

WESTMINSTER COMMUNITY DEVELOPMENT PLAN 2004



Housing



Open Space & Resource Protection



Economic Development



Transportation

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Executive Order 418

Westminster

Community Development Plan

June 2004

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I. INTRODUCTION

A. STATEMENT OF PURPOSE

The Town of Westminster Community Development Plan was funded pursuant to Executive Order 418 (E.O. 418), a statewide initiative aimed at increasing housing opportunities across a broad range of incomes. E.O. 418 is intended to help communities proactively plan to meet housing, economic development, open space protection, and transportation needs. The Department of Housing and Community Development, Executive Office of Environmental Affairs, and the Executive Office of Transportation and Construction together provided \$30,000 to the Town of Westminster to fund this plan. The four elements addressed by this CD Plan are open space and resource protection, housing, economic development, and transportation (See attached Scope of Services). Each of the core elements is discussed by the four chapters in the plan. Additionally, a visioning component was part the Community Development Plan process in Westminster. The Town's consultant, the Montachusett Regional Planning Commission (MRPC), facilitated the process to identify community needs and opportunities. Westminster local officials and residents provided a wealth of both advice and opportunity as they expressed their desires to make Westminster a better place to live.

The Housing Element assesses housing related trends, including population and housing unit growth, changes in Westminster's housing stock over time, and current household characteristics. A housing needs analysis documents the demand for housing in Westminster, the housing needs of local residents, and what is actually available (and affordable). Findings from the housing assessment set the foundation for Westminster's housing goals and objectives. A series of recommendations are included to provide a framework for addressing Westminster's housing needs. A town-wide survey was prepared and mailed to 4000 households. The analysis of this survey can be found in the Housing Appendix of this plan.

The Open Space and Natural Resources element identifies the land the community deems critical to sustaining a its water supply, water quality and natural resources, to assist municipal decision-makers in understanding the ecological carrying capacity of the community and the availability of water resources to support alternative buildout scenarios. The plan aids the community to understand where new development, such as additional housing units, can be provided with minimal detrimental effect upon these natural resources. Siting commercial and industrial zoning away from aquifers or other areas critical to sustaining the existing and potential public water supplies is important and can be achieved by balancing these interests with awareness and foresight. Recommendations include steps necessary to protect critical habitat and scenic landscapes, create greenways, and provide recreational opportunities, in order to promote the quality of life in the community.

The GIS-based Land Use Suitability Map illustrates the types and locations of natural resources and their sensitivity to development. It also delineates areas that are most suited for additional housing, commercial, retail, industrial, transportation, or other development; and the priorities for protection or sensitive development for habitat preservation, protection of water resources, provision of recreational opportunities, preservation of vistas, conservation of landscapes that are elements of a community's character, or other purpose.

The Economic Development Element provides an analysis of Westminster's economic base, including characteristics of the labor force, employment within Westminster, educational status of residents, and tax base provided by commercial and industrial development and compares it to regional, state, and national conditions. The goals and associated objectives provide a framework for setting economic development policy for the Town. Recommendations are offered to provide a specific action agenda to promote new economic growth that will provide high quality jobs for Westminster residents and ease the tax burden on residents.

The Transportation Element is a comprehensive investigation into the development of an official road map that identifies and classifies the status of roadways within the Town of Westminster with respect to ownership, maintenance responsibilities, suitability for development, and eligibility for public road improvement funds. Utilizing various state and local sources, an updated road listing has been developed and reflected in a road status map.

B. PLANNING PROCESS AND PUBLIC PARTICIPATION

A successful community development plan begins with a clear understanding of the current realities and the vision residents have for the future of their town. To this end, the planning process includes a Visioning phase to identify the points on which residents agree and disagree, and to build a common framework for addressing needed change.

1. Visioning Forum

The Montachusett Regional Planning Commission (MRPC) conducted two forums one on August 20, 2003 and the other, November 17, 2003 to solicit input from residents and local officials about the Town of Westminster. Through a question-and-answer process, MRPC was able to elicit ideas and suggestions on housing and economic development needs, open space and resource protection interests, and transportation issues from local residents. Key questions that opened the discussions are listed below:

- If you had to describe Westminster in one word, what would that word be?
- What do we like about Westminster?
- What would we like to change?
- What areas of the community should be preserved as open space and for recreation?
- Where should housing be developed?
- How can we develop more housing if we have no public water or sewerage system?
- Where can our elderly reside once they can no longer maintain their own homes?
- Can your children afford to live here?
- Where should projects fostering economic development occur in the community?
- Where should transportation improvements be made to facilitate the local preservation and development scenarios?
- Are there conflicts with areas proposed for development and preservation?
- Does our zoning bylaw adequately protect the character of our community?

The forum was an important step in helping the community to develop an inventory of its assets and liabilities, to define a Vision Statement for the future of the community, and to create the foundation for a land use suitability map. These tools are stepping stones to aid the community in developing its goals, objectives and action strategies for creating the desired future.

2. Interlocal Cooperation

A number of concurrent planning activities were taking place as the Community Development Plan evolved. Westminster completed a Master Plan in 2000, and the Town recently approved \$600,000 funding for a comprehensive wastewater management plan and environmental impact report.

The members of the Westminster Open Space Planning Committee and the Master Plan Committee provided guidance to shape the goals and objectives of the **Westminster** Community Development Plan.

C. ASSETS AND LIABILITIES INVENTORY

The Assets and Liabilities Inventory defines the current assets the community values and wants to preserve, and it can highlight weak or unfavorable aspects that the community wants to change. It can be a useful tool in developing goals and objectives for the community development plan. It should provide a "visual tour" of the community –

1. Assets

- Mount Wachusett summer/winter
- Location near Route 2, close but not too close
- Low crime rate
- Good industrial base

- Good climate for small businesses
- No McDonalds
- Infrastructure improving
- Schools
- Quiet
- Homey (Main St) still room for horses
- Historic town-many historic buildings old homes
- Price of housing
- People
- No rental property
- Base of community service organizations
- Parks, swimming, mountain, ballfields, trails
- Free solid waste disposal. Land fill privately owned
- Free recycling
- Water/fire hydrant services
- Community journal covered by 5 newspapers and a “Finnish” newspaper

2. Liabilities

- Lack of useable recreation space
- Too many beavers
- Limited Industrial base
- Mount Wachusett brings in a lot of people, that sometimes you wouldn't like to have
- Lack of Parking downtown
- Water/fire hydrant services because of capital costs and operating expenses of the infrastructure. Provision of these services also induces rapid growth
- Price of housing
- Roads and drainage (flooded, crumbled, undermined)
- Dirt roads need to be upgraded
- Lack of public transit (train, buses)
- Low voter participation
- Not enough community participation or communication. Would benefit from cable access, improved web-site Master Calendar.
- Problems at local level due to state policies on taxation, trying to push all government services onto the property tax disparity between those who are not affected by property tax but don't want to pay income tax. (e.g. Special ed tax)
- No rental property for young returning children or elderly seek an alternative to staying in their homes as property taxes increase

3. Needs and Potential Changes

- Control residential growth
- Need to decide on limits of the sewer infrastructure (whether a Larger or a smaller sewer system) Sewer systems induce rapid housing growth.
- Need room to grow for downtown businesses (although some view residents downtown as an asset)
- Tax revenue
- Volunteer boards need capacity development due to growing pains of town. The Town is too big for one type of government, and too small for “professionalism” of town positions. Expand to more areas
- Need 60 acres for centralized sports complex soccer, tennis, football,
- Need walking paths for seniors
- Need a new town hall, which will leave 2 abandoned buildings, and funding to build
- Need cable industry/access
- Need more industrial tax base
- Need training in use of GIS software and dedicated staffing

D. VISION STATEMENT

Westminster's Master Plan includes its vision for the future:

“The Town of Westminster envisions itself as an extraordinarily beautiful rural community with its country atmosphere maintained as it matures into the twenty-first century, its historically significant architecture and archaeological properties preserved, the tranquil beauty of its many ponds preserved, its forested native New England roadside character maintained, and the beauty of its village center enhanced;

Where town administration is open, efficient, cooperative and more business oriented according to established procedures and public policies, and supports public safety;

Where planning for the future is broadly based and comprehensive with a proactive town government that supports business, is environmentally conscious and is fiscally sound;

Where economic development activities result in expanded and new businesses and industries providing jobs for residents of all income levels and ages including students and seniors, and generate an expanded tax base to provide desired public services while controlling the property tax burden;

Where children are provided a superior public education by providing a diverse educational program including communication skills, technology, sciences and the arts;

Where town facilities are available for cultural activities, community gatherings, and recreation and

Where social and recreational opportunities are available to residents of all ages.”

