

Strategy	Approach	Initial Implementation Steps	Benefits	Challenges
Create achievable goals	Increase the amount of housing available to households of income levels at 80% of the area wide median steadily over the next ten years at an average of <u>40 units</u> per year, 400 over the next 10 years.	Actively and continuously use a combination of techniques to realize an average of 40 units per year.	When North Andover reaches the state mandated 10% affordable housing, then the Town does not have to approve any 40 B projects unless it feels that it is a project suitable for North Andover.	Significant goal to reach. Town must give strong support for affordable housing purposes. Need backing of many government bodies: the Board of Selectmen, Town Manager, Zoning Board of Appeals, Planning Board, etc...
	Increase the amount of housing available to household of income levels from 80% to 120% of the area wide median steadily of the next ten years at an average of <u>5 units</u> per year.	Actively and continuously use a combination of techniques to realize an average of 5 units per year.	The Town is in need of housing alternatives for incomes that make between 80% and 120% of the area wide median income. The Town envisions a range of incomes living in North Andover.	Less units to achieve than 40 units per year, however these units are not usually subsidized by state or federal agencies. Also, they do not "count" towards the state's 10%. There is a real need for housing in this category.
	Develop improved housing opportunities for persons over the age of sixty-five (65).		The longer seniors can live in their own homes, the better off they are.	
	Preserve and protect existing housing stock.		The community depends on the existing housing stock to give North Andover it's historic character.	It is difficult to regulate what people are allowed to do with their property.
	Promote the development of a variety of housing types.		A variety of housing types benefits the business community. Provides both employees and customers.	Get the Planning Board and Planning Department to recommend variety of housing types to potential developments.
	For all future affordable units created, the Town of North Andover should require a restrictive deed covenants to assure long-term, i.e. in <u>perpetuity</u> , affordability.	Have both the ZBA and Planning Board implement this recommendation.	If an affordable unit is created, it is in the interest of the Town to hold on to that unit for as long as possible.	Difficulty in convincing developers to do this.
	Encourage scattered site affordable housing.		Scattered site affordable housing eliminates the stigma of a concentration of incomes.	Residents in neighborhoods that do not understand the benefits of scattered site affordable housing.
	Create a set of ranking criteria for all projects		Helps to prioritize projects.	Not all projects are the same and must be thought of as independent projects.
Establish a Housing Partnership Committee	The NAHPC will review 40B proposals make formal recommendations to the Zoning Board of Appeals (ZBA). This would allow the ZBA more flexibility in their review time, and allow for a committee with a specific purpose, affordable housing, to review the proposals with specific criteria. The NAHPC can then work on affordability issues, deed restrictions, with the Housing Authority to preserve long-term affordability, and the Community Development Division for permitting issues.	Have the Board of Selectmen formally appoint a North Andover Housing Partnership Committee.	A Housing Partnership can be the tool to implement the recommendations and techniques to increase the affordable housing stock in North Andover. It can take some of the burden off the ZBA, the Planning Department and the Board of Selectmen.	Finding committed members and maintaining political support.
	The NAHPC, in conjunction with the North Andover Housing Authority, should develop an outreach program to educate local residents about the need for affordable housing and inform them of available housing opportunities. This could include a forum on housing for town officials and/or town residents, workshops for first-time buyers, information about new programs, and a survey of town residents.	Outline an implementation plan and arrange neighborhood forums.	Education is the best tool to get the word out and inform people.	Coordinating with the North Andover Housing Authority.

	The North Andover Housing Partnership Committee, in conjunction with the North Andover Housing Authority, should pursue opportunities to provide direct financial assistance to renters and first-time homebuyers through the Northeast HOME Consortium. These would include participation in the Soft Second Loan Program, and implementation of programs for homeowners in need of assistance. Programs for first-time buyer financing should be publicized so applicants for available units can receive assistance.	Research programs and organize educational forums.	A Housing Partnership can be the avenue with which to administer programs.	Collecting research and coordinating with the North Andover Housing Authority.
Utilize Town Owned Property	Perform an Inventory. The town should perform an inventory of town-owned land and determine which parcels are developable for affordable housing and take the necessary steps to place such housing on it.	Collect assessors maps and a list of land uses in Town. Visit sites and do a quick assessment.	An inventory will help to identify possible locations for housing on the Towns terms.	Time consuming.
	Alternatives. Land could be transferred to the North Andover Housing Authority for the purpose of developing special needs housing or family housing through state or federal grants. Municipal land could be sold or leased to a Non-profit entity, or sold with development restrictions to another party through an Request for Proposals process, for long-term lower cost housing. And finally, municipal property could be used for relocating a home targeted for demolition (but otherwise structurally sound) for future renovation as affordable housing.			Ensuring that development restrictions preserve the affordability, and that the neighborhood character is preserved through zoning controls on housing density, building setbacks, and housing design.
Give Tax Incentives and Fee Waivers	Encourage Tax Incentives. The town should encourage tax incentives for affordable housing where appropriate. This could include tax incentives to those who already provide apartments that are affordably priced to maintain these apartments at affordable rates.	Meet with Town Manager, Board of Selectmen and Treasurer to determine possibilities.	Will offset costs for developing housing which in turn can be passed to the homeowner.	Need to have Town Government supportive of this strategy.
	Special Tax Exemptions and/or Abatements. Special tax exemptions and/or abatements can be offered to elderly homeowners, low/moderate income homeowners, and homeowners renting to low/moderate income tenants. The Housing Authority should work with the Town Assessor on implementation of these methods to preserve affordable housing stock and discourage the displacement of elderly and low-income residents.	Meet with Town Manager, Board of Selectmen and Treasurer to determine possibilities.	Will offset costs of housing.	Need to have Town Government supportive of this strategy. Creating awareness of the programs.
	Fee Waivers. Different development fees could be waived or reduced for projects that include lower cost units.	Meet with Town Manager, Board of Selectmen and Treasurer to determine possibilities.	Will offset costs for developing housing which in turn can be passed to the homeowner.	Need to have Town Government supportive of this strategy. Must be somewhat consistent.
Create a Non-Profit or Housing Trust Fund	Create a Non-profit. Many communities, such as Falmouth, have created a non-profit organization called a Community Land Trust (CLT).	Research other communities that have Housing or Community Land Trust for Affordable Housing purposes.	A non-profit entity can be a source committed to providing moderately priced and affordable housing with in the Community.	Time consuming, but could have many benefits.
	Fundraising. Diverse revenue sources are available, for example, donations, interest from accounts, grants, revenue generated from housing programs, etc...	Determine a yearly event that helps to raise money in the community for the community.	The options for fundraising are much greater for a separate non-profit entity than for a town or a housing authority.	Time consuming.

