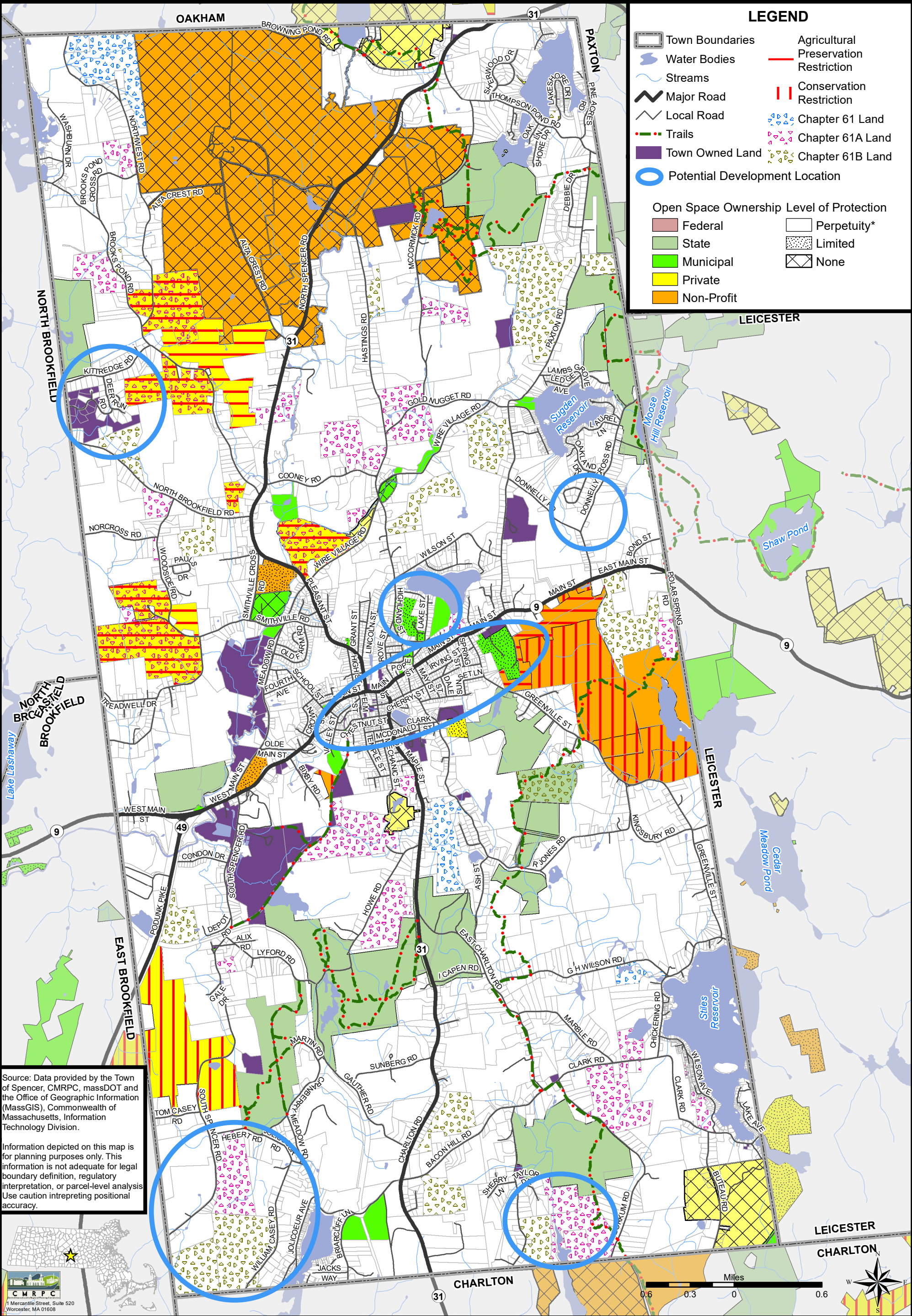
**CMRPC** – Central Massachusetts Regional Planning Commission

**HA** – Housing Authority

**EDC** – Economic Development Committee

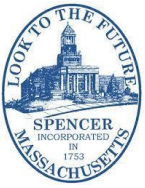
- 01.** Map: Potential Housing Locations and Environmental Considerations
- 02.** Housing Needs Community Survey
- 03.** Summarized Results from the Community Survey
- 04.** Promotional Flyer for the Community Survey
- 05.** Promotional Flyer for the Community Forum on September 21, 2022
- 06.** Articles from The Spencer New Leader
- 07.** Spencer Assessor's Classification Report FY2023
- 08.** Map: Spencer Official Zoning Map
- 09.** Map: Spencer Parcels by Year Built
- 10.** Map: Spencer Sewer Service Area
- 11.** Map: Spencer Water Distribution System

# POTENTIAL HOUSING DEVELOPMENT LOCATIONS AND ENVIRONMENTAL CONSIDERATIONS



## Town of Spencer, Massachusetts





# SPENCER HOUSING NEEDS SURVEY

**Deadline to submit: July 31, 2022**

**To submit your completed paper survey: A drop-off box is located in the Town Hall.**

If you would prefer to take this survey online, visit this link or scan the QR code with your phone:

**<https://www.surveymonkey.com/r/SpencerHousing>**



Dear Resident,

Thank you for taking this survey! This is your opportunity to tell us about your experience living in Spencer. Please take 10 minutes to complete this survey so that as a community, we can ensure Spencer fulfills the needs of its residents.

**The Town is in the process of creating a Housing Production Plan and is asking for your input on current housing conditions.**

This survey will be asking for your opinion on housing options and affordability in Spencer. You are helping the Project Team (Spencer Housing Production Plan Committee and staff from the Central Massachusetts Regional Planning Commission) understand what types of housing are desired in Spencer and who is most in need. This plan will help determine the best paths for providing more affordable and diverse housing options to current and future residents.

**What is a Housing Production Plan and why does Spencer need one?**

A Housing Production Plan combines housing and market data, community input, goals, and strategies for housing production to establish a 5-year plan for the future of housing in the community. By producing this plan, the Town aims to create housing that fits with the town character and meets the needs of current and future residents, as well as gain greater control over Chapter 40B housing development.

Chapter 40B is a Massachusetts state statute which allows developers to build more densely if they include subsidized affordable units in their new developments. This statute applies to towns and cities that have not met the 10% affordable housing mandate. Currently, only 6.1% of Spencer's housing stock qualifies as affordable. This Plan will help Spencer create housing that is both affordable and desired in order to reach the 10% affordable housing goal.

**What qualifies as “affordable housing”?**

Affordable units are available to those with annual incomes less than 80% of the median household income for the area. As of 2021, Worcester County has a [median household income of \\$98,800](#), so the income limit for a family of four (4) is \$79,050 in order to qualify for affordable housing. Units can be for rent or for sale to qualifying individuals or families.

For more information on Housing Production Plans, Chapter 40B, and affordable housing in Massachusetts please visit: <https://www.mass.gov/service-details/chapter-40-b-housing-production-plan>

If you have questions or comments regarding this survey, please contact:

Emily Glaubitz, Associate Planner at Central Massachusetts Regional Planning Commission [eglaubitz@cmrpc.org](mailto:eglaubitz@cmrpc.org)

**Optional: If you would like to stay involved in the Housing Production Plan process, please write your name and email address below. We will only use your contact information to keep you updated throughout the planning process, including results of this survey and details about a future community workshop.**

**Name:** \_\_\_\_\_ **Email address:** \_\_\_\_\_

## CURRENT RESIDENCE

1. What is your age? \_\_\_\_\_
2. How long have you lived in Spencer? \_\_\_\_\_
3. Which of the following best describes your housing situation:
  - ☐ Homeowner
  - ☐ Renter
  - ☐ Living with others and assisting with paying rent or mortgage
  - ☐ Living with other but not paying rent or mortgage
4. How many people currently live in your household? \_\_\_\_\_
5. Which of the following attributes were most influential in your decision to reside in Spencer?

<input type="checkbox"/> I grew up here	<input type="checkbox"/> Small-town way of life
<input type="checkbox"/> My family is here	<input type="checkbox"/> Neighborhoods
<input type="checkbox"/> Close to work	<input type="checkbox"/> Safety
<input type="checkbox"/> Community	<input type="checkbox"/> Government
<input type="checkbox"/> Natural beauty	<input type="checkbox"/> Recreational opportunities
<input type="checkbox"/> Location	<input type="checkbox"/> Other: _____
<input type="checkbox"/> Schools	
6. Do you plan to live in your current residence as you age into retirement?
  - ☐ Yes
  - ☐ No
  - ☐ Maybe
7. If you answered "Yes" to the previous question, do you anticipate being able to afford your home and associated costs as you age into retirement?
  - ☐ Yes, I will be able to afford my home as I age into retirement
  - ☐ No, I will not be able to afford my home as I age into retirement
  - ☐ I am unsure if I will be able to afford my home as I age into retirement
8. How important is it for you to remain in Spencer as you age?
  - ☐ Extremely important
  - ☐ Very important
  - ☐ Somewhat important
  - ☐ Not so important
  - ☐ Not at all important
9. If you were to consider moving out of your community, which of the following factors would drive your decision to move? (Select all that apply)

<input type="checkbox"/> Looking for a different home size that meets your needs	<input type="checkbox"/> Needing a more accessible home (i.e. wheelchair ramps, wide doorways, stair lifts, grab bars/rails)
<input type="checkbox"/> Maintaining your current home will be too expensive	<input type="checkbox"/> Wanting to move to an area that has better health care facilities
<input type="checkbox"/> Maintaining your current home will be too physically challenging	<input type="checkbox"/> Wanting to be closer to family
<input type="checkbox"/> Looking to move to an independent living facility for older adults, retirement home, or other senior living community	<input type="checkbox"/> Needing more access to public transportation
	<input type="checkbox"/> Wanting to live in a different climate
	<input type="checkbox"/> Looking for an area that has a lower cost of living
	<input type="checkbox"/> Needing to move closer to place of employment
	<input type="checkbox"/> Other (please specify): _____

## HOUSING AFFORDABILITY

10. Are you comfortably able to afford your home and associated housing costs?

- ☐ Yes, I can comfortably afford my home
- ☐ No, affording my home is a challenge
- ☐ No opinion

11. Is more than 30% of your monthly income dedicated to paying for housing (including mortgage, rent, property taxes, utilities, insurance) each month?

- ☐ Yes
- ☐ No
- ☐ Unsure

12. What is your annual household income (approximately)?: \_\_\_\_\_

13. Hypothetically, if there was an emergency expense requiring you to immediately come up with \$400, how much of a challenge would it be to pay that expense?

- ☐ It would not be a challenge to pay the expense
- ☐ I could fairly easily pay the expense using cash, money currently in my savings/checking account, or on a credit card that I can pay in full at the next statement
- ☐ I could put it on my credit card and pay off the expense over time
- ☐ I would have to borrow money from a friend or family, or sell something in order to pay the expense
- ☐ I would not be able to pay the expense

14. Which of the following financial and support services for housing most fits your current need?

- ☐ Tax relief
- ☐ Home repair/modification
- ☐ Home health care
- ☐ Transportation assistance
- ☐ Support maintaining my home (i.e. lawn care, snow removal, cleaning)
- ☐ Rental assistance
- ☐ Legal assistance or protection from eviction
- ☐ I do not need any support services
- ☐ Other (please specify): \_\_\_\_\_

## FUTURE HOUSING NEEDS

15. In your opinion, which of the following housing types are most needed in Spencer?

Housing for...