II. DEMOGRAPHIC PROFILE

A. Population Characteristics

Over the last three decades, the Montachusett Region and several communities on its borders have grown significantly, increasing by nearly 23 percent. Since 1990, the region has grown by 5 percent. Leominster is the fastest growing community in the region, in terms of raw numbers, with an increase of 3,158 people between 1990 and 2000. Rutland, Holden, Sterling, and Harvard are also growing rapidly, each adding over three thousand people in the past twenty-five-years. The population of Westminster increased by thirty-four percent over the last three decades, from 5,139 in 1970 to 6,907 in 2000. Since 1990 the town's population increased by nearly twelve percent, as 716 new residents moved to town.¹ The town's population for 2004 is 7,532 according to the local census.

Proximity to Route 2 with its connections to I-190 and I-495 as well as significant growth pressure and an overheated housing market in the greater Boston region make these communities attractive to live in. Many of these towns grew from agrarian roots in dairy and orchard farming. As these uses have declined, much of the land has become available for building houses, and a location on the perimeter of the Boston commuter shed make housing in these towns more affordable than in communities further east.

The rapid regional growth occurred in the rural areas, in a pattern of sprawl, affecting air and water quality, and exacerbating traffic problems. This sprawl is characterized by a separation of land uses into residential, commercial, and industrial classes which results in a fragmentation of community and a rapid consumption of open space and agricultural lands. Many communities saw significant shifts in land use from agricultural, forestry, and other open space uses to residential and commercial uses. The communities experiencing the most significant impacts of growth and development were coping with unplanned "Approval Not Required" development patterns, maintenance programs for roads, bridges, and utilities that had difficulty keeping pace with population growth.

Population in the Montachusett Region from 1980 to 2000

Community	Population			Change		Percent Change	
	1980	1990	2000	80-90	90-00	80-90	90-00
Ashburnham	4,075	5,433	5,546	1,358	113	33.3%	2.1%
Ashby	2,311	2,717	2,845	406	128	17.6%	4.7%
Athol	10,634	11,451	11,299	817	-152	7.7%	-1.3%
Ayer	6,991	6,837	7,287	-154	450	-2.2%	6.6%
Clinton	12,771	13,222	13,435	451	213	3.5%	1.6%
Fitchburg	39,580	41,194	39,102	1,614	-2,092	4.1%	-5.1%
Gardner	17,900	20,125	20,770	2,225	645	12.4%	3.2%
Groton	6,154	7,511	9,547	1,357	2,036	22.1%	27.1%
Harvard	3,744	4,448	5,981	704	1,533	18.8%	34.5%
Hubbardston	1,797	2,797	3,909	1,000	1,112	55.6%	39.8%
Lancaster	6,334	6,661	7,380	327	719	5.2%	10.8%
Leominster	34,508	38,145	41,303	3,637	3,158	10.5%	8.3%
Lunenburg	8,405	9,117	9,401	712	284	8.5%	3.1%
Petersham	1,024	1,131	1,180	107	49	10.4%	4.3%
Phillipston	953	1,485	1,621	532	136	55.8%	9.2%
Royalston	955	1,147	1,254	192	107	20.1%	9.3%
Shirley	5,126	5,739	6,373	613	634	12.0%	11.0%
Sterling	5,440	6,481	7,257	1,041	776	19.1%	12.0%
Templeton	6,070	6,438	6,799	368	361	6.1%	5.6%
Townsend	7,201	8,496	9,198	1,295	702	18.0%	8.3%
Westminster	5,139	6,191	6,907	1,052	716	20.5%	11.6%
Winchendon	7,019	8,805	9,611	1,786	806	25.4%	9.2%
Total	194,131	215,571	228,005	21,440	12,434	11.0%	5.8%

Source: US Census 1970, 1980, 1990, 2000

¹ the US Census 2000

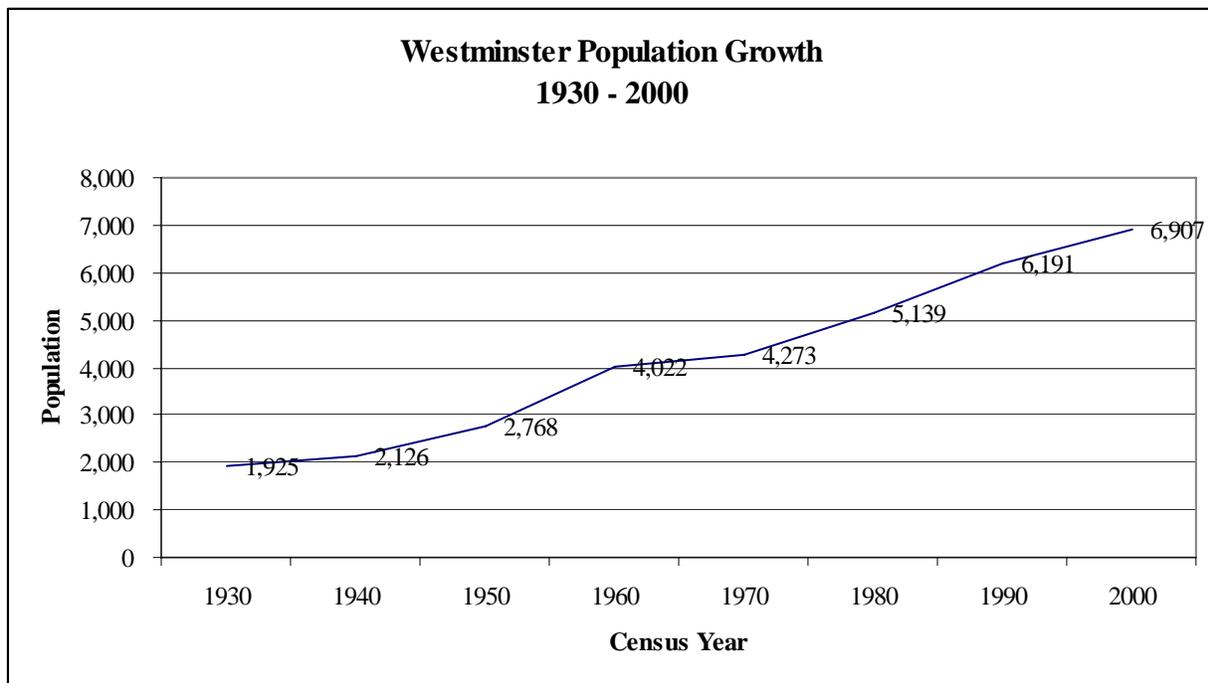
Westminster showed two significant periods of growth. The first was during the 1940's and 50's, when the population grew by 30% in the first ten years, and by 45% in the next ten years. After 1960, the growth rate leveled off, slowing to 6% as the population of Westminster increased by only 251 between 1960 and 1970. After 1970, the rate of growth spurted again, increasing by 20% by 1980 and another 20% by 1990. After 1990, the rate of population growth again began to slow as the population grew by just 12%, reflecting significant changes in the housing economy, diminishing availability of buildable land and the inevitability of future buildout.

Population trends in Westminster

Year	1930 Census	1940 Census	1950 Census	1960 Census	1970 Census	1980 Census	1990 Census	2000 Census
Population	1,925	2,126	2,768	4,022	4,273	5,139	6,191	6,907
Increase		201	642	1,254	251	866	1,052	716
Percent		10%	30%	45%	6%	20%	20%	12%

Source: US Census, 1930-2000

Westminster Population Growth Curve



Source: US Census Bureau data, 1930 to 2000

The growth trend is expected to continue, according to the Massachusetts Institute for Social and Economic Research of the University of Massachusetts at Amherst. MISER uses a cohort-component projection model to produce its projections using past and current population estimates from the US Census and its own intercensal population estimates. The growth curve factors in vital statistics of births and deaths from the Massachusetts Department of Public Health (DPH), International immigration data from Immigration and Naturalization Services (INS), and Domestic migration data provided by both the Internal Revenue Service (IRS) and the U.S. Bureau of the Census. The projections are strictly demographic projections. The methodology does not use economic variables or land use suitability data. Thus the model is a trends-extended estimate without modifying constraints.