	Monitoring Affordable Units. The Non-Profit can be the monitoring agency for all affordable units created in Town.		Long-term watch dog.	Long-term commitment from Town is needed.
Make Zoning Bylaw Changes and Improvements	Amnesty for non-conforming Accessory Apartments. The town should consider adopting an amnesty program for illegal apartments, which would allow them to be legally grandfathered as long as health and building codes were met, and they were maintained as affordable.	Write and research similar bylaws.	The town may gain a few affordable units if people want their existing illegal apartment legalized.	Town Meeting. Must be well prepared to present at Town Meeting. All research must be done in advance and all questions should have a concrete answer. Town Meeting can be an unknown due to the other items on the warrant article and the general feeling of the public at the time.
	Incentive Zoning. It is recommended that the community adopt an incentive zoning provision by Special Permit from the Planning Board. This type of zoning provides a density incentive to developers provided that a certain number of units are designated as affordable. The rationale behind this approach is twofold: (1) affordable units fit into the community best when they are integrated with market rate units, and (2) the construction costs are borne by the private developer rather than the public purse (i.e. to require housing developers to include at least 10% affordable units). These units must be scattered throughout the proposed development as much as possible.	Write and research similar bylaws.	May provide several units with each new development.	Town Meeting. Must be well prepared to present at Town Meeting. All research must be done in advance and all questions should have a concrete answer. Town Meeting can be an unknown due to the other items on the warrant article and the general feeling o
	Mixed-use Development. The Town can increase the choice of housing types through mixed-use development of parcels currently zoned for commercial use only (i.e. industrial districts). With careful attention to site design requirements this option can achieve a significant number of rental or condominium units for the community.	Review Master Plan and current North Andover plans to see if this concept is desirable.	May provide an alternate type of housing stock.	
	Re-evaluate the current Residential Programs/Zoning for the Elderly. The town should encourage affordable housing for the elderly through alternative residential programs. Revisit current bylaw to see what has been/has not been utilized and recommend improvements.	Examine existing bylaw and list potential places for improvement. Research other communities.		
	Revise Current ZBL Section (8.5) Planned Residential Development (H.) Density Bonus so that it encourages affordable units within the project. For example change the text to read "the total number of allowable lots and/or dwelling units may be increased up to 35% if the developer designates at least 15% of the total number of units as affordable..." There has to be an incentive here.	Discuss with other communities and the Planning Board the idea of increasing the bonus so that the incentive is used.	May provide additional units in a new development to help offset the new construction.	Making sure that the bonus is used appropriately and trying to anticipate sites where the bonus would be used.

	<p>Dimensional Special Permit. The Special Permit process authorized in Section 9, Chapter 40A of the state regulations has been interpreted in several court cases to allow deviations from dimensional zoning requirements (e.g. lot area, frontage) if provided for in a local zoning bylaw. For example, a local zoning regulation can authorize the Special Permit Granting Authority (SPGA) the right to grant a Special Permit for the development of property which is non-conforming on lot frontage, minimum lot area, and other dimensional requirements as long as bylaw includes guidelines for reviewing these proposals to assure compatibility with surrounding residential areas. At a minimum, the amendment should include standards concerning: maximum allowable density, and the total number of units permitted per lot; site design, such as building setbacks, landscaping and screening requirements, parking layout; infrastructure requirements; affordability guidelines and methods to ensure long-term affordability; compatibility with the surrounding residential area.</p>	<p>Write and research similar bylaws.</p>	<p>May provide the opportunity to gain a few additional affordable houses in scattered sites. Land costs are significantly less because it is not a buildable lot without the Special Permit.</p>	<p>Town Meeting. Must be well prepared to present at Town Meeting. All research must be done in advance and all questions should have a concrete answer. Town Meeting can be an unknown due to the other items on the warrant article and the general feeling o</p>
	<p>Amend the Great Estate Bylaw. Consider adapting the Great Estate Bylaw to correspond to the remaining larger homes in North Andover or create a different bylaw that meets a Conversion scenario.</p>	<p>Discuss with the Planning Board.</p>	<p>May provide additional units.</p>	<p>The bylaw works as is.</p>