- ☐ Young professionals
- ☐ Families
- ☐ Seniors
- ☐ Low-income households
- ☐ Single adults in need (i.e. those in recovery, veterans, survivors of domestic abuse, etc.)
- ☐ People with disabilities
- ☐ Seasonal workers (i.e. agricultural work, recreation)
- ☐ First-time homebuyers

16. Please rate the desirability of the following housing types in Spencer:

	Very desirable	Somewhat desirable	Not desirable
Small, single-family market-rate homes geared towards first-time homebuyers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small, market-rate homes geared towards seniors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medium-sized single-family homes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Luxury single-family homes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cottage Housing Community (small, single-family dwelling units (800-1,200 sq. ft.) clustered around a common area with a pedestrian-friendly environment)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Condominiums	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Duplexes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small-scale apartments (2-6 units)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Larger-scale apartments (7 or more units)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Townhouses (2-8 multi-story dwelling units placed side-by-side)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mixed-used Residential / Commercial (e.g. retail/office on first floor and residential units above)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Conversion of larger homes into apartments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housing for special populations (e.g. disabled, youth recovery, adult group home, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accessory dwelling units or "in-law apartments"	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tiny homes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assisted living communities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accessible housing for people with disabilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

17. In your opinion, what are Spencer's most pressing needs related to housing and development?

- |   |   |
|---|---|
| <input type="checkbox"/> Growing existing local businesses        | <input type="checkbox"/> Availability of sewer      |
| <input type="checkbox"/> Attracting new businesses                | <input type="checkbox"/> Availability of water      |
| <input type="checkbox"/> Managing housing growth                  | <input type="checkbox"/> Quality of education       |
| <input type="checkbox"/> Creating more housing that is affordable | <input type="checkbox"/> Recreational opportunities |
| <input type="checkbox"/> Decreasing taxes                         | <input type="checkbox"/> Other: _____               |
| <input type="checkbox"/> Improving roads/traffic/sidewalks        |   |

18. Is there anything else you would like to add regarding residential housing needs in Spencer?

# RESULTS OF THE SPENCER HOUSING NEEDS SURVEY

These survey results will support the creation of a Housing Production Plan for the Town of Spencer.

## 2022

A town-wide survey was conducted as part of the Housing Production Plan public outreach process to gather input on housing needs.

The survey was available online and print copies were available at the Spencer Town Hall, Public Library, and Housing Authority.

The survey was open in 2022 for a total of 5 months.

**351** residents responded to the survey.

The survey aimed to gather information about the following:

- **Demographic Information:** How do the survey respondents represent Spencer's population overall?
- **Housing Affordability:** Are survey respondents facing challenges in affording to live in their home or community?
- **Future Housing Needs:** What are survey respondents' current and future housing needs? What types of new housing would residents like to see in the future?

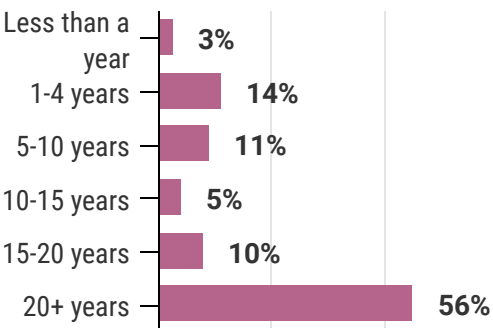




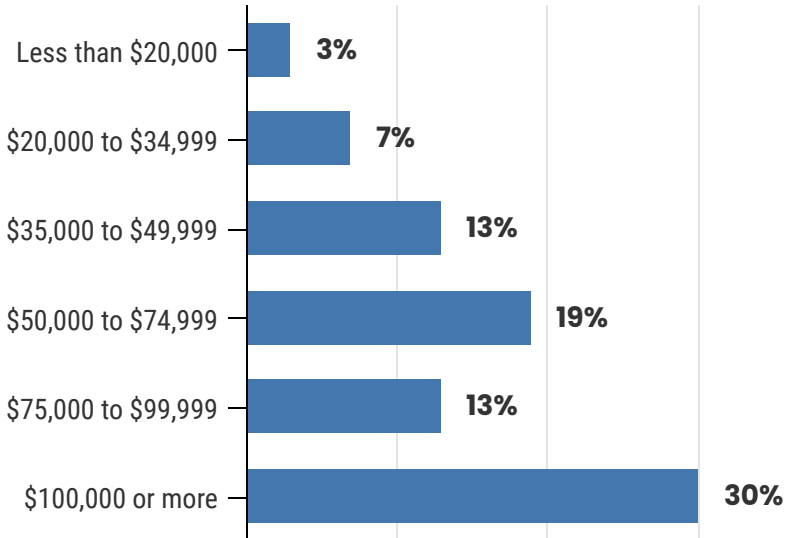
# 2022 Spencer Housing Needs Survey Results

## Demographics of Survey Respondents

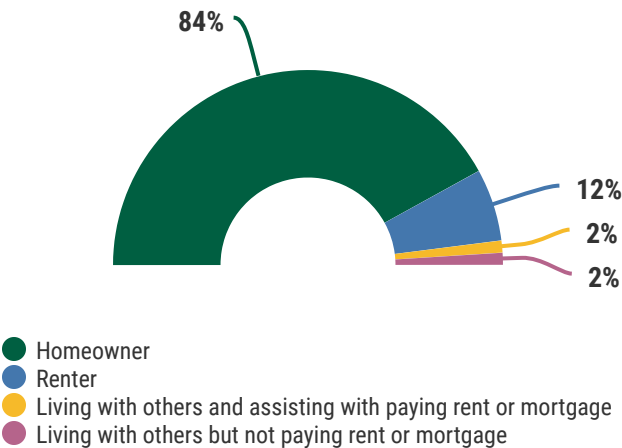
How long have you lived in Spencer?



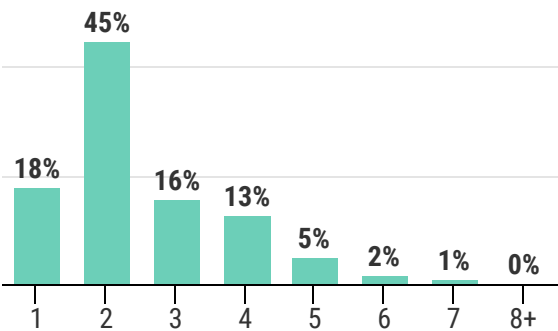
Annual Household Income Range



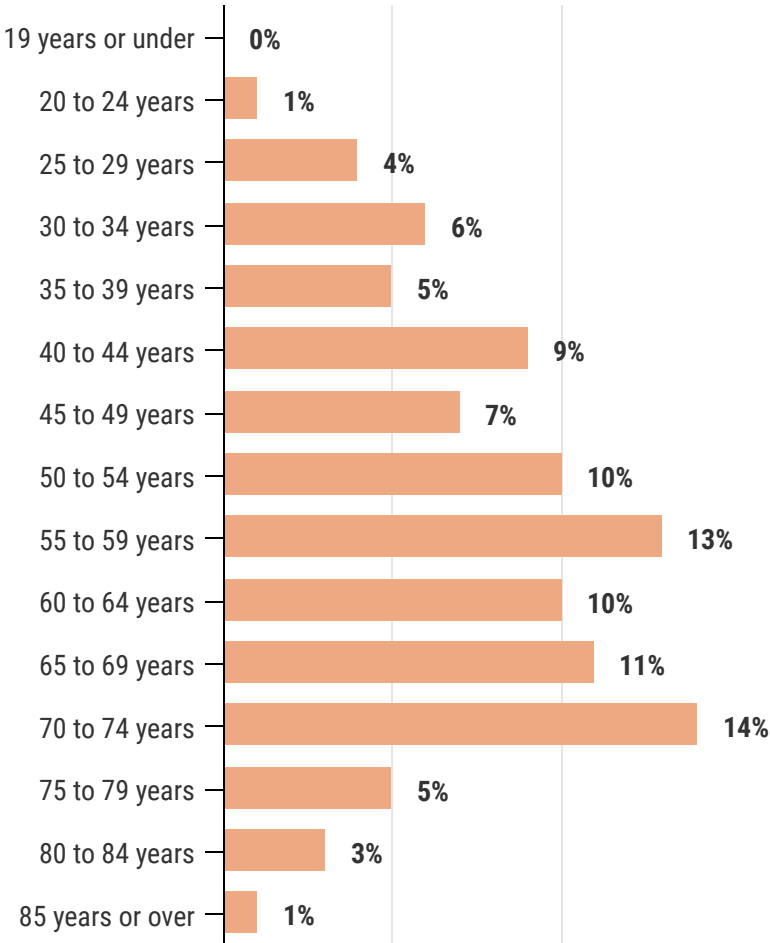
What best describes your current housing situation?



How many people currently live in your household?



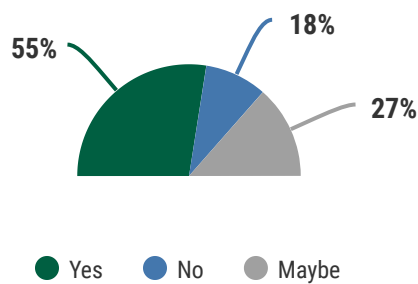
Age Range



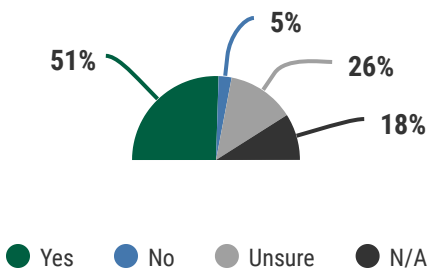
# 2022 Spencer Housing Needs Survey Results

## Current Residence

Do you plan to live in your current residence as you age into retirement?



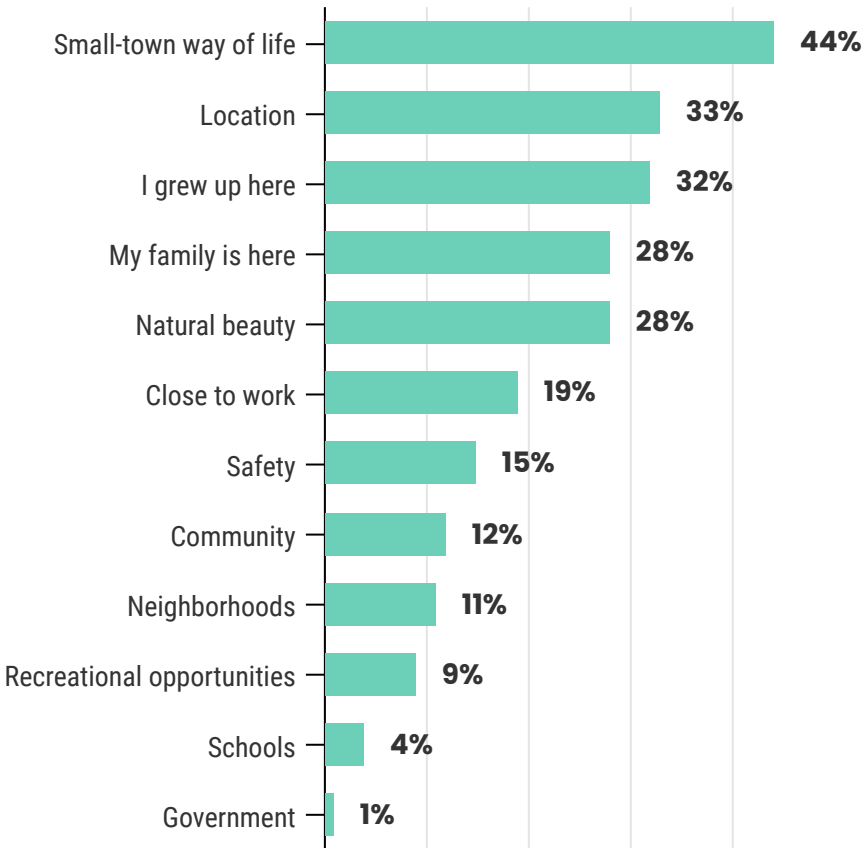
Do you anticipate being able to afford your home and associated costs as you age into retirement?



If you were to consider moving out of your community, which of the following factors would drive your decision to move?

- 1 Looking for a different home size that meets your needs
- 2 Maintaining your current home will be too physically challenging
- 3 Wanting to live in a different climate
- 4 Looking for an area that has a lower cost of living
- 5 Maintaining your current home will be too

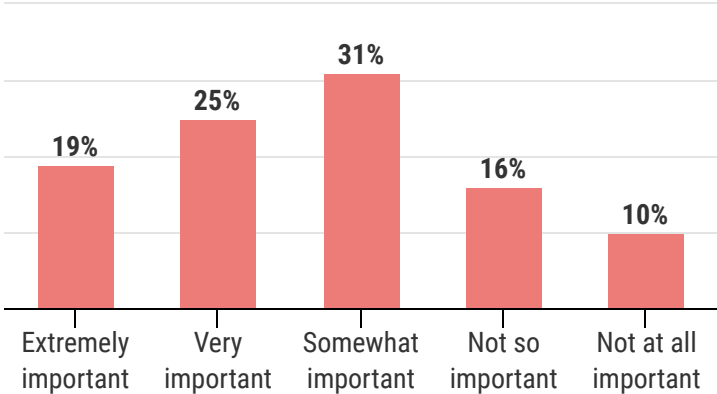
Which of the following attributes were most influential in your decision to reside in Spencer?