B. Age Distribution

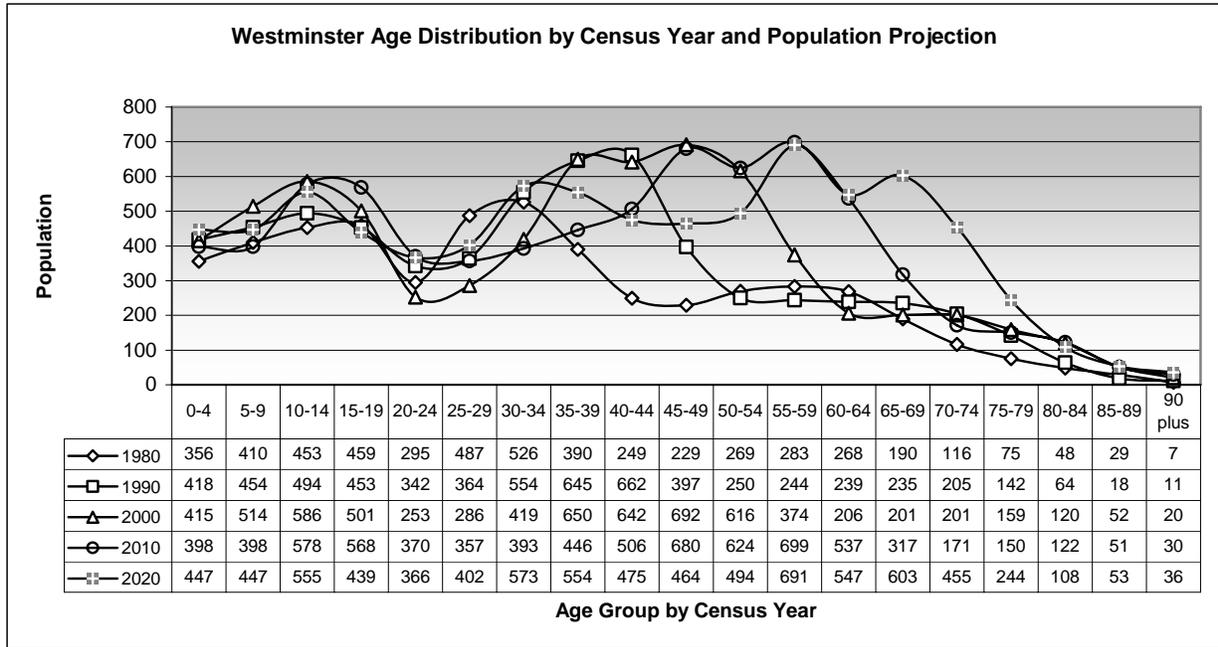
The age distribution data from the US Census for 1980, 1990, and 2000, coupled with the MISER population projections for 2010 and 2020, illustrate an aging trend that reflects the general demographics of the baby boom generation, the subsequent dearth of babies (known as Generation X), and the boomlet that represents the children of the “Baby Boomers”. With each passing decade, the age distribution curve and the curve showing the change in populations in each age group point to a population that, while growing, is also aging in place.

In general, the 1980 age distribution showed the greatest percentages of the population were between the ages of 15 and 24, representing those who were born from 1955 to 1964. The oldest were born in the 1890’s and represented only a fraction of a percent of the population. By 1990, the largest age groups had shifted to those between the ages of 25 and 34 and their numbers represented a still greater share of the total population. This is in part because older generations had either left town or were no longer living, and in part because young families were moving to the town. By 2000 the age groups with the greatest percentage of the population had shifted to those between the ages of 35 and 44, still representing those born from 1950 to 1964. The trend is expected to continue through 2020, when these age cohorts will be between the ages of 50 and 64.

Twenty years behind this “Baby Boom” wave is a second wave of increased population: those born between the years of 1981 and 1996. By the time they hit their twenties, they are expected to hold an increasing share of the population, potentially indicating young adults seeking affordable homes in the region as well as those remaining in their parents’ homes because of the lack of affordable homes in the region. The population projections did not seem to consider the tendency for age groups from 15 to 25 to level off due to college age residents leaving for school. This should be factored in when considering housing, recreation and open space needs for the region.

Since 1980, the population of Westminster has grown increasingly older. Changes in age cohorts for children and young adults, by comparison, have remained relatively stable. These trends point to a need to focus planning efforts toward the needs of this older population, recognizing the types of recreation they are likely to engage in, the types of housing needs they will have, and the levels of income that will support the community in achieving these needs.

Population numbers and estimates are represented as points on a distribution curve for each decade. These curves show a bulge in the age cohorts that shifts to the right with each passing decade, finally leveling off after age 80 for all decades. Note how the age distribution peaks shift to the right with each passing decade. Note the significant trough that follows this bulge, and the subsequent lesser bulge that represents the “children of the baby boom” who are now having children. Note also that the tail end of the baby boom generation is still in child bearing age and many have deferred having children until their late 30’s and early 40’ to pursue careers. The shift of the age distribution curve describes a population that is aging in place, or perhaps to a town that is affordable only to those who have significantly higher incomes, and greater equity investments.



C. Working Age Population

The region grew at a rate of 1.8% from 1990 to 2000.

	1980 Census	Working Age Population 1980	1990 Census	Working Age Population 1990	2000 Census	Working Age Population 2000
Ashburnham	4,075	2,667	5,433	3,619	5,546	4,192
Ashby	2,311	1,490	2,717	1,770	2,845	1,926
Athol	10,634	6,467	11,451	6,034	11,299	7,022
Ayer	6,993	4,874	6,871	4,738	7,287	4,985
Clinton	12,771	8,290	13,222	8,703	13,435	8,798
Fitchburg	39,580	26,097	41,194	26,304	39,102	24,897
Gardner	17,900	11,405	20,125	12,813	20,770	13,288
Groton	6,154	3,982	7,511	5,204	9,547	6,179
Harvard	3,744	8,838	12,329	8,952	5,981	4,188
Hubbardston	1,797	1,167	2,797	1,868	3,909	2,600
Lancaster	6,334	4,170	6,661	4,711	7,380	5,307
Leominster	34,508	22,818	38,145	25,603	41,303	26,730
Lunenburg	8,405	5,746	9,117	6,123	9,401	6,275
Petersham	1,024	642	1,131	734	1,180	867
Phillipston	953	595	1,485	1,001	1,621	1,108
Royalston	955	591	1,147	699	1,254	835
Shirley	4,712	3,509	6,118	4,324	6,373	4,601
Sterling	5,440	3,559	6,481	4,412	7,257	5,262
Templeton	6,070	3,945	6,438	4,181	6,799	4,442
Townsend	7,201	4,647	8,496	5,552	9,198	6,298
Westminster	5,139	3,455	6,191	4,150	6,907	4,639
Winchendon	7,019	4,343	8,805	5,457	9,611	6,208
Totals	193,719	133,297	223,865	146,952	228,005	150,647

D. Gender

According to the 2000 census, the region's population is divided approximately evenly between males and females.

Community	1990			2000		
	Population	Female	Male	Population	Female	Male
Ashburnham	5,433	2,665	2,768	5,546	2729	2817
Ashby	2,717	1,371	1,346	2,845	1417	1428
Athol	11,451	5,912	5,539	11,299	5830	5469
Ayer	6,871	3,545	3,326	7,287	3702	3585
Clinton	13,222	6,931	6,291	13,435	6963	6472
Fitchburg	41,194	21,664	19,530	39,102	20443	18659
Gardner	20,125	10,055	10,070	20,770	10125	10645
Groton	7,511	3,749	3,762	9,547	4816	4731
Harvard	12,329	5,191	7,138	5,981	2662	3319
Hubbardston	2,797	1,380	1,417	3,909	1932	1977
Lancaster	6,661	3,375	3,286	7,380	3268	4112
Leominster	38,145	19,718	18,427	41,303	21443	19860
Lunenburg	9,117	4,596	4,521	9,401	4746	4655
Petersham	1,131	591	540	1,180	586	594
Phillipston	1,485	722	763	1,621	806	815
Royalston	1,147	558	589	1,254	605	649
Shirley	6,118	2,886	3,232	6,373	2680	3693
Sterling	6,481	3,243	3,238	7,257	3645	3612
Templeton	6,438	3,206	3,232	6,799	3382	3417
Townsend	8,496	4,286	4,210	9,198	4637	4561
Westminster	6,191	3,131	3,060	6,907	3462	3445
Winchendon	8,805	4,461	4,344	9,611	4845	4766
Total	223,865	113,236	110,629	228,005	114724	113281
% of Population		50.6%	49.4%		50.3%	49.7%

E. Race

In keeping with the national trends, the population of the Montachusett Region is becoming more diverse in its racial and ethnic makeup. Minority racial and ethnic groups continue to be one of the fastest growing population segments in the region.

