
HOUSING PLAN

This section presents a perspective on current and future housing in Norwich. Housing markets and related issues change over time, along with the economy and other external factors; however, people will always need adequate shelter. It will be important to consider the housing needs of residents of all ages, financial situations, and life styles. Concerns about climate change, energy use and availability, and sustainability are also considerations in planning for the future housing stock in Norwich. Regional economic forces will continue to dominate the housing market in Norwich. No matter how active the town may be in housing issues, it is unlikely to make any significant change in the prevailing market. However, by choosing a deliberate path rather than simply reacting to these forces, Norwich can play an appropriate role, considering its size relative to neighboring towns, in providing adequate housing stock for a variety of population groups.

Housing Profile

Housing ~~Construction~~-Trends

~~Norwich's housing trends directly reflect population trends. Because~~ Norwich is a primarily residential town that ~~primarily~~ serves as a bedroom community for nearby job centers, the town's housing stock is ~~focused-dominated on by~~ single-family homes, used on a year-round basis (84%). The town ~~also~~ has a small, but active, rental housing market that includes ~~both~~ single-family and multi-family homes ~~and~~ accessory dwelling units. ~~Finally, t~~ There are some seasonal and second homes in the town.

~~Since the first Census count of dwellings in 1940, the number of residences in Norwich has more than doubled. The post-war housing boom and interstate highway construction fueled demand in the 1950s and '60s. Over the next several decades, the region's growing economy drew new residents to Norwich, many of them young couples starting families. Like much of Vermont and Northern New Hampshire the peak of residential construction took place in the 1970s and 1980s. The 1970s and 1980s saw (more than 650 homes built). The pace of development fell by more than 50% in the 1990s, when with fewer than 125 homes were added to the town's housing stock. Between 2000 and 2010 [update], the town issued permits for 114 additional dwelling units. Since then, housing starts have slowed to an average of about 6 per year. In other words, new residences are now being added at roughly 20% the pace that they were at the height of the modern growth boom.~~

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1 **Housing Types and Tenure**

2 Norwich's housing stock is ~~strongly oriented towards~~ ~~is overwhelmingly~~ single-family homes, as shown in
3 Figures 5-3 and 5-4. According to the 2011-15 American Community Survey, nearly 84 percent of homes
4 in Norwich are single-family, detached units as compared to 68 percent of homes in Windsor County and
5 66% statewide. ~~Conversely, when compared with the county and state, Norwich has fewer housing units~~
6 ~~in multi-unit buildings and mobile homes~~ Multi-unit dwellings occur predominantly in the village or along
7 U.S. Route 5 north.

8 ~~Figure 5-4 is based on a sample of Norwich homes surveyed by the U.S. Census Bureau. The Norwich~~
9 ~~grand list reports somewhat different numbers, indicating that there were 1,295 detached single-family~~
10 ~~homes and 15 mobile homes in Norwich in 2016.~~

Comment [u1]: Move this to a text box or similar near chart. Figure 5-4 is based on a sample of Norwich homes surveyed by the U.S. Census Bureau. The Norwich grand list reports somewhat different numbers, indicating that there were 1,295 detached single-family homes and 15 mobile homes in Norwich in 2016.

11 Approximately 70 percent of Norwich's homes were owner-occupied, according to the 2010 Census. The
12 town's owner-occupancy rate has been higher than state and regional averages for many years. As shown
13 in Figure 5-5, Norwich added rental units during the 1980s, but there was actually a small decrease in the
14 number of rentals during the 1990s, followed by a small increase between 2000 and 2015. Norwich's
15 location near Dartmouth College in Hanover and the Dartmouth-Hitchcock Medical Center in Lebanon,
16 fuels household mobility and both of which generate a substantial number of transient residents,
17 suggests that there may be unmet demand in the rental market.