How important is it for you to remain in Spencer as you age?

### HERE TO STAY

A majority of survey respondents plan to continue living in their current residence and feel it is important to remain in Spencer as they age.



# 2022 Spencer Housing Needs Survey Results

## Comments on Current Residence

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"I can't afford to stay here on a retirement income due to water bill skyrocketing as well as taxes, insurance and oil prices."

"Building a single story home to age in place"

"I would like to stay in Spencer but my options are limited for affordable subsidies."

"Was the only house we were not beat out on by overbidding (purchased in 2020)"

"Boating on Thompson Pond. We own home but rent it to others."

"My husband and I moved to MA 7 years ago and when we drove through Spencer it felt like home. We loved the small town vibe and all the friendly people."

"If taxes keep increasing the way they have, it would prohibit us from [living in our current residence]."

"Only place I could find decent rent"

"Away from the city. Peaceful rural community"

"I maybe looking to down size"

"I am already retired. I bought this house, a ranch style, with aging in mind."

"An affordable property and a then decent school system were the reasons to move to Spencer - also the access to public transportation and a fair amount of businesses were appealing"

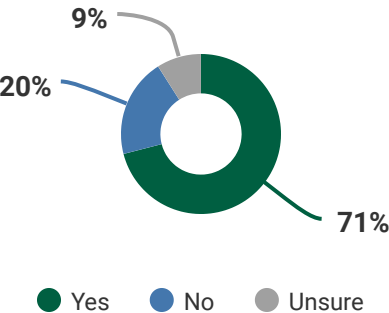
"This is our starter home"

"Happy to live in Howe Village"

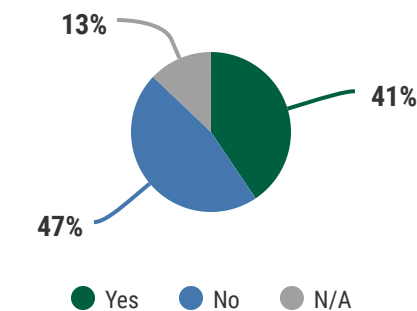
# 2022 Spencer Housing Needs Survey Results

## Housing Affordability

Are you comfortably able to afford your home and associated housing costs?



Is more than 30% of your monthly income dedicated to paying for housing?



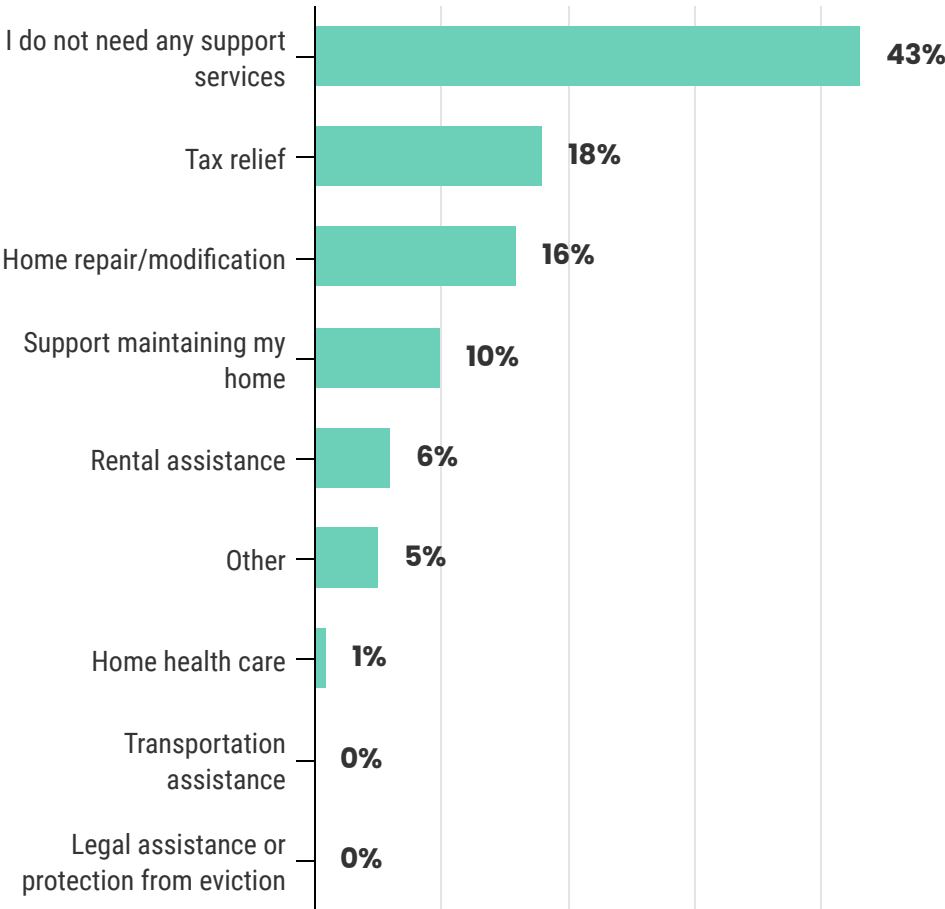
### COST BURDENED HOUSEHOLDS

Households that spend more than 30% of income on housing costs (including mortgage, rent, property taxes, utilities, insurance) are considered **cost burdened households**.

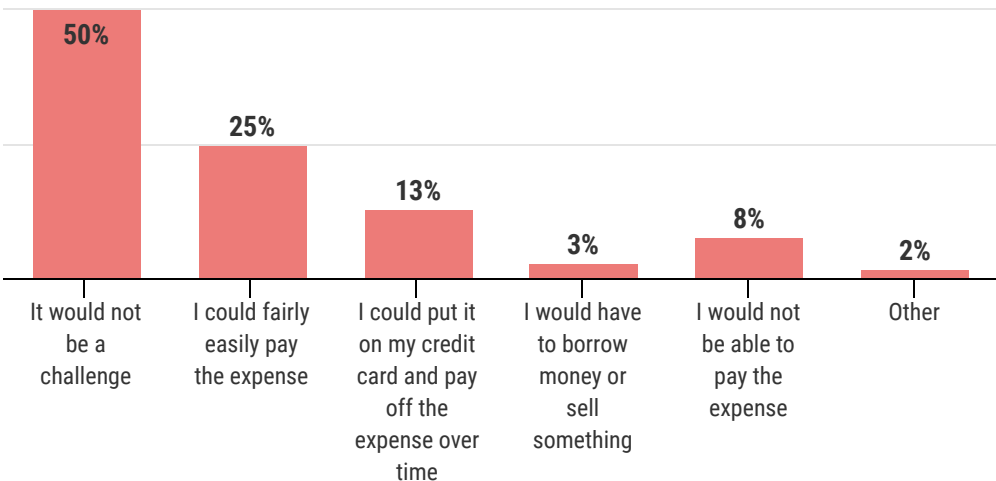
These households may have difficulty affording necessities such as food, clothing, transportation, and medical care. Areas with a significant number of cost-burdened households face an affordable housing shortage.

More than 40% of respondents to this survey are considered cost burdened.

Which of the following financial and support services for housing most fits your current need?



Hypothetically, if there was an emergency expense requiring you to immediately come up with \$400, how much of a challenge would it be to pay that expense?



# 2022 Spencer Housing Needs Survey Results

## Comments on Housing Affordability

---

"Can't keep up with maintenance. Hard to find contractors for small jobs, most want \$75/hr and up"

"The price of rent and homes are becoming unaffordable for most."

"I am retired but with price increases may not be able to stay."

"We are retired and home is paid for"

"Seems we might be priced out of our neighborhood. Also crime has risen quite a bit in the last 20 years that we've lived here."

"Lot of property's in disrepair. The one next to my home is a fire trap and falling apart. That eyesore makes me want to sell but won't get much due to that property brings my property value down"

"With the ever/continued rising cost of water sewer and property taxes I'm not sure we will be able to afford the costs when we are on a fixed income."

"I need to get out of where I am and places are too expensive or too big."

"The cost of home ownership continues to rise much faster than Social Security income increases."

"Like many seniors on fixed incomes, rising costs and out of control governmental deficit spending and inflation may make it impossible to remain in my home, however, the amount and availability of "affordable" senior housing is limited"

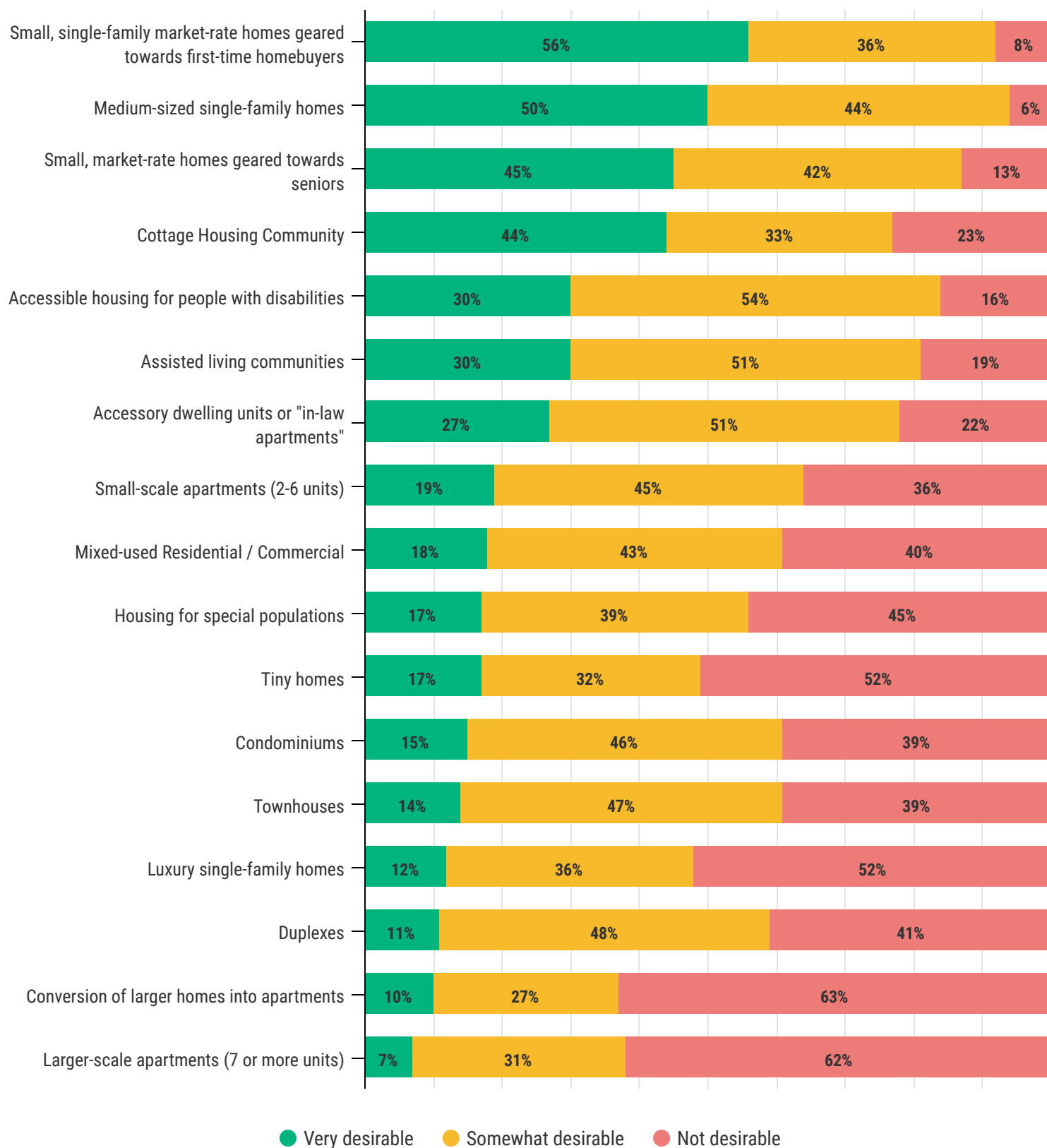
"Unsure if well be able to afford property tax, water/sewer increases, and as of now not well be able to afford to heat the house this winter without it freezing up."