Community	1980			1990			2000		
	Total Population	White	Minorities	Total Population	White	Minorities	Total Population	White	Minorities
Ashburnham	4075	4051	24	5433	5414	19	5546	5416	130
Ashby	2311	2294	17	2717	2707	10	2845	2789	56
Athol	10634	10555	79	11451	11136	315	11299	10884	415
Ayer	6993	6067	926	6871	5702	1169	7287	6261	1026
Clinton	12771	12169	602	13222	12395	827	13435	11849	1586
Fitchburg	39580	38269	1311	41194	36935	4259	39102	32007	7095
Gardner	17900	17737	163	20125	19290	835	20770	19343	1427
Groton	6154	6058	96	7511	7312	199	9547	9282	265
Harvard	12170	10496	1674	12329	10201	2128	5981	5484	497
Hubbardston	1797	1776	21	2797	2771	26	3909	3846	63
Lancaster	2329	1991	338	6661	5969	692	7380	6237	1143
Leominster	34508	33347	1161	38145	35469	2676	41303	35982	5321
Lunenburg	8405	8283	122	9117	8995	122	9401	9120	281
Petersham	1024	1019	5	1131	1110	21	1180	1147	33
Phillipston	953	952	1	1485	1479	6	1621	1584	37
Royalston	955	938	17	1147	1142	5	1254	1237	17
Shirley	5124	4638	486	6118	5329	789	6373	5347	1026
Sterling	5440	5401	39	6481	6443	38	7257	7116	141
Templeton	6070	6049	21	6438	6340	98	6799	6673	126
Townsend	7201	7126	75	8496	8281	215	9198	8972	226
Westminster	5139	5107	32	6191	6030	161	6907	6734	173
Winchendon	7019	6985	34	8805	8660	145	9611	9223	388
Total	198552	191308	7244	223865	209110	14755	228005	206533	21472

F. Median Household Income

Regionwide the median household income (MHI) rose 40.4%.

Community	Median Household Income (1990)	Median Household Income (2000)	Percent Change: 1990 to 2000
Ashburnham	\$42,442	\$55,568	30.9%
Ashby	\$46,250	\$61,000	31.9%
Athol	\$27,094	\$33,475	23.6%
Ayer	\$29,326	\$46,619	59.0%
Clinton	\$34,091	\$44,740	31.2%
Fitchburg	\$27,101	\$37,004	37%
Gardner	\$28,035	\$37,334	33.2%
Groton	\$55,169	\$82,869	50.2%
Harvard	\$47,299	\$107,934	128.2%
Hubbardston	\$42,650	\$61,462	44.1%
Lancaster	\$41,552	\$60,752	46.2%
Leominster	\$35,974	\$44,893	24.8%
Lunenburg	\$43,199	\$56,812	31.5%
Petersham	\$39,063	\$47,833	22.5%
Phillipston	\$35,573	\$46,845	31.7%
Royalston	\$33,333	\$44,444	33.3%
Shirley	\$38,377	\$53,334	39.0%
Sterling	\$49,345	\$67,188	36.2%
Templeton	\$34,395	\$48,482	41.0%
Townsend	\$46,910	\$61,745	31.6%
Westminster	\$46,292	\$57,755	24.8%
Winchendon	\$32,362	\$43,750	35.2%
Montachusett Region Avg.	\$38,901	\$54,629	40.4%
Middlesex County		\$60,821	
Worcester County	\$35,774	\$47,874	33.8%
State Avg.	\$36,952	\$50,502	36.7%
National Avg.	\$30,056	\$41,994	39.7%

G. Median Family Income

Community	Median Family Income (1990)	Median Family Income (2000)	Percent Change: 1990 to 2000
Ashburnham	\$45,359	\$58,993	30.1%
Ashby	\$49,310	\$64,900	31.6%
Athol	\$33,263	\$4,1061	23.4%
Ayer	\$32,939	\$61,968	88.1%
Clinton	\$40,139	\$53,308	32.8%
Fitchburg	\$33,357	\$43,291	29.8%
Gardner	\$35,430	\$47,164	33.1%
Groton	\$60,000	\$92,014	53.4%
Harvard	\$47,481	\$119,352	151.4%
Hubbardston	\$46,853	\$66,058	41.0%
Lancaster	\$46,924	\$66,490	41.7%
Leominster	\$41,927	\$54,660	30.4%
Lunenburg	\$49,625	\$63,981	28.9%
Petersham	\$45,855	\$58,125	26.8%
Phillipston	\$40,069	\$52,011	29.8%
Royalston	\$36,923	\$51,818	40.3%
Shirley	\$43,372	\$66,250	52.7%
Sterling	\$53,339	\$76,943	44.3%
Templeton	\$38,074	\$52,936	39.0%
Townsend	\$50,629	\$67,173	32.7%
Westminster	\$51,986	\$61,835	18.9%
Winchendon	\$35,828	\$50,086	39.8%
Montachusett Region Avg.	\$43,576	\$62,297	43.0%
Middlesex County		\$74,194	
Worcester County	\$42,057	\$58,394	38.8%
State Avg.	\$44,367	\$61,664	39.0%
National Avg.	\$35,225	\$50,046	42.1%

H. Per Capita Income

In the year 2000 region wide per capital income rose 31.5% from 15,526 in 1990 to \$20,417 in 2000.

Community	Per Capita Income (1990)	Per Capita Income (2000)	Percent Change: 1990 to 2000
Ashburnham	\$15,595	\$21,659	38.9%
Ashby	\$16,611	\$21,648	30.3%
Athol	\$12,444	\$16,845	35.4%
Ayer	\$14,586	\$26,400	81.0%
Clinton	\$15,328	\$22,764	48.5%
Fitchburg	\$12,140	\$17,256	42.1%
Gardner	\$13,207	\$18,624	41.0%
Groton	\$22,832	\$33,877	48.4%
Harvard	\$17,397	\$40,867	134.9%
Hubbardston	\$15,575	\$23,072	48.1%
Lancaster	\$14,619	\$21,010	43.7%
Leominster	\$15,960	\$21,769	36.4%
Lunenburg	\$19,166	\$26,986	40.8%
Petersham	\$17,542	\$24,222	38.1%
Phillipston	\$13,216	\$18,706	41.5%
Royalston	\$12,421	\$18,297	47.3%
Shirley	\$15,581	\$20,556	31.9%
Sterling	\$17,830	\$28,844	61.8%
Templeton	\$13,347	\$21,994	64.8%
Townsend	\$15,694	\$22,658	44.4%
Westminster	\$16,798	\$24,913	48.3%
Winchendon	\$13,143	\$18,798	43.0%
Montachusett Region Avg.	\$15,501	\$23,262	50.1%
Middlesex County		\$31,199	
Worcester County	\$15,500	\$22,983	48.3%
State Avg.	\$17,224	\$25,925	50.5%
National Avg.	\$14,420	\$21,587	49.7%

I. Poverty

Region-wide there was a decline in poverty from 1990 to 2000 of 14.3%. The poverty rates declined in nine of the twenty-two communities in the Montachusett Region.