18 **Housing ValuesMarket**

19 Housing value is an important factor in understanding relative tax burdens, the desirability of a town or
20 neighborhood, the age and quality of local housing, and other aspects relevant to community planning
21 and development. As shown in Figure 5-7, a much larger percentage of Norwich's homes are high-value
22 as compared to the larger region. More than half of its owner-occupied units have values exceeding
23 \$250,000. Further, less than 10 percent of owner-occupied units in town were valued at less than
24 \$100,000, according to the 2000 Census. ~~Norwich is unquestionably an expensive place to live.~~

25 Home Sales. The dynamics of the local housing market can also be summarized by a review of the
26 numbers of sales and average sale values. Figure 5-7 shows ~~the number of~~ sales of primary residences
27 each year and the median value of those transactions. Primary residences include single-family homes,
28 ~~condominiums,~~ town houses and mobile homes with land where the seller had 100 percent interest in
29 the property; ~~(excluding transactions that were not deemed to be arm's length~~ ~~(such as transfers~~
30 ~~between family members).~~

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31 Trends in Norwich's housing market over the past two decades have been similar to those throughout the
32 Northeast US. The strong market in the mid- to late 1980s gave way to a weak housing market in the early

1 '90s. Housing prices began to rise sharply again in the mid- to late-1990s. During 2006, the housing boom
2 collapsed ~~and was a key attribute of the Great Recession from 2007 to 2013, due to the fundamentals of~~
3 ~~both the housing market and the broader economy.~~ Since 1988, the median sale price of a primary
4 residence in Norwich has increased about \$50,000 after adjusting for inflation. ~~The decrease in housing~~
5 ~~prices seen in 2009 was a reflection of the economic and real estate crisis and sale prices have generally~~
6 ~~returned to pre-recession levels.~~

Comment [u2]: Update, convert to %

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7 **Housing Market Conditions**

8 ~~In assessing housing issues, it is important to incorporate a regional perspective. In this region, the~~
9 ~~housing stock and pricing can vary significantly from town to town. However, no community is a closed~~
10 ~~system, where future housing needs can be projected based on an analysis of the current population~~
11 ~~alone. National economic trends have a strong influence on housing markets are always which are~~
12 regional in nature. ~~Regional demographic trends, economic growth~~ and in-migration/out-migration will
13 affect demand levels and ~~housing costs. pricing in Norwich. The town Norwich~~ is part of a regional market,
14 ~~roughly coinciding with the as many Norwich residents depend on neighboring communities for~~
15 ~~employment. Norwich is part of the~~ Hartford-Hanover-Lebanon labor market area (LMA), which includes
16 25 municipalities in Vermont and New Hampshire. ~~As more households locate in Norwich with~~
17 ~~accumulated wealth and economic linkages outside the region the LMA is less obviously a determinant of~~
18 ~~housing demand and prices.~~

19 The housing statistics presented in this chapter document that the town's housing stock is heavily
20 weighted toward higher-priced, single-family homes. Figure 5-8 contains a comparison of the reported
21 assessed values of owner-occupied homes in Norwich and the Lebanon NH-VT NECTA region.

22 Not surprisingly, Norwich's owner-occupied housing stock is more expensive than the region's. ~~This~~
23 ~~reflects the predominance of expensive homes.~~ Norwich's housing stock contains a small percentage of
24 mobile homes, which ~~VT and federal government policymakers identify as offer an~~ affordable housing
25 ~~option. Condominiums Townhouses,~~ which ~~can~~ offer an affordable housing option in other parts of the
26 state, are also not well represented in Norwich's housing stock ~~(although the village has several such~~
27 ~~developments).~~

28 **Housing Needs**

29 ~~The demographics of a regional housing market are a useful predictor of general housing needs. While a~~
30 ~~range of factors including individual preferences affect housing needs, housing market analyses clearly~~
31 ~~correlate age and income data to the kind of housing people want. Knowing the current and projected~~
32 ~~mix of households by age of household head and income, it is possible to make reasonably accurate~~
33 ~~predictions about housing needs.~~

Comment [u3]: This section potentially muddles cause and effect, slips between local and regional and is interesting but not relevant.

~~For instance, a household headed by a 25 to 34 year old, having an annual income of \$40,000 to \$60,000, will probably be seeking, or have recently purchased, its first home. Markets with a substantial number of households in this category will need affordable starter homes. Similarly, most households with incomes below \$40,000 are likely to be renters, while households with incomes of \$60,000 or more are likely to be established single family homeowners.~~

As shown in Figure 5-9, the percentage of Norwich households earning \$100,000 or more is substantially greater across all age groups than in the region as a whole. This is, in part, a factor of housing availability. These are the only households that can afford the kind of housing typically available in Norwich.

Comment [u4]: The region should be LMA, and then the 4 towns (see below).