"Increased property and water/sewer bills/taxes may make staying in town impossible as the years go on."

# 2022 Spencer Housing Needs Survey Results

## Future Housing Needs

### Desirability of housing types in Spencer



# 2022 Spencer Housing Needs Survey Results

## Comments on Needed Housing Types

"Housing for middle-income seniors"

"Definitely more senior housing and assisted living would be nice"

"Over 55 affordable housing would be nice"

"Safer low-income family units"

"commuters"

"Town of Spencer needs new blood and new property more than anything. Spencer currently has too many local living Spencer born-and-raised slum lords that do not invest in their property or community and they fight against any override measure that will foster the growth and success of the community."

"My brother is mentally disabled, and has been living with me because we cannot get affordable housing for him in Spencer."

"More available senior housing"

"Seniors without restriction on income or assets and veteran housing. Don't think we need more subsidized senior housing."

"We should have affordable housing options for all."

"Family housing will bring in the needed tax dollars, which in turn will allow older homeowners to remain in their own homes without having to bear the bulk of the tax burden."

"Veteran specific housing not restricted by age (senior) or disability, needed throughout the state/country. We seem to have lots of senior options."

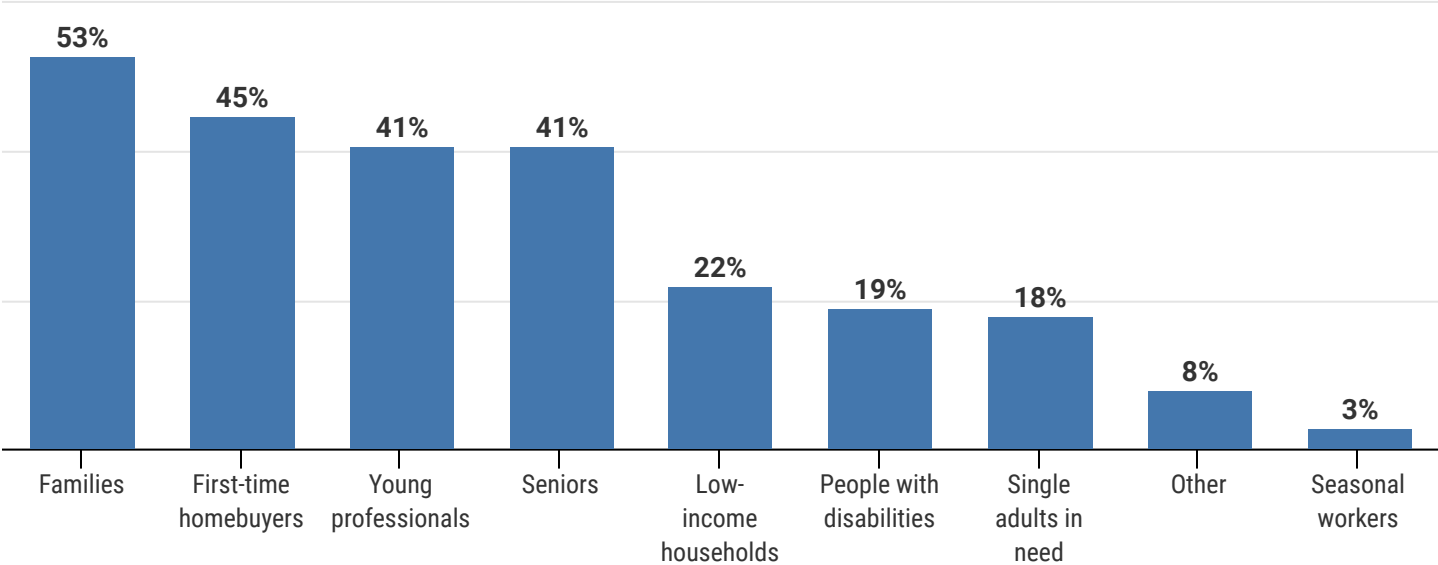
"55+ community with individual houses"

“ ”

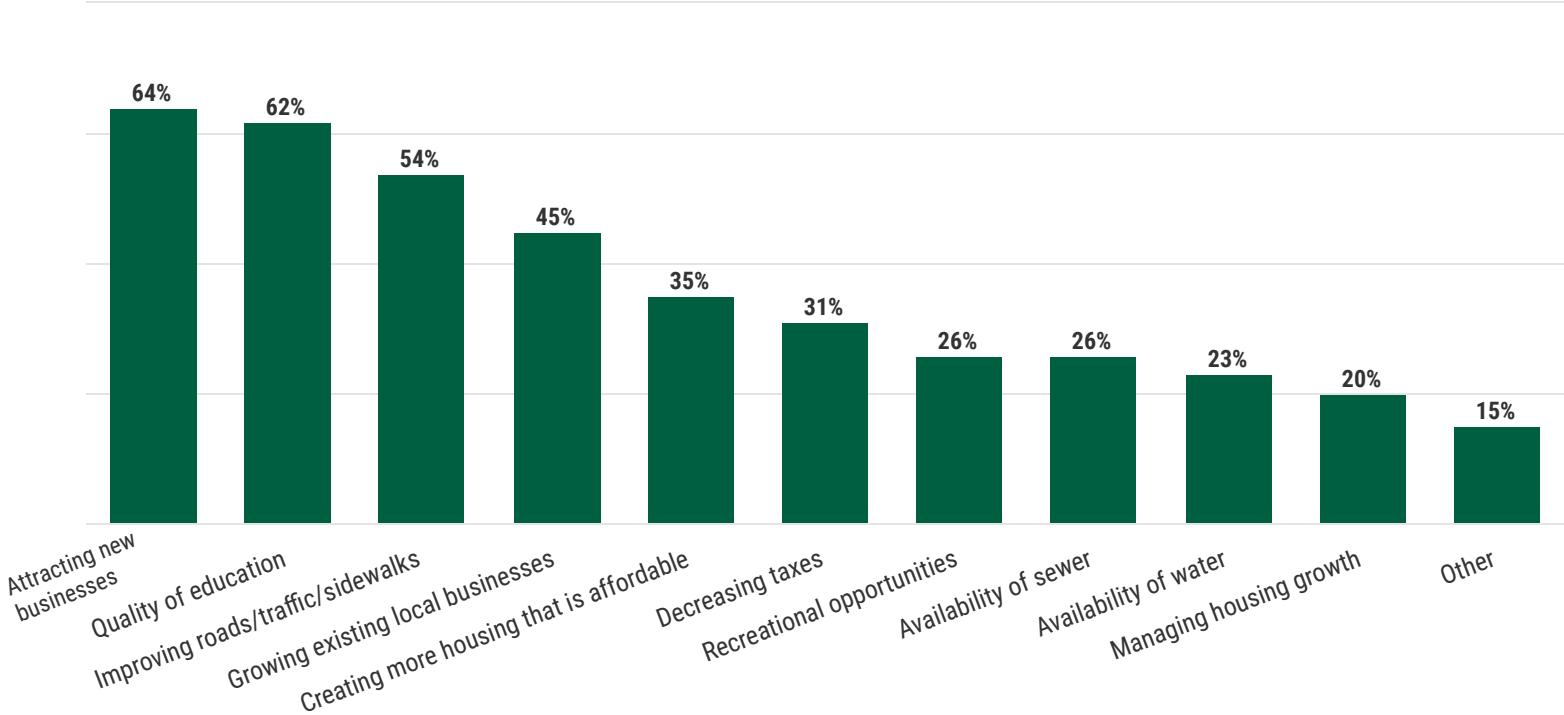
# 2022 Spencer Housing Needs Survey Results

## Future Housing Needs

Which of the following populations are most in need of increased housing options in Spencer?



In your opinion, what are Spencer's most pressing needs related to housing and development?





# 2022 Spencer Housing Needs Survey Results

## Comments on Needs Related to Housing & Development

"Lowering H2O and sewer costs."

"Well managed/maintained properties."

"Spencer has enough housing and development and doesn't need anymore."

"The downtown area of Spencer is very unattractive - businesses are shabby, the housing around the downtown area is mostly low income and old. Unlike many towns, Spencer lacks a nice common, with nice retail places around it, and attractive medium to high end housing. There is nothing in the center of town to attract people."

"Cleaning up downtown to make the Main Street more attractive to those looking to move to the area"

"Clean up and beautify the main corridor downtown (route 9 and route 31 in both directions)"

"Spencer needs to keep its rural, open space appeal"

"Extending public services (more staff, for instance at town hall to open more days) to attract new home buyers"

"Families move to towns with good schools. We need better schools."

"Improving the way people view Spencer - currently almost embarrassed to say we live here as many view it as a drug town with awful schools and are turned off by the rundown buildings in the center of town."

"Rent Control"

"Spencer needs to raise the tax rate to provide funds to run the town departments effectively. The time for being proud of the low tax rate has passed and the effects of this are showing in town with run-down homes and businesses."

"Tax decrease for seniors"

"Create more housing that is affordable for elderly"

# 2022 Spencer Housing Needs Survey Results

## General Comments

"Find uses or tear down abandoned and under utilized properties downtown ASAP"

"There is no where near enough low income housing for families or things for families to do."

"Better schools. If you don't invest in schools, families leave. Families make neighborhoods. Neighborhoods make community."

"Affordable housing dollars should be used to improve the areas in the center of town where there are already rundown multi family units. Build new or renovate that area. Keep the out lying open space areas pristine. That's what makes Spencer desirable to live in."

"I do like living in Spencer. I'm not sure if we will be able to stay as I fear being priced out with taxes and home repairs."

"Tiny houses looks amazing - more assisted facilities for mentally challenged, veterans, homeless, it is impossible to get Spencer housing for Elderly such as howe village type communities - elderly need more assistance in home and living areas"

"Have landlord's take care of their properties and stop being slum lords"

"Veterans (Subsidized) housing, whether for singles or families is needed all over MA."

"Reconsider Lake Street school property-- off Main St, level parking lot, quiet neighborhood, close to public park walking area."

"I don't want to see our small town community become an over developed depressed town."

"Renovation and updating existing buildings to provide needed housing"

"I would really like to see an improved public/ low income housing opportunities for individuals such as myself who is looking to reside in the nice town of Spencer. It is by no fault of my own that I am not able to afford a market rate apartment for my children and myself. I would like equal opportunity to be able to reside in a decent part of town at an affordable rate. It would be nice to have more private units for low income families such as myself."

"Try to get people to clean and maintain their properties"

# 2022 Spencer Housing Needs Survey Results

## General Comments

"Creative housing bylaws , extending sewer and water to plan for more dense areas of housing. Allow tiny houses as accessory dwelling units."

"There are plenty of multifamily homes in the center of Spencer that are affordable, even though they don't qualify as 40B housing."

"There is a 5 year wait list for assisted housing. That is a daunting statistic when so many people are presently in need, including my brother. When our parents died there was nowhere for him to go. If he didn't move in with me he'd be homeless."

"The need is immediate for more subsidized housing!! (Rent controlled!) Tiny House villages with a central building for community; laundry; storage"

"More housing for "middle income" seniors. Howe Village limits to "lower income" seniors. And Howe Village has a long waiting list! "

"I would like to see more in law apartments so the elderly can stay in their own homes "

"No Comprehensive Permits. They strip the Towns of zoning rights."

"There is not enough affordable homes or apartments in Spencer"

"We do not need any more of SMOC or low income housing."

"Could we please start to rehab the old rundown homes and buildings to create housing?"

"Slow down development"

"More "Howe Village" type housing (or updated!) small - one story individual houses, for 1-2 people, in a community for elderly / veterans etc."

"More affordable options for young adults to be able to step out into the world on their own to grow personally and professionally."

# 2022 Spencer Housing Needs Survey Results

## General Comments

"Larger apartments are needed for seniors and people with disabilities. With walk-in shower to prevent slips and falls, and with better storage and closet space."

"When allowing construction do it with a eye towards building community. The town needs a common!"

"Without an upgraded sewage treatment plant, investment in housing could be moot."