Community	Town Populations 1990	Number Below Poverty	Percent Below Poverty	Town Populations 2000	Number Below Poverty	Percent Below Poverty	Percent Change 1990 to 2000
Ashburnham	5,433	332	6.2%	5546	350	6.40%	94.9%
Ashby	2,717	68	2.5%	2845	143	5.10%	47.6%
Athol	11,451	1,312	11.7%	11299	1038	9.40%	126.4%
Ayer	6,871	596	8.7%	7287	765	10.80%	77.9%
Clinton	13,222	980	7.5%	13435	949	7.10%	103.3%
Fitchburg	41,194	5,461	14.0%	39102	5627	15%	97.0%
Gardner	20,125	2,092	11.0%	20770	1863	9.60%	112.3%
Groton	7,511	286	3.8%	9547	376	4%	76.1%
Harvard	12,329	373	3.0%	5981	106	2%	351.9%
Hubbardston	2,797	111	4.0%	3909	143	3.70%	77.6%
Lancaster	6,661	306	5.5%	7380	237	4.10%	129.1%
Leominster	38,145	2,713	7.2%	41303	3889	9.50%	69.8%
Lunenburg	9,117	322	3.5%	9401	382	4.10%	84.3%
Petersham	1,131	61	5.8%	1180	66	5.80%	92.4%
Phillipston	1,485	114	7.7%	1621	93	5.80%	122.6%
Royalston	1,147	72	6.3%	1254	109	8.70%	66.1%
Shirley	6,118	272	4.4%	6373	172	3.30%	158.1%
Sterling	6,481	299	4.6%	7257	213	2.90%	140.4%
Templeton	6,438	284	4.6%	6799	588	9.10%	48.3%
Townsend	8,496	256	3.0%	9198	464	5.10%	55.2%
Westminster	6,191	274	4.4%	6907	212	3.10%	129.2%
Winchendon	8,805	790	9.1%	9611	953	10.00%	82.9%
Montachusett Region Avg.	223,865	17,374	7.8%	10363.864	851.7273	0.06573	92.7%
Middlesex County				1465396	92705	6.50%	0.0%
Worcester County	709,705	56,617	8.0%	750963	67136	9.20%	84.3%
State Avg.	6,016,425	519,339	8.6%	6349097	573421	9.30%	90.6%
National Avg.	248,709,873	31,742,864	12.8%	281421906	33899812	12.40%	93.6%

J. Educational Attainment

Town/City	High School Graduate (includes equivalency)	1990 Percentage	2000 High School Graduate (in-)	2000 Percentage	1990 Bachelor's Degree	1990 Percentage	2000 Bachelor's Degree	2000 Percentage	1990 Graduate or Professional degree	1990 Percent-age	2000 Graduate or Professional degree	2000 Percent-age
Ashburnham	1090	28.43%	1181	33.00%	561	14.63%	613	17.10%	354	9.23%	322	9.00%
Ahby	753	39.59%	661	35.40%	225	11.83%	291	15.60%	115	6.05%	186	10.00%
Athol	3492	41.94%	3025	40.30%	603	7.24%	678	9.00%	331	3.98%	318	4.20%
Ayer	2113	40.51%	210	23.6%	553	10.60%	291	15.6%	157	3.01%	186	10%
Clinton	3713	35.62%	623	20.6%	1200	11.51%	1294	13.8	444	4.26%	869	9.3%
Fitchburg	10626	33.96%	2326	20.5%	2410	7.70%	2326	9.4	1203	3.84%	1505	6.1%
Gardner	4749	30.48%	1234	23.5%	1522	9.77%	1468	10.3%	598	3.84%	708	5%
Groton	1233	22.61%	524	17.8%	1284	23.55%	1841	30.4	795	14.58%	1415	23.4%
Harvard	2728	30.70%	424	25%	1606	18.07%	1197	29.1%	1192	13.41%	1478	36
Hubbardston	651	33.52%	194	16.7%	263	13.54%	668	26.7%	125	6.44%	179	7.1%
Lancaster	1428	27.70%	528	25	795	15.42%	943	18.9%	382	7.41%	601	12%
Leominster	9440	32.20%	2480	23.1%	3672	12.53%	3891	14%	1651	5.63%	2208	7.9%
Lunenburg	2373	35.16%	593	21.5%	1106	16.39%	1257	19.4%	521	7.72%	781	12.1%
Petersham	211	23.87%	200	23.20%	195	22.06%	192	22.30%	149	16.86%	204	23.70%
Phillipston	424	40.89%	106	23.3%	89	8.58%	107	10.1%	61	5.88%	64	6.1%
Royalston	259	32.29%	282	35.90%	97	12.09%	75	9.50%	41	5.11%	60	7.60%
Shirley	1397	30.76%	423	28.7%	569	12.53%	596	13.2%	225	4.95%	290	6.4%
Sterling	1154	25.19%	391	20.6	885	19.31%	1153	23.6%	486	10.61%	598	12.2%
Templeton	1799	37.64%	387	21.2%	281	5.88%	416	9.1%	189	3.95%	206	4.5%
Townsend	1839	32.39%	1600	28.10%	1029	18.13%	1170	20.50%	272	4.79%	438	7.70%
Westminster	1423	31.64%	410	21.8%	725	16.12%	891	19.2%	324	7.20%	432	9.3%
Winchendon	2283	37.26%	681	24.7%	470	7.67%	540	8.9%	262	4.28%	261	4.3%
Regional totals	55178	33.04%	6949		20140	12.06%	3019		9877	5.91%	1528	
Regional Percentages	33.04%		4.16%		12.06%		1.81%		5.91%		0.91%	
Massachusetts	1390157		1165489	27.30%	746818		834554	19.50%	427284		583741	13.70%
United States	55769325		52168981	28.60%	22709074		28317792	15.50%	11593019		16144813	8.90%

K. Employment by SIC

Businesses with the highest number and concentration in the Montachusett Region include Services (31.3%), Retail Trade (16.3%), Construction (10.5%), Finance, Insurance and Real Estate (6.3%), and Manufacturing (6.1%).

	Year	Agr, Forest, Fish	Mining	Const.	Mfg.	Trans, Comm, Util	Whls, Retail	Fin, Ins, RE	Pub Admin	Total	% of Total
Ashburnham	1990	25	0	124	766	96	508	210	994	2,723	2.59%
	2000	8	7	216	601	46	343	113	1,506	2,840	2.65%
Ashby	1990	37	0	155	408	73	290	22	440	1,425	1.35%
	2000	23	0	123	269	79	265	30	671	1,460	1.36%
Athol	1990	64	0	252	1,609	222	906	187	1,561	4,801	4.56%
	2000	8	0	230	1,626	164	702	246	2,037	5,013	4.68%
Ayer	1990	10	0	132	905	238	675	142	1,232	3,334	3.17%
	2000	14	0	192	951	172	584	181	1,725	3,819	3.56%
Clinton	1990	70	16	515	2,345	304	1,208	290	2,147	6,895	6.55%
	2000	22	0	349	1,723	237	926	404	2,959	6,620	6.17%
Fitchburg	1990	130	6	1,029	4,821	852	3,973	766	6,371	17,948	17.06%
	2000	26	0	758	4,086	534	2,899	763	7,911	16,977	15.83%
Gardner	1990	21	0	325	2,801	422	1,758	339	3,098	8,764	8.33%
	2000	6	16	475	2,571	292	1,338	430	4,221	9,349	8.72%
Groton	1990	125	0	180	1,229	112	658	166	1,560	4,030	3.83%
	2000	8	0	225	887	174	660	242	2,424	4,620	4.31%
Harvard	1990	67	0	146	776	96	619	200	1,694	3,598	3.42%
	2000	65	0	70	498	20	313	184	1,416	2,566	2.39%
Hubbardston	1990	61	5	138	396	62	208	57	495	1,422	1.35%
	2000	21	0	182	472	76	224	117	932	2,024	1.89%
Lancaster	1990	77	0	172	754	115	608	101	1,566	3,393	3.22%
	2000	5	0	250	674	91	382	153	1,511	3,066	2.86%
Leominster	1990	115	15	948	6,065	863	4,476	1,061	5,990	19,533	18.57%
	2000	91	0	1,045	5,148	619	2,993	999	8,685	19,580	18.26%
Lunenburg	1990	83	21	314	1,245	352	1,089	189	1,567	4,860	4.62%
	2000	21	7	375	817	254	686	315	2,184	4,659	4.34%
Petersham	1990	15	0	57	81	41	103	22	247	566	0.54%
	2000	17	0	33	73	9	56	21	374	583	0.54%
Phillipston	1990	21	0	54	181	58	140	33	230	717	0.68%
	2000	22	0	67	200	15	150	21	357	832	0.78%
Royalston	1990	9	0	30	170	22	100	15	167	513	0.49%
	2000	20	0	52	142	21	64	18	259	576	0.54%
Shirley	1990	0	5	167	976	140	424	169	899	2,780	2.64%
	2000	4	0	205	609	131	351	143	1,260	2,703	2.52%
Sterling	1990	34	0	225	880	204	648	281	1,024	3,296	3.13%
	2000	29	0	271	838	124	516	211	1,872	3,861	3.60%
Templeton	1990	54	0	187	874	216	608	96	1,032	3,067	2.92%