~~Given the high costs of housing in Norwich, many employees who work in Norwich cannot afford to live here. This is an intensification of regional conditions generally, with some area businesses complaining that the high cost of housing makes it difficult to attract workers to the region~~

Comment [u5]: Interesting but not relevant.

~~Since only a fraction of all households are seeking housing at any given time, it is helpful to assess the mobility of those in various age/income categories, to estimate the size of housing markets. Households in various age and income groups have markedly varied propensities to move within the course of a year. Most significantly, mobility declines with increasing age and income. Younger, lower income households are the most likely to move, while older, higher income households are the least likely.~~

Affordability of Housing

The State of Vermont ~~defines~~ distinguishes between home ownership and home rental in defining "affordability". For those households purchasing a home affordability is defined as 120 percent of median family income for the county. In Windsor 120 percent of the median household income is \$89,400 (adjustable for household size) ($74,500 * 120\% =$ Affordability for rental housing remains defined as 80 percent of median family income for the county -- \$59,600. housing as being affordable if households with incomes at or below 80 percent of the county median family income spend no more than 30 percent of their incomes on housing costs. Housing costs for homeowners include mortgage costs, property taxes, and property insurance. Housing costs for renters include rent and utilities (heat, hot water, trash removal and electric).

Comment [u6]: Insert chart showing median house price N wich, median house price 4 towns (No Wich, Hanover, Leb, Hartford) and VT)

~~The county median family income is reported annually by the federal Department of Housing and Urban Development (HUD) along with income limits for households of various sizes (see Figure 5-10). HUD further classifies income levels for its housing programs as follows:~~

- ~~• Extremely low income = 30% or less of the median~~
- ~~• Very low income = >30% to 50% of the median~~
- ~~• Low income = >50% to 80% of the median~~

1 ~~• Moderate income =>80% to 100% of the median.~~

2 ~~The 2015 plan for East Central Vermont, “What We Want”, states that “We must address the lack of~~
3 ~~affordable housing near jobs and service centers. By ‘affordable’ we’re talking about more than~~
4 ~~subsidized housing for low income residents; we’re also talking about housing for skilled workers and~~
5 ~~professionals whose talents we need for a thriving community.” More than 1 out of 3 households in the~~
6 ~~region have a high housing cost burden (more than 30% of their income) and nearly 1 out of 6 households~~
7 ~~have a severe housing cost burden (more than 50% of their income).~~

8 Home Ownership

9 Figure 5-10 presents “affordable” monthly housing costs and the amount of affordable homes available in
10 Norwich based on the assessed value of residential properties and the state’s methodology for
11 determining affordability. ~~In 2016, around 10 percent of Norwich’s residences would be affordable to a~~
12 ~~four person household who earned the median annual income for Windsor County of \$72,310. Even for~~
13 ~~households earning twice the median income, a large percentage of the town’s homes would be~~
14 ~~unaffordable.~~

15 ~~Housing affordability affects not only those trying to purchase a home, but households who already own~~
16 ~~a home, especially when rising markets result in higher tax assessments.~~ According to the 2011-15
17 American Community Survey, 27 percent of Norwich’s home-owning households had housing costs that
18 consumed 30 percent or more of their income. ~~While this is down considerably from 2000, this shift~~
19 ~~reflects the higher incomes of incoming Norwich homeowners and the possible out-migration of lower~~
20 ~~income households.~~ Among Norwich homeowners with incomes below \$50,000, nearly 64 percent had
21 housing costs that consumed 30 percent or more of their income in 2011-15. It is important to note that
22 according to the 2016 Norwich Grand List the number of residences-dwelling units (DUs) in Norwich that
23 could be considered affordable for workforce housing or moderate-income residents as defined by the
24 state according to assessed value are:

- 25 • ~~DUsResidences~~ assess at \$200,000 or less: 81 (6%) of total all residences
- 26 • ~~Residences-DUs~~ assess at \$250,000 or less: 155 (12%) of total all residences
- 27 • ~~Residences-DUs~~ assess at \$300,000 or less: 265 (20%) of all residences total

28 ~~In order to determine how much affordable housing or moderate income housing is desirable for~~
29 ~~Norwich there should be studies done to see what voters want and what is typical for others of similar~~
30 ~~size to Norwich.~~

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Comment [u7]: update

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Comment [u8]: Conjecture, data doesn't allow us to make this statement with confidence

1 **Rentals**

2 ~~While housing costs for renters in Norwich are considerably lower than for owners,~~ Norwich rents
3 ~~nevertheless~~ substantially exceed those in the broader region. According to the 2011-15 American
4 Community Survey, the median gross rent in Norwich was \$1,214. By contrast, the median gross rent for
5 Windsor County was \$868. About 25 percent of Norwich's renting households had housing costs that
6 consumed 30 percent or more of their income. Among Norwich renters with incomes below \$35,000,
7 however, 72 percent spent 30 percent or more of their income on housing.