"I work a full time job with over time and bonuses, I can't afford a roof on my own as a 32 yr old guy. My grandparents a d even my dad and mom were able to afford at least an apartment, hell a house after a handful of years. If things keep going as is only the rich will have a roof and healthy lifestyles!

"Let's fix our roads and expand land use. The reason houses are so expensive and not affordable this state is not building enough apartments, condos, or multi unit houses for first time buyers and seniors. Not enough housing stock means higher rents. We need to build more new multi unit houses on the available land we have."

"The rural character of Spencer should continue. Growth should be limited."

"I think we would attract more families if there was more for kids to do in town and maybe more to offer at the high school as far as classes"

"We need to take PRIDE in our town and improve our schools so families will want to move here. We are known as a "dumpy town with horrible schools". This needs to change."

"The overall population is aging. With that can come mobility issues and the need for one story homes. Most of the houses being built are fairly large and multi leveled and a number of existing houses have had additions to enlarge them. I think older people are going to have to leave town to find suitable housing."

"Town needs to demand owners of existing rental properties maintain their buildings in good condition. Adding more apartments to watch them go into disrepair is not positive growth. Making housing, including buying a home, actually affordable again would be attractive to young families. Why can't the town take possession of abandoned and neglected existing buildings and either convert them to mixed rate housing or knock them down and then build newer, maintained, properties."

"Sincerely think we need to look into veterans housing which seems to be critically lacking (no just in Spencer) and not necessarily into more senior housing."

"Housing needs to match the average income of Spencer. We need more affordable housing for first time homeowners."



## Spencer Housing Production Plan

Survey open  
now through  
July 31, 2022!

# Survey on Housing Needs in Spencer

Is housing affordable  
in Spencer?



What types of housing are  
most desired in Spencer?

What are Spencer's most  
pressing housing needs?



<https://www.surveymonkey.com/r/SpencerHousing>



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plan for the future of housing in town!**

Please take a few minutes to consider  
Spencer's housing needs by filling out the  
survey using the link above or by scanning the  
QR code with your smartphone.



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**HOUSING PRODUCTION PLAN 2022**



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# DPHS, Wire Village students collaborate on special project

**BY KEVIN FLANDERS**  
STAFF WRITER

SPENCER – Freshman marketing students at David Prouty High School once again teamed up with Wire Village Elementary School second graders for a rewarding project.

To kick off their comprehensive project, the Prouty freshmen interviewed their buddies from Wire Village at the Spencer Cable Access TV station. A similar project was started two years ago, but COVID-19 prevented it from being completed.

This year, the ninth grade marketing students conducted their interviews at the station and then designed ten-page stories for the youngsters. The freshmen read their stories to second graders on June 9.

"We traveled to Wire Village Elementary School, where we were able to complete the second phase of the project this time. It was a rewarding experience for everyone, and it helped the entire project come full circle," said DPHS marketing teacher Peggy Bridges.

A video compilation of the original interviews is posted on the David

Prouty High School website's live feed, as well as the school's Facebook page and YouTube channel.

Looking ahead, Bridges will create another video of her students' recent project. The video will also include footage from the June 9 visit in which her freshmen marketing students went out to recess with the Wire Village second grade class. After recess, freshmen returned to the classroom and read the stories they had written for their young buddies, each one featuring a special moral.

For Spencer-East Brookfield Regional School District leaders, it's always a thrill to see students from different schools working together. Not only does the project provide a great learning experience, but it also helps inspire the second graders and show them various opportunities that lie ahead, school officials said.

"Our older students in our career, technical education, and comprehensive courses are exceptional role models and mentors. They have so many talents and skills that they want to share," said SEBRSD Superintendent Paul Haughey. "The ninth grade project with Mrs. Bridges' CTE marketing stu-



Ninth graders from David Prouty High School recently teamed up with Wire Village School second graders on a large project. Photo Courtesy

dents is an excellent example of what it means for our high schoolers to be role models/mentors for our younger students and speaks to the power of their paying it forward through play at recess and reading aloud."

To learn more about programs offered by the district, visit [www.sebrsd.org](http://www.sebrsd.org).

# Spencer residents invited to complete housing survey

**BY KEVIN FLANDERS**  
STAFF WRITER

SPENCER – Residents are invited to complete a survey this month, an important step in forming the town's first housing production plan.

"The survey link is available on the homepage of the town Website: [www.spencermass.gov](http://www.spencermass.gov). Paper copies are available for pickup and drop-off at Town Hall.

Survey responses will provide critical information to town officials, who are working with the Central Massachusetts Regional

Planning Commission (CMRPC) to produce the housing production plan.

"This is a very exciting process for Spencer, as it gives residents an opportunity to voice their opinions on housing options and affordability in town," said Emily Glaubitz, an associate planner with the CMRPC. "Massachusetts is facing a housing crisis in which the costs of housing are among the highest in the country and there is a shortage of units. Thoughtful planning with community input is essential so future housing development

can address the needs of residents and be built in the most appropriate locations."

The survey covers several topics related to housing in town, including affordable options for seniors; the availability of starter homes in Spencer for young professionals or families; and housing opportunities for residents who wish to downsize but remain in town.

"Results of this survey will provide the project team with information about the town's housing needs, priorities, and concerns about housing issues," Glaubitz added. "Based on community input and recent data, a set of strategies—including recommended regulatory changes and funding programs—will be developed by the Housing Production Plan Committee and CMRPC to appropriately address the town's needs."

The deadline for residents to complete the survey is July 31. Ultimately, Spencer's final housing production plan will be submitted to the state Department of Housing and Community Development (DHCD) for approval.

Please Read **SURVEY**, page A2



A pontoon arrives at the 308 Lakeside docks for a safety inspection performed by the U.S. Coast Guard Auxiliary. Photo Kevin Flanders

# LLCA, Coast Guard team up for boat safety inspections

**BY KEVIN FLANDERS**  
STAFF WRITER

EASTBROOKFIELD—The Lake Lashaway Community Association (LLCA) recently teamed up with the U.S. Coast Guard Auxiliary to help ensure a safe summer on the water for local boaters.

On June 25, boaters arrived at the 308 Lakeside docks for voluntary vessel safety inspections. This is the first year the LLCA and the Coast Guard Auxiliary have part-

nered with 308 Lakeside—a popular restaurant on Lake Lashaway—to promote safety on the water.

"We had done this for a few years in a row before COVID, but we had to stop running it," said LLCA President Roger Bibinski, Jr., who was thrilled to see the event return even stronger than before. "Our goal is to make it an annual event, and we are very

Please Read **BOAT SAFETY**, page A2

# LeBoeuf's driver's license suspended

**BY KEVIN FLANDERS**  
STAFF WRITER

REGION – State Rep. David LeBoeuf's license was recently suspended, among other penalties he agreed to as part of a plea deal stemming from his April OUI arrest.

The agreement was reached last month, requiring LeBoeuf to forfeit his license for 45 days and pay a \$800 fine. The representative also agreed to take an alcohol education course.

On April 26, LeBoeuf was arrested by State Police and charged with OUI-liquor, negligent operation of a motor vehicle, and a marked lanes violation. Troopers said he drove with a blood alcohol content four times the legal limit.

During an inventory of LeBoeuf's vehicle, police found nine empty nip bottles in the rear of the vehicle and two cans of wine in the front cupholders. The vehicle's right front tire was missing, and the rim had sustained damage from grinding on the pavement, police said.

Following his arrest, LeBoeuf agreed to a chemical breath test, providing two breath samples that registered a blood alcohol content of 0.329 and 0.317, police said. Drivers with a BAC of 0.08 or higher are considered legally intoxicated in Massachusetts.

"I do not think it is possible to express in words how deeply

sorry I am for my egregious lapse in judgment that resulted in an OUI last month, and how it has impacted the community," LeBoeuf wrote in a letter released to the community on May 17. "I am thankful there were no injuries and recognize the pain I have caused my family, friends, and constituents. I own this incident, and it is something I will regret for the rest of my life."

LeBoeuf said he has attended in-patient treatment to address his substance use. Since completing the program, he has attended a long-term outpatient program.

Now facing a state primary challenger in Worcester Democrat Michelle Keane, LeBoeuf is seeking to restore trust with residents of the 17th Worcester District.

"I want to make it clear that I am still working as your state representative, and my office is fully functioning to advocate for your legislative priorities on Beacon Hill and make sure every resident of the 17th Worcester District has continued access to the high-quality constituent services they deserve," wrote LeBoeuf, a 33-year-old Democrat from Worcester.

Added LeBoeuf, "One of the biggest regrets I have is not fully addressing my addiction

Please Read **LEBOEUF**, page A3



# Tips for Garden Herbs

It's officially summer and most garden herbs are hearty and lush, just waiting to be plucked, pinched or snipped and brought to the table as a flavorful seasoning or garden fresh garnish. From adding a gourmet touch to BBQ rubs, sauces and marinades, to bringing a dash of class to lemonade, soups and salads, freshly picked herbs are a seasonal delight!

Read on for some helpful hints to better enjoy homegrown herbs!

For best flavor, cut or snip herbs in the morning, after the dew has evaporated from the leaves but before the midday sun heats the plant.

Most annual plants can be harvested twice during the planting season. Cut plants back to about five inches above the ground and feed after cutting. Annual herbs can be harvested until frost.

Perennial herbs may be harvested once during the first year and up to three times each season after the initial growth year. Here's how: Harvest up to 75 percent of the top growth in late spring and another quarter in late summer. Stop harvesting about one month before the frost date. Late pruning could encourage tender growth that cannot harden-off before winter.

Flowering herbs should be harvested when the buds are apparent or when flowers are just opening. This is when their oil concentration is at its peak.

## Storing Cut Herbs

Place freshly cut herbs in a bag in the salad crisper of the refrigerator. Or for or maximum freshness, cut an inch off the stalks and place them in a glass of water in the refrigerator. Try to avoid submerging the leaves in the water.

Note: Don't refrigerate basil as the leaves may turn black if they get too cold. Store cut basil in a bag in a cool, dark place or in a cup of water out of direct sunlight.

**Bouquet Garni from the Herb Garden**  
The herb bundle or bouquet garni (French for "garnished bouquet"), may have a fancy name, but it is simply a bunch of herbs bound together with string and dropped in soup stock or other cooking liquid to "season it up." Some cooks use a cheesecloth sachet or tea strainer to "steep" the fresh herbs. A fresh bouquet garni is never far if you have a herb garden. A classic fresh bouquet garni includes three sprigs of parsley, one sprig of thyme and a small bay leaf. If you are using dried herbs, crush them and place in the middle of a cheesecloth square and tie with string. As with all bundles, be sure to leave a long enough length of string to hang out of the pot for easy retrieval. Herb bundles tied in cheesecloth can even be made ahead of time and frozen. Here are some suggestions for bringing out the best in dishes with a bouquet garni:

## TAKE THE HINT

KAREN  
TRAINOR

Poultry: celery stalk; one sprig each of parsley, marjoram, tarragon, and thyme.  
Chicken soup: three sprigs each of parsley, thyme, tarragon; one bay leaf.  
Beef Stew: one sprig each of rosemary, thyme; parsley; one bay leaf.  
Provencal: one sprig oregano, savory, thyme, marjoram, and rosemary.  
Pork: one sprig thyme; six sprigs parsley, one bay leaf.  
Seafood: two sprigs tarragon; one sprig dill; lemon zest.

**Fresh Herbal Vinaigrette**  
Whip up this garden fresh dressing that's simple and scrumptious!

**Ingredients:** 1/2 cup olive oil; 1/2 cup white wine vinegar; 1/2 cup chopped fresh basil; 3 tablespoons chopped fresh oregano; 2 garlic cloves, minced; 1/2 teaspoon seasoning salt; 1/2 teaspoon dried crushed red pepper; 1/2 teaspoon sugar.  
**Directions:** Combine all ingredients in a jar, cover tightly, and shake vigorously.

**Mint Butter**  
Super quick and delicious, it's great on grilled fish or try it on corn on the cob!

**Ingredients:** one stick butter, softened; 2 tsp chopped mint leaves; 1 tsp lemon juice.  
**Directions:** Cream ingredients together in a bowl. Cover and chill in refrigerator a few hours before serving.

If you have an herb garden, these remedies are always on hand:

**Lemon balm:** Lemon balm is a relaxing herb that reduces restlessness, anxiety and irritability. It is also used to treat anxiety that causes digestive problems. Simply steep leaves, strain and drink as a tea.  
Note: Do not use if you have thyroid problems.