	Year	Agr, Forest, Fish	Mining	Const.	Mfg.	Trans, Comm, Util	Whls, Retail	Fin, Ins, RE	Pub Admin	Total	% of Total
	2000	21	0	203	702	126	850	171	1,437	3,510	3.27%
Townsend	1990	57	0	209	1,517	172	898	198	1,322	4,373	4.16%
	2000	23	0	456	1,108	110	719	238	2,051	4,705	4.39%
Westminster	1990	45	0	190	824	237	726	91	1,047	3,160	3.00%
	2000	70	0	193	872	206	494	200	1,452	3,487	3.25%
Winchendon	1990	32	0	241	1,295	165	659	145	1,477	4,014	3.82%
	2000	20	0	394	1,342	116	599	146	1,760	4,377	4.08%
Total	1990	1,152	68	5,790	30,918	5,062	21,282	4,780	36,160	105,212	
	2000	544	30	6,364	26,209	3,616	16,114	5,346	49,004	107,227	

Source: U.S. Census, 1990 and 2000

Services include: businesses & repair, personal, entertainment & recreation, health, education and other professional

L. Unemployment Rates – Annualized

Annualized Unemployment Rates: 1990 - 2003														
	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Ashburnham	8.2%	10.8%	8.3%	6.5%	6.0%	6.0%	5.4%	5.1%	3.6%	3.7%	3.0%	4.7%	6.8%	7.4%
Ashby	6.4%	10.2%	7.6%	4.5%	4.8%	4.6%	5.0%	4.2%	3.3%	3.9%	2.6%	3.6%	5.8%	6.8%
Athol	9.6%	14.9%	13.6%	10.0%	8.6%	7.8%	6.7%	6.9%	5.6%	5.3%	4.3%	6.3%	8.3%	10.0%
Ayer	6.4%	9.7%	8.8%	7.9%	7.2%	6.0%	4.4%	3.4%	3.2%	3.3%	2.2%	4.0%	5.9%	6.9%
Clinton	6.8%	10.3%	9.8%	7.9%	6.8%	6.4%	5.0%	3.6%	3.2%	3.7%	2.7%	4.3%	6.3%	7.0%
Fitchburg	8.9%	12.2%	10.5%	7.7%	n/a	6.1%	5.7%	4.0%	3.3%	3.2%	2.6%	3.7%	5.3%	n/a
Gardner	8.9%	12.5%	9.7%	7.1%	7.2%	6.9%	5.8%	5.3%	4.1%	4.3%	3.8%	5.8%	7.6%	8.1%
Groton	4.3%	7.1%	6.6%	4.8%	4.6%	3.8%	2.7%	2.7%	2.5%	2.4%	1.8%	3.0%	5.5%	4.9%
Harvard	3.6%	3.8%	3.8%	4.4%	3.4%	n/a	1.7%	1.7%	1.9%	2.0%	1.4%	2.6%	4.4%	7.8%
Hubbardston	6.8%	11.8%	10.4%	8.5%	8.3%	6.5%	6.7%	5.9%	5.4%	4.6%	3.7%	5.8%	n/a	7.9%
Lancaster	4.6%	6.6%	6.2%	4.8%	5.0%	4.8%	3.3%	3.2%	2.3%	2.5%	2.1%	3.4%	4.9%	5.2%
Leominster	7.2%	10.3%	8.6%	7.3%	6.7%	6.4%	5.2%	4.6%	3.9%	4.0%	3.3%	4.9%	7.1%	7.3%
Lunenburg	5.5%	8.8%	7.1%	6.5%	5.3%	5.0%	4.3%	4.1%	3.0%	3.4%	3.0%	3.9%	6.4%	6.8%
Petersham	3.8%	8.4%	8.3%	6.2%	5.7%	5.2%	3.3%	4.8%	2.9%	3.5%	3.3%	n/a	5.5%	6.0%
Phillipston	n/a	9.6%	10.3%	7.3%	11.1%	8.1%	7.2%	6.4%	n/a	7.0%	5.2%	6.8%	10.1%	7.7%
Royalston	4.9%	10.6%	5.8%	7.6%	7.5%	5.4%	4.9%	4.4%	4.5%	4.1%	3.6%	6.4%	9.6%	9.1%
Shirley	5.9%	8.2%	6.6%	5.4%	5.0%	4.4%	3.5%	2.9%	2.7%	2.8%	1.8%	3.5%	5.0%	6.3%
Sterling	5.2%	8.3%	8.8%	6.8%	5.5%	5.0%	3.3%	3.4%	2.3%	3.1%	2.1%	3.2%	5.5%	5.8%
Templeton	8.1%	11.7%	10.3%	7.2%	6.9%	6.5%	4.3%	5.3%	4.3%	4.3%	3.9%	4.8%	7.0%	8.4%
Townsend	4.9%	7.6%	7.0%	5.8%	4.8%	4.7%	3.7%	3.5%	2.6%	3.0%	2.1%	3.3%	5.2%	5.7%
Westminster	8.5%	9.8%	8.8%	6.6%	6.4%	5.3%	4.3%	3.8%	3.4%	3.8%	3.2%	4.2%	7.0%	7.2%
Winchendon	7.7%	10.8%	n/a	n/a	6.9%	7.7%	5.7%	n/a	4.1%	3.9%	3.4%	4.3%	7.7%	7.6%
Montachusett Region	6.2%	9.7%	8.0%	6.4%	6.1%	5.6%	4.6%	4.1%	3.3%	3.7%	3.0%	4.2%	6.2%	6.8%
Middlesex County	4.9%	7.3%	7.3%	5.7%	4.9%	4.3%	3.2%	3.0%	2.5%	2.5%	1.9%	3.1%	4.9%	5.1%
Worcester County	6.7%	10.0%	8.9%	6.8%	5.6%	5.3%	4.3%	4.0%	3.4%	3.4%	2.9%	4.1%	6.1%	6.7%
Massachusetts	6.0%	9.1%	n/a	6.9%	6.0%	5.4%	4.3%	4.0%	3.3%	3.2%	2.6%	3.7%	5.3%	5.8%
U.S.	5.6%	6.8%	n/a	6.9%	6.1%	5.6%	5.4%	4.9%	4.5%	4.2%	4.0%	4.7%	5.8%	n/a

M. Buildout Analysis

In 2000, The Executive Office of Environmental Affairs (EOEA) sponsored the creation of buildout analyses for all 351 towns and cities within the Commonwealth of Massachusetts in support of the Community Preservation Act. At the local level, EOEA believes that Community Preservation is about maintaining quality of life in our municipalities by empowering cities and towns to preserve what is important to their individual character.²

Buildout analyses illustrate the maximum development permitted as-of-right by the local zoning bylaws currently in place. The buildout provides an estimate of the total number of houses and commercial/industrial square footage that could result if every piece of unprotected, buildable land is developed, if no more land is permanently protected within a community, and if zoning remains unchanged. The buildout can provide insight to the potential burdens on community infrastructure. Using a projected growth rate based upon past growth trends, population forecasts and economic forecasts, communities can anticipate the length of time needed to reach buildout and to reach certain growth thresholds, such as when additional schools, water supplies and sewer systems will be needed. This information can provide a framework for planning future community budgets, as well.

The methodology defines buildable land as undeveloped, unprotected, upland that does not include transmission lines or land within 100 feet of a stream or river. The analysis reflects a community's zoning bylaws and regulations, especially concerning the way they treat resource areas such as wetlands and floodplains. If wetland areas can be included in gross building lot area minimums, then wetlands are not considered an absolute constraint to development. Yet wetlands may be considered partial constraints if they restrict the density or type of development in a given area. For example, there may be a 25% limit on all impervious surfaces on parcels located within a certain distance of a wetland. The methodology takes this into account.