Comment [u9]: Include 4 town data comparison and/orb LMA

8 ~~Regional studies have found that rental housing affordable for those earning entry-level wages (\$9-\$20~~
9 ~~per hour) in the area is virtually non-existent in the private, unsubsidized market. They suggest that a~~
10 ~~larger share of future housing construction will need to be rental and multi-family for the region to attract~~
11 ~~the necessary younger workers and to serve an increasing demand from seniors for down-sized, more~~
12 ~~affordable or more accessible housing units. The 2015 What We Want Plan calls upon towns to identify~~
13 ~~land in core areas and on transit routes that is suitable for development of new, energy-efficient housing.~~

14 The supply of affordable housing in Norwich is not significantly constrained by the existing Land Use
15 Regulations. The existing regulations allow for at least two dwelling units per lot, and the application of
16 the density factor in subdivision regulations works to encourage more dense development close(r) to the
17 village on existing paved roads, closer to services. The rate and type of construction would need to
18 significantly change to affect any observable improvement. The cost of land and land development
19 (particularly obtaining a waste-water permit) remain serious impediments. The Town should continue to
20 pursue non-regulatory measures to advance the provision of affordable housing.

21 **Future Housing**

22 **Diversity of Housing**

23 The supply of housing in Norwich reflects its position in the regional (LMA) market, physical landform
24 features (including septic and groundwater suitability), level of amenity (including public and private
25 schools, open-space, recreational facilities, conserved private and public land), access to services,
26 (including municipal water and sewer, public transit, retail and employment opportunities) and pattern of
27 development (lot size, house size etc.). Consistent with much of northern New England small
28 communities the level of development is very low. There is no history of even small-scale residential land
29 development (subdivisions), and very little evidence of speculative construction. New construction is
30 mostly custom built on large parcels away from the village and does not meet the needs of first-home
31 buyers or households contemplating downsizing, and/or improving accessibility.

1 ~~The last senior housing built in Norwich was in the 1970s in downtown Norwich. The last affordable~~
2 ~~housing was built at Star Lake with 14 units of housing in the 1990s. A diversity of housing types, styles,~~
3 ~~and sizes meeting the needs of residents of all ages, financial situations, and life styles necessarily~~
4 ~~requires variability in land use regulations. Housing types may include single family homes, duplexes,~~
5 ~~multi-unit buildings, accessory apartments, and accessory or guest houses that utilize concentrated~~
6 ~~patterns of development, which would be consistent with the size and scale of existing developments in~~
7 ~~Norwich, the largest of which is 24 units of senior housing. Smaller homes, such as bungalows and~~
8 ~~cottages, built at higher densities can provide low and moderate priced housing, without requiring~~
9 ~~subsidies. Such building can be efficiently situated throughout the town, subject to availability of septic~~
10 ~~suitable soils and existing infrastructure. Open space and resource protection incorporated into the site~~
11 ~~plan designs for multi-unit developments can preserve the rural character of Norwich while providing~~
12 ~~denser housing.~~

13 **Energy-Efficient Housing**

14 ~~Energy efficient homes may cost more to build but they invariably lower the cost of ownership by~~
15 ~~consuming fewer resources over time. Using energy efficient building materials and techniques, and~~
16 ~~incorporating renewable energy sources for heat and power should be encouraged and, in some cases~~
17 ~~mandated, for new homes. The average effective age of dwelling units in Norwich is 19xx, and the~~
18 ~~average size is x,xxx sq. ft. Given the average age and size the housing stock in Norwich energy efficiency~~
19 ~~is xxxx. These concepts are discussed more fully in the Energy Chapter.~~

21 **Accessibility of Future Housing to Services**

22 ~~As discussed in the Land Use Chapter, locating new housing closer to town facilities and services,~~
23 ~~including good roads and public transportation, saves the town money. Norwich's land use regulations~~
24 ~~currently allow for more concentrated development in areas more accessible to these services and~~
25 ~~facilities. This pattern of development also lowers energy consumption for transportation.~~