**Oregano:** Oregano is a great skin remedy to aid in the healing of cuts, scrapes,

rashes and even eczema. Simply steep Oregano leaves, strain and allow to cool. Soak a cloth in the "tea" and apply to skin a few times per day until skin is healed.

**Basil:** Relief of a sore throat is as close as your garden. Pour boiling water over dried basil leaves, steep and strain. When cool, gargle with the liquid three times a day.

**Passionflower:** Passionflower is an effective depressant of the central nervous system which translates into a relaxing anti-anxiety effect. It not only helps general anxiety, but is especially touted as a remedy for nightmares and nocturnal anxiety.

Note: Those taking an MAO inhibitor should not take passionflower.

**Skullcap:** An herb with fewer side effects, Skullcap helps calm the "worrier" who has racing thoughts and constant fret. This herb is useful for all types of anxiety but has also been hailed as an aid for stress caused by hormonal imbalances in women.

**Win Dinner for Two**  
Your tips can win you a three course dinner for two at the historic Public House Historic Inn in Sturbridge! Simply send in a hint to be entered into a random drawing. One winner per month will win a fabulous dinner for two at the renowned restaurant, located on Route 131 across the town common in historic Sturbridge. Because I'm in the business of dispensing tips, not inventing them (although I can take credit for some), I'm counting on you readers out there to share your best helpful hints!

Do you have a helpful hint or handy tip that has worked for you? Do you have a question regarding household or garden matters? If so, why not share them with readers of Stonebridge Press publications? Send questions and/or hints to: Take the Hint, c/o Stonebridge Press, P.O. Box 90, Southbridge, MA 01550. Or e-mail kdr@saol.com. Hints are entered into a drawing for dinner for two at the historic Public House Inn.

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## BOAT SAFETY

continued from page A1

excited about partnering with 308."

For LLCA members, it's important to provide opportunities for local boaters to have their vessels inspected for safety. Participants also received information and guidance on safe practices when operating on local lakes.

"I grew up on the water, so boating safety has always been a number one priority," Bibinski said. "It's important to make sure your boat has all of the items that will not only help yourself on the water, but also someone else who might need them if there's a problem."

At the June 25 event, Coast Guard Auxiliary members John Byron and Dan McAuliffe inspected all kinds of vessels, including kayaks, pontoons, and

canoes. After greeting boaters who moored at the 308 Lakeside docks on a cloudless Saturday, Byron and McAuliffe went through the checklist of safety items for vessels. These include fire extinguishers, life vests, flares, and other tools that can prove vital during emergencies.

"Anything that's on the water, we inspect. We want to make sure everyone has the correct safety equipment," said Byron, a member of the Coast Guard Auxiliary since 2009.

McAuliffe has spent eight years with the organization. He enjoys each opportunity to promote safety at area lakes.

"I love meeting the boaters. They are all very nice people," McAuliffe said.

In addition to inspecting the boats for safety, Byron and McAuliffe also answered any questions boaters had about rules of the water. Many people aren't aware that vessels are

expected to run in a counter-clockwise formation on lakes, and boaters must stay at least 150 feet from the shore.

"Traffic patterns are very important on the lake, especially when it's busy," Bibinski noted.

Because Lake Lashaway features public access, it's particularly important to offer events like the June 25 program to promote safety, officials said.

For the 308 Lakeside team, it's a win-win situation to partner with the LLCA.

"The docks are always loaded on Saturdays and Sundays," said restaurant owner Tom Fahney, who is gearing up for another busy summer of guests stopping in from the water.

As part of the June 25 event, LLCA members had an opportunity to win raffle gift cards for the restaurant.

To learn more about the LLCA, visit [www.lakelashaway.org](http://www.lakelashaway.org).

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## SURVEY

continued from page A1

officials said.

"This plan will facilitate an increase in Spencer's subsidized housing stock to meet the state mandate," Glaubitz said.

An interactive community workshop on housing is planned for the early fall. Residents will be able to attend this meeting to learn more about the housing planning process and Chapter 40B. Guests will also have an opportunity to view the survey results and participate in an activity to brainstorm future housing opportunities.

"We encourage everyone to fill out the housing survey, which is part of the development of the overall housing production plan," said Town Administrator Jeffrey Bridges. "This plan will help the town set priorities and goals for future residential development and will become a chapter in the update to the town's master plan."

To learn more about the process, visit [www.spencerma.gov](http://www.spencerma.gov).

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# Leicester's Butler a true leader, excelling in school, sports and community service



Courtesy photo

**Leicester's Alexa Butler has excelled in school, sports, and community service.**

**BY KEVIN FLANDERS**  
NEWS STAFF WRITER

LEICESTER — A Leicester Middle School eighth grader is serving as a leader in the classroom, on the playing field, and in her community.

Alexa Butler, who plays soccer for the 2027 Leicester Middle School Wolverines girls' team and the MA Young Lady Gunners, was voted to serve as captain for both teams. She is one of two captains for the LMS Wolverines.

"I was voted captain for two of my soccer teams after having come back from a broken arm last year. I am proud of seeing my improvement in confidence over the past few years as well," Butler said.

In addition to becoming one of the leading scorers on both of her teams, Butler also plays on the U14 Spencer boys' team, which is currently undefeated.

Butler also competes in track and field for the LHS team. Last year, as a seventh grader,

Turn To **BUTLER**, page **A15**

# Worcester County DA Early donates to Prouty Music Association

**BY KEVIN FLANDERS**  
NEWS STAFF WRITER

SPENCER — Worcester County District Attorney Joseph Early, Jr., recently visited David Prouty High School to show his support for the music program.

On Oct. 4, surrounded by appreciative DPHS students and staff, DA Early presented a \$2,500 donation to the Prouty Music Association.

School officials thank Early for his support of student-musicians as they look forward to a promising year.

"We could not be more excited to use this money to better the education of many students, not only now but in the future," said DPHS Principal Nathaniel Malone. "The Prouty Music Association met and discussed what an amazing opportunity this would be for David Prouty High School's thriving music program."

The DA and his team are always thrilled to support local schools and their programming. With districts fac-

ing tight budgets each year, community donations go a long way toward bolstering extracurricular programs.

"We are excited to support the Prouty Music Association. They are diligently working to build a team of talented students, and we hope our funds help them purchase the new instruments they need to have a great season," read a statement released by DA Early's office.

DPHS leaders, including band director Kelsey Grey, decided that the best use for the funds was a new instrument. And since Prouty's baritone saxophone is over 25 years old — worn down from frequent use by the school's Concert Band, Jazz Band, and Marching Band — the DA's grant funding provided the perfect opportunity for a replacement.

Currently, the baritone saxophone is used by three students and often needs repairs, school officials said.

Turn To **MUSIC**, page **A3**

# Giguere, Discovery School House team up with Leicester Fire for fun safety event

**BY KEVIN FLANDERS**  
NEWS STAFF WRITER

LEICESTER — Giguere Gymnastics and Discovery School House recently teamed up with the fire department to provide a fun, educational fire safety event for kids.

On Oct. 7, the local business leaders and the fire department led a program in Cherry Valley for preschool students. A series of hands-on activities and demonstrations introduced youngsters to fire vehicles and firefighting equipment.

Event organizers said the program also served as a great way to help kids feel more comfortable around first responders.

"Leicester firefighters always love coming out to schools, daycares, and public outings to spread the word about fire safety," said Leicester Fire Captain Ryan Plante. "It's so important that our kids realize that emergency providers aren't big scary figures. Many are moms, dads, and grandparents — and they have made it their job to help people in need."

Bella Connery, who serves as the preschool gymnastics director at Giguere Gymnastics, was thrilled to organize an event that combined education, fun, and family activities.

"The smiles across the kids' faces as the fire truck arrived were so contagious. The energy that Firefighter Ryan Plante brought was very engaging and educational," Connery said. "The kids were so excited to learn all about his tools and see all the ins and outs of Fire Engine 2."

Local first responders and community business leaders have enjoyed opportunities this year to reconnect with families and seniors. Over the past two years, pandemic restrictions have made it difficult to host in-person educational and safety events.

During the Oct. 7 program, local kids were even able to put on some of the firefighting

Courtesy photos

Local kids recently enjoyed a fire safety event in Leicester.

Turn To **FIRE SAFETY**, page **A6**

# Safety taught at Spencer Fire Department's open house

**BY KEVIN FLANDERS**  
NEWS STAFF WRITER

SPENCER — Local kids and their families learned all about fire safety last weekend during the fire department's annual open house.

The Oct. 16 program included a pancake breakfast, a bake sale, and a tour of the fire station and its equipment. Guests learned about the importance of making fire safety a priority at home and work.

Additionally, guests were able to see the Life Flight helicopter in action. Meanwhile, Remy, a

Turn To **OPEN HOUSE**, page **A10**

Kevin Flanders photos

Amora Medina, right, and Nevaeh Balser enjoy their day at the fire department's open house.



Courtesy photo

# Spencer continues steps toward housing production plan

**BY KEVIN FLANDERS**  
NEWS STAFF WRITER

SPENCER — Following a recent community forum, officials continue to take steps toward crafting a housing production plan.

Town officials are working with the Central Massachusetts Regional Planning Commission (CMRPC) to put together the housing production plan. The latest major step in the multifaceted process involved gathering community input during a Sept. 21 public forum.

"The Commonwealth has a requirement that all communities have at least 10% of their housing stock be considered affordable. This housing production plan will provide the town a roadmap for achieving that goal in a planned and community-driven way," said Town Administrator Jeffrey Bridges.

Several residents and town staff members attended the public forum to offer their suggestions. Throughout the process of creating the plan, officials have placed an emphasis on including as many community stakeholders as possible.

"Input from the forum helps inform the town's housing production plan, which is now being developed by CMRPC and the Spencer Housing Production Plan Committee," said Emily Glaubitz, a principal planner with the CMRPC.

During the public forum, Glaubitz delivered a presentation on Chapter 40B of Massachusetts General Laws, which contains the state mandates pertaining to affordable housing.

"Spencer has not met the 10% affordable housing threshold mandated by Chapter 40B," Glaubitz told the New Leader. "Currently, 6.1% of the town's housing stock is deed-restricted as affordable to households earning 80% or less of the Area Median Income. Therefore, the town needs to take steps to gradually create more affordable housing."

At the public forum, Glaubitz also discussed qualification

Turn To **HOUSING**, page **A2**



# Educating nurse educators at Fall conference

WORCESTER — Bay Path Practical Nursing Academy faculty Virginia Dockstader, BSN, RN, Sarah Watson, MSN Ed, RN, Sarah Grant, MBA, MSN, RN, Gretheline Bolandrina, DHA, MSN Ed, RN, CRRN, and Cheryl Cahill, MSN Ed, RN, completed the MARILN (Massachusetts Rhode Island League for Nursing) Fall conference at the College of the Holy Cross. The conference, “Finding Our Joy in Teaching” focused on the value of being explicit about our values, working with multigenerational teams, and implementing fair and just culture in nursing education with speaker Gerry Altmiller, EdD, APRN, ACNS-BC, ANEF, FAAN, Professor of Nursing, Director Quality and Safety Innovation Center at the College of New Jersey.