The Westminster buildout analysis revealed a total of 11,490 acres of residentially zoned developable land in Westminster under current land use controls. Given existing zoning and use controls for commercial and industrial uses the town has potential for 15,941,102 square feet of floor area. If the town builds out under current land use controls, citizens can expect to see 5,801 new housing units at buildout. The population can be expected to increase by 15,251. If current family-size trends are extended, the student population would increase by 2,941. Total water demand would increase by 2,339,408 million gallons per day (an increase of 1,083 %)³. Currently, Westminster has 110 miles of roads, most of which are under local jurisdiction. At buildout the total road miles would double, increasing by 107 miles to a total of 217 miles. Most of these roads would be created to accommodate new housing and subdivisions, placing them under the jurisdiction of the local communities.

Though these figures seem alarming, they represent an opportunity for the communities of the region to look at their vision for the future and make adjustments to their current zoning practices. New growth management strategies such as land acquisitions for preservation, open space residential design, and rezoning for sustainable development can help to reduce the potential burden to the communities and to the watershed.

² <http://commpres.env.state.ma.us/content/buildout.asp>

³ Note that the current water demand estimate is based upon a formula specified by the buildout methodology.

Buildout Impact for Westminster

Buildout Impact for Westminster	Current	Additional Impact	Future Total
Population	6,907	15,251	22,158
Students	1,331	2,941	4,272
Households/dwelling Units	2,627	5,801	8,428
Residential Developable Land Area (sq. ft.)		500,512,722	
Residential Developable Land Area (acres)		11,490	
Commercial/Industrial Buildable Floor Area (sq. ft.)		15,941,102	
Potential Employment		44,930	
Water Demand (gallons per day)	216,000	2,339,408	2,554,729
<i>Residential Water Use (gallons/day)</i>		1,143,825	
<i>Comm./Ind. Water Use (gallons/day)</i>		1,195,583	
Municipal Solid Waste (tons/year)		7,824	
<i>Non-Recycled Solid Waste (tons/year)</i>		5,563	
<i>Recyclable Solid Waste (tons/year)</i>		2,260	
Road Miles	110	107	217

III. HOUSING ELEMENT

On January 21, 2000, Governor Paul Cellucci issued Executive Order 418 (EO418), a measure designed to help communities plan for new housing opportunities. The impetus for the Executive Order was the Governor's commitment to creating housing opportunities for families and individuals across a broad range of incomes. The Governor stated "To keep our economy strong, we must expand the supply of housing that is affordable across a broad range of incomes. We need housing for parents making the transition from welfare to work. We need homes for police officers, the firefighters, and the teachers who want to live in the community where they work. We also need housing for young people who want to raise a family in the community where their families raised them."⁴

Bringing communities together to plan for the future is not a simple task; it involves understanding and balancing the needs of residents of all ages and income levels, and even the future needs of those not born yet. Communities are unique, and each faces a unique set of challenges regarding future planning and development. Yet Westminster, like communities across the state, is facing the challenge of increased housing needs. The outward movement of people from the population centers in the east to communities where housing prices are lower is exacerbating a housing crisis. The rising cost of housing has, as Governor Cellucci stated, made it impossible for residents to buy a house in the community where they were raised.

A. *Affordable Housing: the Big Picture*

At a recent *Funders' Roundtable* held at the Boston Foundation in June 2003, all of the presenters agreed that "the housing situation is bleak, with the demand for affordable housing currently greater than the supply—and with future demand expected to easily outstrip the rate at which new units are being built."⁵ The increasing number of households purchasing existing housing as second homes in the Montachusett Region means that formerly affordable units are being taken off the market and sitting empty for a large part of the year. The negative impact on available units increases housing costs for the states' permanent residents especially in the rural towns. The state has one of the least affordable housing markets in the country and a low rate of homeownership in many areas.⁶ Yet in the non-urban areas such as Westminster this is not the case. Still the demand for housing is outpacing the rate at which units are being built by 50%.

The cost of affordable housing in the northeast has increased approximately 9% per year since 1996. However, it appears that the cost of producing market rate housing has seen similar increases.

The *Funders' Roundtable* said that construction costs accounted for the majority of cost increases. Increased wages account for only a portion of the construction costs. The escalating costs of providing Workers' Compensation, health, and liability insurance are significantly driving up labor costs. A shortage of skilled tradesmen is also driving up construction costs, with available tradesmen working for large operations that focus on producing high-end, market rate housing and commercial projects.

In many communities opposition to growth and high-density housing is strong. As a result, affordable housing developments frequently face legal challenges or require endless zoning board meetings and redesigns before construc-

⁴ The definition of housing affordability assumes that a home is affordable to its owners if their monthly housing costs – a mortgage payment, property taxes, and house insurance are equal to or less than 30% of their gross monthly income. Similarly, an apartment is considered affordable to tenants if they pay 30% of their gross monthly income or less, for rent and utilities. Housing affordability also considers both the price of the housing unit and the income of the household living in it. Thus the term "affordable housing" is relative, since it depends on the income of the household. Affordable housing is not the same thing as subsidized housing for persons of low and/or moderate income, although subsidized is one type of affordable housing. Affordability under Chapter 40B legislation considers it to be units that are made affordable to households who earn 80% of the median income, or less. These units also need to be subsidized in some way, and have deed restrictions placed on them to keep them affordable for at least 30 years for new construction.

⁵ (FHLBBoston: TOOLS, No. 20)

⁶ (FHLBBoston: TOOLS, No. 20)

tion can get underway. Meanwhile, putting together multiple funding sources and meeting various regulations slows down the development process and increases costs.

1. Labor Force and Housing

The interplay between population and the increase in the number of housing units explains some of this housing demand phenomenon. According to the U.S. Census Bureau, the population of the Commonwealth grew 5.5% between 1990 and 2000, compared to 13% nationwide. If housing unit production had matched population unit growth in that period the state would have added over 70,000 more units than it did.

Over the past ten years, there has been a notable out-migration of people from Massachusetts to other states, most notable to other New England states. While good data on the reason for this movement are hard to obtain, many researchers believe that people are moving partly because of the tight housing market and the high cost of housing. “The IRS tracks migration using tax return data. These data show that almost 119,000 people left the Commonwealth in 2000, including 26,000 to neighboring New England states. Over 93,000 moved out of New England entirely.”⁷ Previous migration research has been consistent in finding that young, better-skilled people are most likely to leave. They are generally in their twenties and early thirties and have a higher education and income characteristics than the overall population. As the Massachusetts economy triggers an outflow of migrant due to labor market conditions, it will be losing the best educated of our young labor force.

As our workforce ages, the ability of our region to accommodate younger workers and their families becomes an increasingly critical economic issue. High tech and manufacturing businesses rely on younger workers to fill job ranks. Without a steady influx of new talent, these industries face a declining labor force. Other fields, including teaching, nursing, and public works and public safety, all rely on young workers to balance attrition due to retirements. The push to use early retirement in order to help fix the state budget exacerbates the situation. Regions across the state are experiencing serious shortages of nurses and teachers. Yet in spite of the need to encourage young workers to stay in Massachusetts, housing is unaffordable to many of these workers.

2. Westminster’s Housing Situation

The Town of Westminster realizes that it has a responsibility to take a leadership role to implement steps to meet affordable housing needs. In an effort to address these needs and to make future decisions regarding land-use and housing development, the Town of Westminster has prepared this Community Development Plan.

In developing the housing component of the CD Plan available data were collected and analyzed including: the U.S. Department of Commerce, Bureau of Census data, the Executive Office of Environmental Affairs (EOEA) Buildout and other GIS tools related to the past, the current, and the anticipated future population and the demand for housing. The Westminster Master Plan was also used extensively with more recent data from the above being utilized. Using this information, policies and proposals will be included in this Community Development Plan.

The Housing Element of the Westminster Community Development Plan will first assess and analyze housing related trends, including: population and housing unit growth, average household size, population by age group, age of housing stock, housing occupancy, and type of households. A housing demand assessment and needs analysis will also be conducted to document the demand for housing in Westminster, the housing needs of local residents and what is actually available (and affordable) for housing opportunities.