26 **Future Affordability of Housing**

27 ~~Housing in Norwich is too expensive to purchase and maintain for many working individuals and families~~
28 ~~who have traditionally lived and worked in town. "Moderate priced housing," also known as "workforce~~
29 ~~housing" (120% or less of median income in Windsor County), and "affordable housing" (80% or less of~~
30 ~~median income in Windsor County) are both in short supply. "Very low income" (50% or less of median~~
31 ~~income) housing does not meaningfully exist in Norwich.~~

1 ~~If Norwich wishes to encourage economic diversity in its community and would like those who work in~~
2 ~~Norwich to be able to live in Norwich, then investments much be encouraged in workforce, affordable~~
3 ~~and low income housing.~~

4 ~~Increasing the supply of affordable housing in Norwich will not be accomplished by town regulations~~
5 ~~alone. Although regulations allowing some flexibility in housing types, site design, mixed uses, and density~~
6 ~~in the appropriate areas are critical, The Town should continue to pursue non-regulatory measures to~~
7 ~~advance the provision of affordable housing. additional non-regulatory action supporting affordable~~
8 ~~housing funding through grant programs, public-private partnerships, and other innovative programs are~~
9 ~~necessary due to the high cost of land and construction in the town.~~

10 ~~The Planning Commission and the Affordable Housing Sub-Committee have conducted a series of~~
11 ~~listening sessions on affordable housing and an Educational Series of discussions addressing specific~~
12 ~~issues with regard to increasing access to affordable housing in town. On election day November 2018,~~
13 ~~the voters of Norwich reinstated the \$45,000.00 Affordable Housing Fund. It is intended that these funds~~
14 ~~will support initiatives to obtain affordable housing in town.~~

15 ~~Affordable Housing Planning Process~~

16 ~~In order to increase the affordability of housing in Norwich, the Planning Commission plans to launch an~~
17 ~~affordable housing planning process in 2018. This process will solicit resident input and develop a plan to~~
18 ~~address the following questions:~~

- 19 ~~• What goals should Norwich establish for the development of affordable housing? Norwich is~~
20 ~~well located within the region near jobs in Hanover, Hartford and Lebanon and with an excellent~~
21 ~~local school.~~
- 22 ~~• What approaches should Norwich consider for increasing the amount of affordable housing?~~
23 ~~There are many options to consider, and through the planning process, the town can identify a~~
24 ~~range of options and develop a comprehensive approach to achieving its affordable housing~~
25 ~~goals.~~
- 26 ~~• How can Norwich ensure that growth happens at an appropriate pace and scale? While Norwich~~
27 ~~residents generally favor the development of affordable housing, some are concerned that~~
28 ~~development will take place at too rapid a pace and too large a scale. Through the planning~~
29 ~~process, the town will consider options for regulating growth to ensure it remains at the level~~
30 ~~desired.~~

31 ~~Housing for Seniors~~

32 ~~Many older residents, wishing to continue to live in Norwich, look for housing that is affordable and~~
33 ~~meets their changing needs. Considerations for senior housing, in addition to cost, are locations that are~~
34 ~~easily accessible to basic services, stores, and public transportation. Ownership options may include~~

rentals, condominiums, “shared housing,” accessory houses and apartments, and smaller single-family homes such as bungalows and cottage style housing. All of these may be designed to be more cost-efficient and meet the needs of older residents. The existing HUD-funded 24-unit Norwich Senior Housing near the Norwich Public Library on Dorrance Drive is an example of successful lower-cost housing in Norwich that is accessible to public transportation and village services and stores. There is a long waiting list for Norwich Senior Housing, confirming the need for more affordable options in Norwich for this growing demographic.

Goals, Objectives and Actions

Goal B

Provide for sustainable housing for residents of all income levels and ages. Continue to support regulatory and non-regulatory approaches to increase diversity in housing stock, tenure type and affordability.

Comment [u10]: The market mechanism provides housing the Town cannot meet this goal through regulation or programmatic activity. The community may have a concern about provision of this,

Objective B.1 Encourage a diversity of housing types to accommodate all ages, financial situations, and life-styles.