**HOUSING**  
*continued from page A1*

requirements for affordable housing, as well as data on Spencer’s population demographics and housing characteristics. The results of the recently issued community survey were also made available for discussion, and residents learned more about various options for fulfilling the town’s housing needs. Following the presentation, forum participants assembled small groups for

The purpose of the program was to assist participants to reconnect their values to purpose in their work. Emphasis was focused on strategies to 1) engage people in the work of health-care professions and education, 2) create stronger work connections in multigenerational work teams, and 3) build a fair and just culture in the academic environments to ensure fair and just culture in the practice settings. Bay Path Practical Nursing Academy runs a 40-week, (10-month), full-time, Monday through Friday, evening program. The program begins mid-August and is completed in late June. Graduates receive a Practical Nursing Certificate and are eligible to take the NCLEX-PN licensure exam. The Bay Path Practical



Courtesy photo  
**Bay Path Practical Nursing Academy faculty, seated from left, Virginia Dockstader, BSN, RN, Sarah Watson, MSN Ed, RN, Sarah Grant, MBA, MSN, RN, standing Gretheline Bolandrina, DHA, MSN Ed, RN, CRRN, and Cheryl Cahill, MSN Ed, RN, completed the MARILN (Massachusetts Rhode Island League for Nursing) Fall conference at the College of the Holy Cross.**

Nursing Academy is fully approved by the Commonwealth of Massachusetts, Executive Office of Health and Human Services Department of Public Health, Board of Registration in Nursing

(www.mass.gov/dph/boards/rn). The Bay Path Practical Nursing Academy is accredited by the Commission on Occupational Education (www.council.org).

on the types of housing you would like to see in Spencer in the future is available online. For more information on how to access the survey, send an email to eglau-bitz@cmrpc.org. Looking ahead, input received from the community will assist Spencer’s Housing Production Plan Committee as it develops recommendations to be included in the final plan. “Once this housing production plan is complete, the town will move forward on an overall update to the town’s Master Plan, which will include the product of

the housing planning process, as well as the new Open Space and Recreation Plan approved in 2021,” Bridges said. A housing production plan is a tool that helps municipal leaders to better understand local housing needs and demands, in addition to development constraints and opportunities. It creates a vision for future affordable housing, officials said. To learn more about Spencer’s process of creating the plan, contact Glaubitz via email.

OCTOBER

# NATIONAL PHYSICAL THERAPY MONTH

An opportunity to raise awareness about the benefits of physical therapy, where every move makes a difference.

*Let’s Make This Month All About Taking Care Of Ourselves*

# Reap the benefits of physical therapy

Injuries have the potential to sideline people for weeks, months or permanently. Injury to the body can occur when participating in organized sports, fitness regimens or even after being in an accident. Recovering from incidents that can impact mobility and range of motion takes time, but physical therapy can help the body acclimate to regular activity once more. Physical therapy also can help healthy people as well. Those who have suffered a sprain or a broken bone or even spent a duration of time immobile in the hospital due to an illness are often prescribed physical therapy as part of their follow-up treatment. Physical therapy programs

try to progressively increase strength, improve mobility and help the body return to a state where it can function as best as possible. In many cases, a person can regain his or her original capabilities. According to the American Physical Therapy Association, a physical therapist is a trained and licensed medical professional who has the experience to diagnose physical abnormalities, restore physical function and mobility, maintain that function, and promote proper form for future activity. Physical therapy sessions can take place in hospitals, rehabilitation centers, fitness settings, private practices, and much more. Not only can physical therapists

react to and treat an injury, but they can also teach exercises, stretches and techniques to help prevent problems in the first place. Experts at Bay State Physical Therapy indicate that physical therapy extends beyond disabled or injured people. Physical therapists can educate a person on weaknesses in the body and can guide correction on poor body mechanics that cause pain. This way a person can make changes to prevent future pain and injury. Rather than being reactionary, healthy individuals can take a proactive approach to avoiding pain and injury. When one opts for physical therapy, he or she may:

- undergo a physical exam and evaluation of pain, movement, flexibility, and performance
- receive a clinical diagnosis and plan of care
- establish long-term goals

- participate in physical therapy treatment, which may include stretching, movement and weight-bearing activities based on the therapist’s guidance
- be given at-home work to further progress in between sessions.

While physical therapy can be used for recovery from strokes or paralysis, injuries, trauma, and musculoskeletal conditions, it also benefits healthy people. For example, women can use physical therapy to learn exercises that may prevent pelvic floor dysfunction. In addition, physical therapy can teach people how to improve their balance and prevent falls. When people hear about physical therapy, they tend to think it is for people with injuries. While physical therapists can help heal injured parts of the body, physical therapy continues to evolve to assist with overall wellness.

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or visit us on

*"Life is like riding a bicycle.  
To keep your balance you must keep moving."*  
Albert Einstein

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- Blood Flow Restriction
- Workout Programming

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133 W. Main St., Spencer





Free by request to residents of East Brookfield, West Brookfield, North Brookfield, Brookfield, Leicester and Spencer

SEND YOUR NEWS AND PICS TO [News@StoneBridgePress.news](mailto:News@StoneBridgePress.news) Friday, February 17, 2023

## Leicester PD welcomes new officers



Newly hired Leicester Police Officers Max Jette (second from left) and Matthew Fenuccio (third from right) are congratulated by their loved ones and local leaders.

**BY KEVIN FLANDERS**  
**STAFF WRITER**  
LEICESTER — The police department recently held a pinning ceremony for its latest two hires, Officers Max Jette and Matthew Fenuccio.

Several local leaders attended the ceremony to congratulate the officers, including State Senator Anne Gobi,

State Representative David LeBoeuf, Town Administrator David Genereux, and members of the Leicester Select Board. Town officials are encouraged by the recent progress made toward bolstering the police department's roster of officers. Further personnel additions are expect-

ed soon. "The LPD has made fantastic progress in hiring new officers, and we have several more openings that will be filled very soon," said Chief Kenneth Antanavica, who was thrilled to join his new officers at their pinning ceremony. "Our application and screening methods are rigor-

ous, so we hire the best candidates to work and thrive in the Leicester community."

Added Genereux, "The town is very happy to have hired Officers Fenuccio and Jette. They are seasoned professionals, and we are confident

Turn To **OFFICERS** page **A16**

## Community steps up to support those in need

**BY KEVIN FLANDERS**  
**STAFF WRITER**

SPENCER — In the weeks since the community learned of ongoing efforts to assist homeless populations in town, donations have been pouring in to help those without a place to call home.

Last month, the New Leader reported on a joint effort between the Spencer Police Department and the Open Sky community organization. On Jan. 25, Spencer Police Sgt. Norman Hodgner worked with Open Sky housing team member Ashley Leiton for the annual "Point in Time Count." The goal of the annual census program is to document the number of homeless people currently living in Spencer.

After 18 homeless individuals were identified in town during the Jan. 25 effort — and many more believed to be living unreported in various locations — the community stepped up in a big way to offer its support.

"We have had multiple people reach out, both through Facebook as well as contacting the police department," read a statement released by the SPD. "Thank you to all who have contacted us with an interest to help. These efforts would not be possible without Open Sky and their willingness to help those in need. If you are interested in assisting this program, they have respectfully requested donations to the program."

If you would like to support local homeless populations, please visit Open Sky's Web site: <https://www.openskycs.org>, then click on the "Donate" tab in the upper right corner. Once you arrive on that page, please select "Specific Gift Designation" on the drop-down box and then click SCHAP, which represents the South County Housing Assistance Program.

Meanwhile, data collected from the annual "Point in Time Count" will be used to assist area homeless populations. The data plays a critical role in securing funding from the state level, officials said. Additionally, local legislators continue to advocate on behalf of those without a voice on Beacon Hill.

"Currently, there are more than 3,700 Massachusetts families who are homeless, and locally the Central Mass Housing Alliance is an agency I work closely with," Sen. Anne Gobi said. "I am so proud of the important work the Spencer PD is doing. It is critical to identify those in crisis and find the correct services to assist."

Officials have seen an increase in homelessness across the region since the pandemic struck in 2020. Causes include lost jobs; soaring costs for groceries, rent, and heating oil; and spikes in substance abuse and mental health struggles.

For many families and senior residents on fixed incomes, the margin between home ownership and homelessness has become alarmingly thin.

"There are many people who are just a paycheck away from being homeless," Gobi added. "I am very glad that Governor Healey is making housing a priority and will support efforts to create more affordable housing."

To learn more about programs and initiatives meant to reduce homelessness across Massachusetts, visit [www.mass.gov](http://www.mass.gov). The site includes a list of resources for residents in need.

## Planning Board to present draft housing production plan

**BY KEVIN FLANDERS**  
**STAFF WRITER**

SPENCER — Residents are invited to attend a Planning Board meeting this month to learn more about the town's housing production plan.

A draft of the plan will be discussed at the Planning Board meeting on Feb. 21. Once complete, the plan will serve as a guide for providing more diverse and affordable housing options in town.

"This plan was made possible by valuable input from Spencer residents. To those who completed a survey, attended a community meeting, or both—thank you for your contribution. Your interest and commitment to the future of Spencer is greatly appreciated," read a statement released by town officials.

The Spencer Housing Production Plan Committee and the Central Massachusetts Regional Planning Commission (CMRPC) partnered to create the draft plan. The document is currently posted on the town website, and residents are encouraged to read through the draft and email any comments or questions to CMRPC planner Emily Glaubitz at [eglaubitz@cmrpc.org](mailto:eglaubitz@cmrpc.org).

Residents may also submit handwritten comments to the Town Planner's office at Town Hall.

A hard copy of the document is also available for residents to read at Town Hall (Office of Development and Inspection Services), as well as at Richard Sugden Public Library.

Massachusetts General Law Chapter 40B

requires all towns in the Commonwealth to work toward ensuring that a minimum of 10 percent of their total housing stock qualifies as affordable to households earning at or below 80 percent of the Area Median Income (AMI). The state encourages municipalities to prepare a housing production plan to assist in achieving the requirement.

For Spencer residents, the Feb. 21 Planning Board meeting will provide a great opportunity to learn more about the document.

"Members of the public are more than welcome to join. If the Board is satisfied, they will recommend approval, and then this moves on to the Board of Selectmen for final approval," said Town Planner Lauren Vivier.

The draft plan includes information on several items, including housing needs; housing challenges; demographic and market data; regulatory constraints; land availability; and housing development strategies.

In 2021, Spencer was awarded grant funding from the Executive Office of Energy and Environmental Affairs to develop its housing production plan. The Spencer Housing Production Plan Committee is a group of five volunteers appointed by the Select Board. The committee has worked comprehensively with the CMRPC over the last several months to better understand local housing conditions, seek input from the community using multiple platforms, and develop strategies

that will help the town meet the housing needs of current and future residents.

"The goal in developing a housing production plan for Spencer is to provide the town with a strong tool for implementing alternative and affordable housing options to meet Chapter 40B regulations," the draft plan read. "This plan represents the culmination of baseline demographic and housing research, community outreach, zoning and reg-

ulatory review, plus an implementation plan for goals and objectives."

If Spencer successfully increases its affordable housing stock by 0.5 percent per year, or 25 units, it will meet the 10 percent threshold by 2029, officials said.

To learn more about the housing production plan and the upcoming Planning Board meeting, visit [www.spencerma.gov](http://www.spencerma.gov).

## Charity bicycle ride to honor memory of Ron Tarentino



**BY KEVIN FLANDERS**  
**STAFF WRITER**

REGION — Local residents are invited to support the Tarentino Charitable Fund this spring by participating in the first annual Ron's

Cycle of Honor. Set for Saturday, June 10, the Tarentino Charitable Fund will host the 74-mile bicycle ride. This event will begin and end at the Auburn Elks. All proceeds will benefit

the memorial fund that honors fallen Auburn Police Officer Ronald Tarentino, Jr.

The ride will pass through 15 towns in central Massachusetts, with

escort assistance to be provided by multiple law enforcement vehicles, the Massachusetts Airwing, medical personnel, and support vehicles. A coach

Turn To **RIDE** page **A16**



# **Assessor's Classification Report (LA4)** **SPENCER, MA**

## **All Neighborhoods**

*FY23 FINAL*

### **Real Property**

Property Type	Mix Use Chap Count	Parcel Count	Class 1	Class 2	Class 3	Class 4	Total for Property Type
			Residential Assessed Value	Open Space Assessed Value	Commercial Assessed Value	Industrial Assessed Value	
101	0	3,155	1,061,690,400	0	0	0	1,061,690,400
102	0	104	18,821,500	0	0	0	18,821,500
misc 103, 109, 140	0	55	22,094,100	0	0	0	22,094,100
104	0	319	90,872,600	0	0	0	90,872,600
105	0	110	31,908,600	0	0	0	31,908,600
111-125	0	93	44,403,600	0	0	0	44,403,600
130-132,106	0	847	28,437,300	0	0	0	28,437,300
200-231	0	0	0	0	0	0	0
300-393	0	101	0	0	50,851,300	0	50,851,300
400-442	0	41	0	0	0	37,936,200	37,936,200
450-452	0	17	0	0	0	7,896,900	7,896,900
ch 61 (800)	7	4	0	0	32,022	0	32,022
ch 61a (700)	41	52	0	0	667,883	0	667,883
ch 61b (800)	23	19	0	0	998,800	0	998,800
012-043	0	64	36,833,467	0	13,336,919	188,960	50,359,346
900	0	210	0	0	0	0	122,767,600
		<b>5,262</b>	<b>1,335,061,567</b>	<b>0</b>	<b>65,886,924</b>	<b>46,022,060</b>	<b>1,569,738,151</b>

### **Personal Property**

Total Real Property: 1,446,970,551

#### **Class 5**

Total Personal Property: 67,549,925

Property Type	Parcel Count	Personal Prop Assessed Value
---------------	--------------	------------------------------

Total Real + PP Taxable Property 1,514,520,476

501	70	3,011,841
502	49	2,158,596
504	3	32,405,230
505	2	1,960,200
506	1	1,610,400
508	4	1,128,241
550-552	19	25,275,417
	<b>148</b>	<b>67,549,925</b>

Total Exempt Property: 122,767,600

Total Count Real and PP: 5,410

# Town of Spencer Official Zoning Map

Adopted November 16, 2006



## Zoning Districts

- RR - Rural Residential
- SR - Suburban Residential
- LR - Lake Residential
- VR - Village Residential
- TC - Town Center Mixed Use
- C - Commercial
- I - Industrial

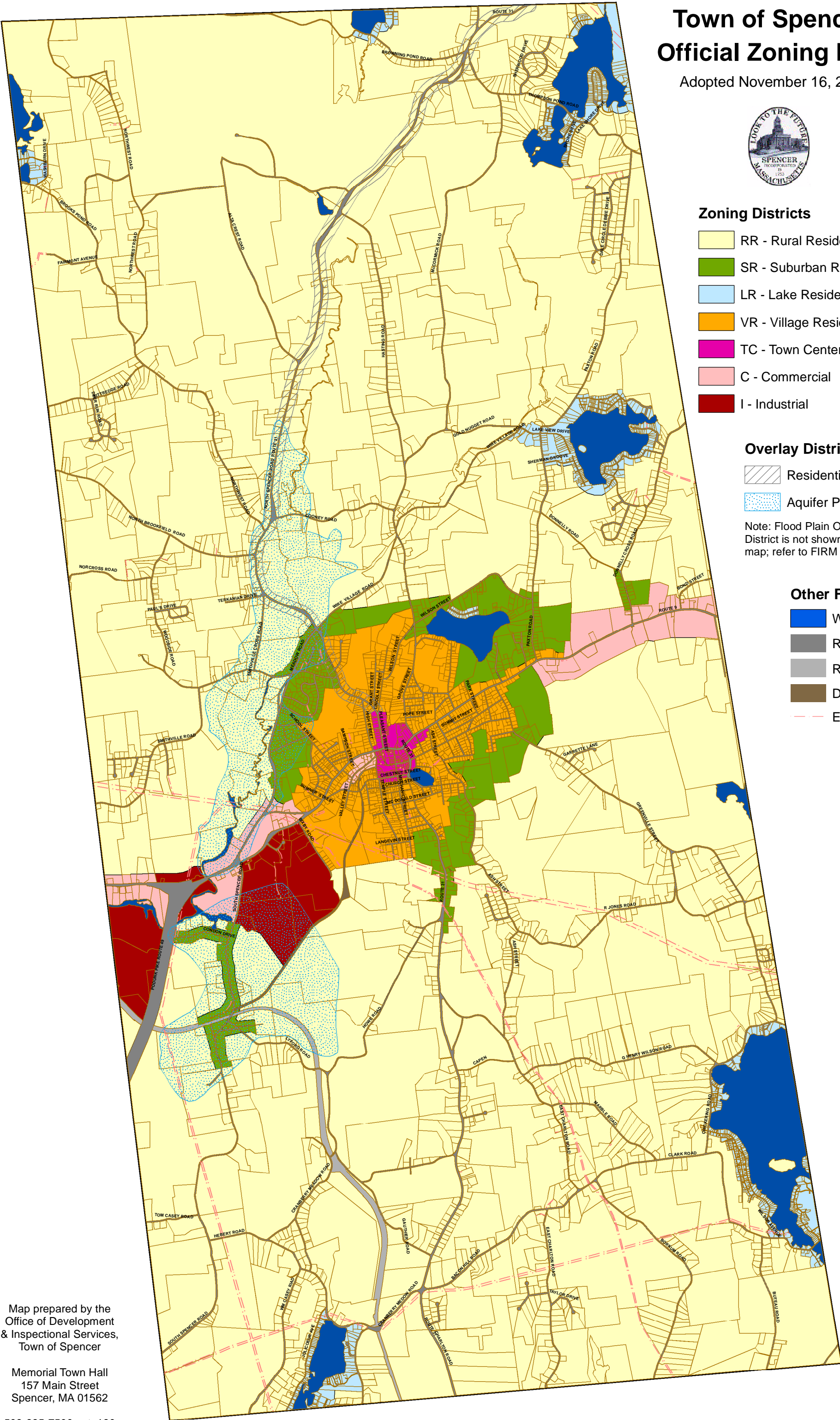
## Overlay Districts

- Residential Business
- Aquifer Protection

Note: Flood Plain Overlay District is not shown on this map; refer to FIRM Maps.

## Other Features

- Water
- Right-of-Way
- Railroad
- Depot Trail
- Easements



Map prepared by the  
Office of Development  
& Inspectional Services,  
Town of Spencer

Memorial Town Hall  
157 Main Street  
Spencer, MA 01562

508-885-7500 ext. 180

Note: Zoning boundaries and easements based on parcel data from Applied Geographics, Inc, August 2006.

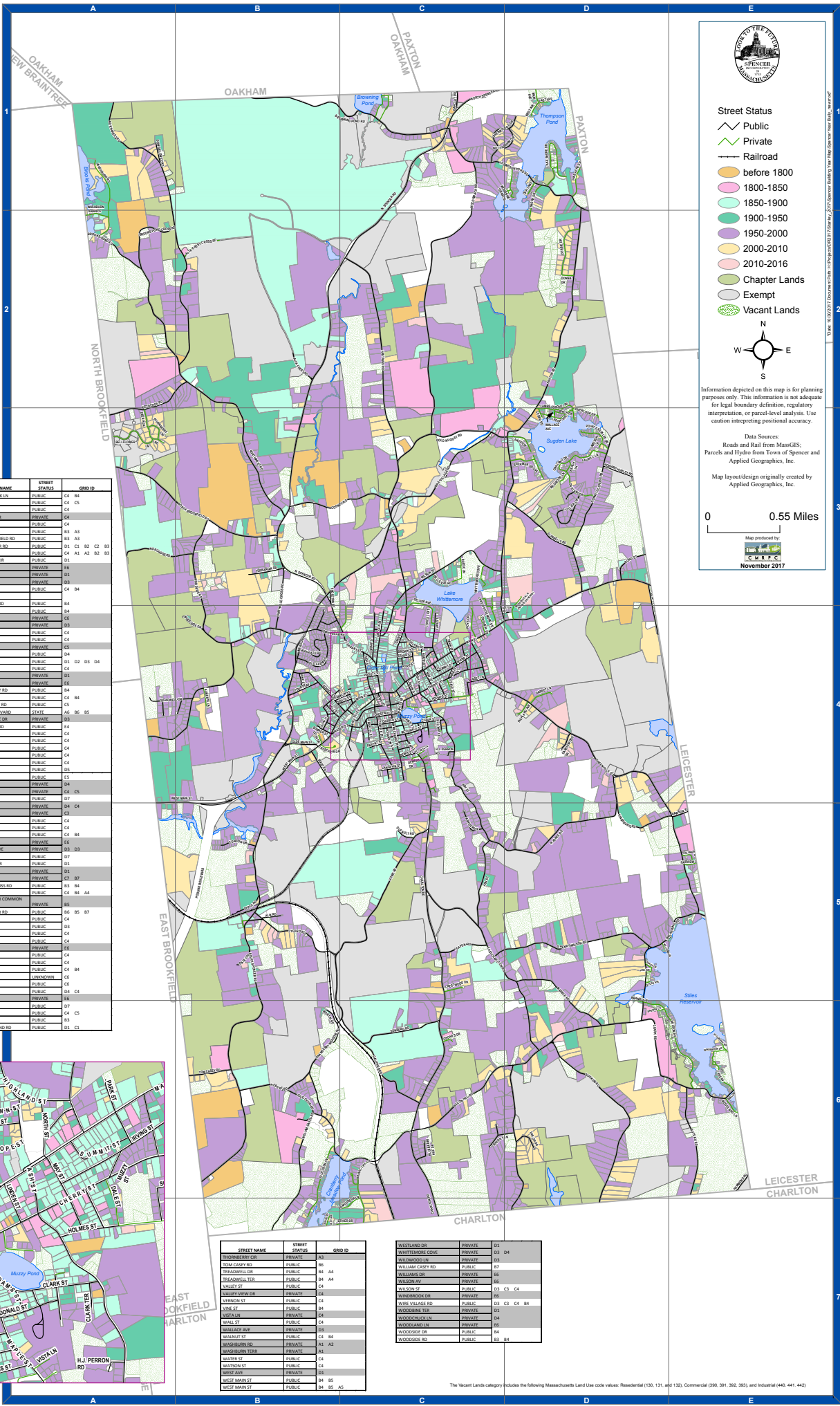


TOWN OF SPENCER, MASSACHUSETTS

**P a r c e l s   b y   Y e a r   B u i l t**

## Street Index

STREET NAME	STREET STATUS	GRID ID
ADAMS ST	PUBLIC	85
ALICE STREET CROSS RD	PUBLIC	86
ALICE STREET	PUBLIC	87
ALTA STREET RD	PUBLIC	88
ASCO ST	PUBLIC	CA D5 C3
ASHLAND DR	PUBLIC	89 C5
BACON HILL RD	PUBLIC	88 C6 C7
BALDWIN RD	PUBLIC	86
BALDWIN RD	PUBLIC	86
BATH PATH RD	PUBLIC	84
BELMONT	PUBLIC	85
BELL ST	PUBLIC	CA B4
BELLFLORE RD	PRIVATE	CA C4
BELLEVILLE RD	PUBLIC	86
BENNETT ST	PUBLIC	CA C5
BENSON DR	PRIVATE	88
BERRY DR	PUBLIC	CA C5 B5
BERRY HILL RD	PUBLIC	87
BOND ST	PUBLIC	85 E3 D4
BONNIE RD	PUBLIC	86 E6 E7
BRENDEN LN	PRIVATE	87
BRENDEN LN	PRIVATE	87
BRENDEN LN	PRIVATE	87
BROOKDALE RD	PUBLIC	A2
BROOKDALE RD	PUBLIC	A2
BROWN ST	PUBLIC	CA
BROWNING HORN DR	PRIVATE	85
BROWNING HORN DR	PRIVATE	CA C1
BUETEAU RD	PUBLIC	86 E7
CALDWELL RD	PUBLIC	84
CALDWELL RD	PUBLIC	84
CANBY ST	PUBLIC	85
CANBY ST	PRIVATE	85
CHANDLER RD	PUBLIC	CA C5 C7
CHANDLER ST	PUBLIC	84
CHERRY ST	PUBLIC	CA C4
CHERRY ST	PUBLIC	84
CHICKERING RD	PUBLIC	86 E5
CHICKERING ST	PUBLIC	CA
CLARK ST	PUBLIC	86 E6
CLARK ST	PUBLIC	CA
CLARK ST	PUBLIC	85
COLLIER CIR	PUBLIC	D1
COLEMAN DR	PRIVATE	86
COLEMAN DR	PRIVATE	86
COLEMAN DR	PRIVATE	CA B3
CONFIELD RD	PUBLIC	A4
COTTAGE RD	PUBLIC	85
CRANE RD	PUBLIC	CA
CRANE RD	PUBLIC	85
CRAWFORD ROAD RD	PRIVATE	86 C6 C7 B7
CRAWFORD RD	PRIVATE	CA B4
CRAWFORD RD	PRIVATE	86
CROWN ST	PRIVATE	CA B4
DEBINE DR	PUBLIC	85
DEER RUN RD	PRIVATE	85
DEER RUN RD	PRIVATE	85
DEER RUN RD	PRIVATE	CA C5

[illegible]

## Downtown Detail