Action B.1.a ~~Adopt~~ Maintain land use regulations that recognize and allow for a diversity of housing types to meet the needs of households without regard to composition, life stage, or income all ages, financial situations, and life-styles.

Action B.1.b ~~Implement a planning process to develop affordable housing goals, identify solutions, and ensure appropriate protections are in place to ensure town growth remains at appropriate levels.~~

Comment [u11]: This should be included in this chapter or completed by then

Objective B.2 ~~Encourage safe, energy efficient housing.~~

Action B.2.a ~~Consider adopting local building codes to maintain energy efficiency, personal safety, and sustainability.~~

Comment [u12]: We don't have the authority or resources, don't do Cos or Energy Inspections

Objective B.3 ~~Allow growth in the housing stock to occur at a rate that is consistent with the town's ability to provide services in a fiscally sound manner.~~

Action B.3.a ~~Determine future housing density in different areas of the town based on proximity and access to town facilities and services, including roads, public transportation, schools, water and septic capacity, and emergency services.~~

Comment [u13]: It is NOT possible to do this. And we have the opposite issue. We NEED more kids in the school etc.

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Comment [u14]: Already done in NZR and NSR

Comment [u15]: Continue to support density measures

Objective B.4 ~~Quantify the need for additional affordable housing in Norwich by categories: “subsidized,” “affordable,” and “workforce.”~~

Comment [u16]: It is already well established that demand is very high, region-wide data is being collected

~~Action B.4.a Maintain updated statistics on demographic trends and housing for the town and the region to better evaluate the actual housing needs of the community on an ongoing basis.~~

Comment [u17]: See existing data maintained by various entities

~~Objective B.5 Facilitate the creation of different types of affordable housing as needed including multi-family housing through collaborations with organizations such as regional affordable housing developers, large employers etc.-~~

Comment [u18]: See Statute and TRORC review of 2018 plan

Action B.5.a Explore and evaluate multiple strategies for encouraging the creation of affordable housing including, but not limited to:

- ~~1. Density incentives for smaller houses, bungalows, or cottages, and accessory apartments or houses in or adjacent to existing houses.~~
- ~~2. Innovative construction techniques to reduce costs.~~
3. Inclusionary zoning.
- ~~4. Removing unnecessary those provisions in the land use regulations that may unduly limit affordable housing.~~
5. Public and private programs to provide financial support for affordable housing.
6. Sourcing funds for affordable housing through grants, government funding, and private partnerships.
- ~~7. Create an affordable housing trust fund funded through graduated impact fees, real estate transfer taxes or other means. (Some such approaches may require new authorizing legislation from the state.)~~

Comment [u19]: How? We don't have this ability, knowledge or influence

Comment [u20]: Inappropriate in towns of this size, no evidence that zoning is the mechanism excluding affordable housing

Comment [u21]: These are not legal mechanisms for Norwich

Objective B.6 Participate in regional solutions for affordable housing.

~~Action B.6.a Establish town goals for five, ten and twenty year milestones for the desired proportion of affordable housing in Norwich.~~

Action B.6.b Coordinate affordable housing programs with neighboring towns and share support services such as maintaining covenants for perpetual affordability of properties.

~~Action B.6.c Continue to work with the Two Rivers-Ottawaquechee Regional Commission on regional planning goals.~~

Objective B.7 Quantify the need for additional senior housing in Norwich.

Comment [u22]: Already available from other sources

~~Action B.7.a Maintain updated statistics on demographic trends and housing for the town and the region to better evaluate the actual housing needs of seniors in the community on an ongoing basis.~~

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~~Objective B.8. Make provisions for and facilitate the creation of different types of senior housing as needed. Encourage regional housing organizations and other groups to offer senior housing in Norwich.~~

Comment [u23]: Don't have the ability

~~Action B.8.a Accommodate more housing for seniors near the Village Business District or in other areas accessible to services, public transit, and stores.~~

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~~Action B.8.b Grant waivers in land use regulations for parking and density that reflect the needs of seniors.~~

Comment [u24]: Not appropriate for Site Plan Review

~~Action B.8.c Allow for varying forms of ownership for senior housing: apartments, condominiums, "shared housing" (single-family home shared by unrelated residents), or single-family homes.~~

Comment [u25]: Town doesn't regulate modes of tenure

~~Action B.8.d Source funds for senior housing through grants, government funding, and private partnerships.~~

Comment [u26]: Other organizations do this just support them