Findings from the housing assessment and analysis were used to set Westminster’s Housing Goals and Policies and to develop recommendations to help implement them over the next 10 years and beyond. Using this information with natural resources mapping, land use suitability for future development in the Town of Westminster will be identified and mapped, and short-term and long-term numerical goals concerning housing unit production will be determined.

Most of the housing units in the Town of Westminster are moderately valued structures with a median assessed value for owner occupied of \$141,500 according to the 2000 Census. These costs are well below the State’s Department of Housing and Community Development (DHCD)’s “affordable purchase price” of \$199,840 for a median income single family home in Westminster.

⁷(IBID, p.2)

The median price of 107 single family homes sold between January and December 2003 was \$219,900. This is a major escalation in median sale prices from the three previous years; 2002 at \$191,000; 2001 at \$188,950 and 2000 at \$150,000.

**Median Sales Prices
Single Family Homes
Westminster**

Year	Number	Price
2003	107	\$219,000
2002	100	\$191,000
2001	72	\$188,950
2000	74	\$150,000

Source: Based on Warren Group Town Statistics 12/16/03

The asking price for one home was \$1,250,000 (in February 2004). The typical home “asking prices” in 2003 were below this level ranging from two at \$160,000 and \$164,900 with five more under \$250,000. The home for \$169,000 is 795 square feet on .68 acre, built in 1950. The median sale asking price in February 2004 was \$334,900.

Most of the existing owner occupied housing units (based on the 2000 census) are considered affordable, with 13.9% of the units under \$100,000 and 81.3% under \$199,000. Only 1.8% or 36 units of 2,006 owner occupied units, exceeded \$299,999 and thus approximately 98% of the units are under DHCD’s “affordable purchase price”⁸ (for 150% of median income) of \$299,759.

At least 81% are under the median income affordable price. In fact the median household income “affordable price” of \$199,834 comprises 81% of existing units.

3. Montachusett Regional Housing Needs Assessment

The following towns and cities are a part of the Montachusett Region: Ashburnham, Ashby, Athol, Ayer, Clinton, Fitchburg, Gardner, Groton, Harvard, Hubbardston, Lancaster, Leominster, Lunenburg, Petersham, Phillipston, Royalston, Shirley, Sterling, Templeton, Townsend, Westminster, and Winchendon.

The principal urban centers in the region are Fitchburg with a population of 39,100, Leominster with 41,300 residents, and Gardner with 20,770 residents. These larger communities house a higher number of low and moderate-income families, and contain larger minority populations than the rest of the smaller towns in the region.

Regionally, the availability of affordable housing is a major concern as are the high prices of homes and rental costs. In addition, the increases in demand, spurred by the migration from more populace and expensive regions, and the lack of the development of affordable housing in the recent past, has resulted in a housing market that has created a great need for affordable housing. Adding to the demand that is outstripping supply, a very low vacancy rate, and the increasing costs, the region is faced with a critical situation.

The population in the Montachusett Region has increased modestly over the last decade by 12,434 or 5.77% (excluding the closing down of Fort Devens), and 37,398 or 19.62% since 1970, with the increase of 21,440 occurring

⁸ The definition of housing affordability assumes that a home is affordable to its owners if their monthly housing costs – a mortgage payment, property taxes, and house insurance are equal to or less than 30% of their gross monthly income. Similarly, an apartment is considered affordable to tenants if they pay 30% of their gross monthly income or less, for rent and utilities. Housing affordability also considers both the price of the housing unit and the income of the household living in it. Thus the term “affordable housing” is relative, since it depends on the income of the household. Affordable housing is not the same thing as subsidized housing for persons of low and/or moderate income, although subsidized is one type of affordable housing. Affordability under Chapter 40B legislation considers it to be units that are made affordable to households who earn 80% of the median income, or less. These units also need to be subsidized in some way, and have deed restrictions placed on them to keep them affordable for at least 30 years for new construction.

in the decade of the 1980's. During this time the number of household units increased and the size of households decreased. This difference appears to be related to the increased number of single parent families in the region.

Owner-occupied units made up approximately 67% of the total housing stock in the region compared to 66.2 % nationwide, 64.9% in New England, 61.7% in Massachusetts, and 89.2% in the Town of Westminster. The number of owner-occupied units in Westminster decreased 1.2% over the period of the 1990's, from 90.4% to 89.2%. The median for the region is 82.8%. The owner-occupied figure is higher than 17 of the 22 communities in the Montachusett Region, with Ashby having the highest number at 91.9%. This also indicates that 17 communities have a higher percentage of rental housing than Westminster.

**Occupied Units 2000
Westminster**

Community	Units Occupied	Owner Occupied	%	Renter Occupied
Ashburnham	1929	1714	88.9%	215
Ashby	978	899	91.9%	79
Athol	4487	3156	70.33	1331
Ayer	2982	1661	55.7	1321
Clinton	5597	3028	54.1	2569
Fitchburg	14943	7708	51.16	7235
Gardner	8282	4520	54.57	3762
Groton	3268	2740	83.84	528
Harvard	1809	1638	90.55	171
Hubbardston	1308	1195	91.36	113
Lancaster	2049	1622	79.16	427
Leominster	16491	9545	57.88	6946
Lunenburg	3535	3085	87.3	450
Petersham	438	362	82.6	76
Phillipston	580	527	90.9	53
Royalston	449	393	87.5	56
Shirley	2067	1457	70.5	610
Sterling	2573	2186	85	387
Templeton	2411	1996	82.8	415
Townsend	3110	2624	84.4	486
Westminster	2529	2169	89.2	747
Winchendon	3447	2492	72.3	955

Source: U.S. Department of Commerce, Bureau of the Census 2000

Much growth has taken place outside of the urban areas. Homebuyers are moving to the area from the east, west, and the south where housing is more expensive and normally they tend to build housing that is more expensive than existing housing.

Rental units accounted for 33% of the housing units in the Montachusett Region. Compared to 1990, there were 1,874 less units in 2000. The regional decline in rental units appears to be the result of the demolition of older, sub-standard units in the urban centers, and the conversion of multi-family units to single family units. The state's vacancy rates overall have decreased over the decade of the 1990's. In 1990, the vacancy rate for year-round ownership units was 1.7%, and the 2000 rate decreased to .7%. The vacancy rate for year-round rental units in the Montachusett Region decreased dramatically from 6.9% in 1990 to 1.7% in 2000.

Massachusetts Vacancy Rates, 1990 and 2000

	1990	2000
Ownership units	1.70%	0.70%
Rental units	6.90%	3.50%

Westminster Vacancy Rates, 1990 and 2000

	1990	2000
Ownership units	1.7%	.7%
Rental units	.7%	3.0%

Source: U.S. Department of Commerce, Bureau of the Census 2000

Westminster's vacancy rate for ownership units, or units for sale, decreased somewhat over the decade of the 1990's and is the same as that for the State. The rental vacancy rate increased from .7% to 3.0% and is still lower than the State's 3.5% in the year 2000. The low availability of housing indicates that there could be a demand for local housing.

The continued demand for owner-occupied housing has driven up the housing costs significantly over the last few years. Because of this demand, the private sector contractors have been concentrating on higher priced homes, which provide them with the greatest return on investment. The census in 1990 and 2000 records the increase in occupied units from 2,175 in 1990 to 2,529 in 2000, as well as the slight increase in rentals of just two. There was also a decrease in the number of seasonal, recreational or occasional use from 139 in 1990 to 85 in 2000.

B. Housing Assessment and Analysis**1) Population Trends**

The population of the Montachusett Region increased between 1960 and 2000 by 33.7%. In the last decade the population increased 8.7%. The Town of Westminster, in the period from 1960 to 2000, had a population increase of 71.7%, with a 20.5% increase during the 1980's, and an 11.6% increase between 1990 and 2000.

In actual numbers of residents the increase was from 4,022 in 1960 to 6,907 in 2000, to reach that overall increase of 71.7%. Increases in the 1980's and the 1990's were exceeded by only 7 of the 22 communities in the Montachusett Region in those two decades. The population increases for the region were 6.1 in both decades. This means that Westminster grew faster than at least 16 out of 22 communities in both the 1980's at 20.5% and in the 1990's at 11.6%.

The 2000 Census found that the average household unit size for the Montachusett Region was 2.50, a reduction of 5% from 1990. Westminster showed a small decrease from 2.84 in 1990, to 2.73 or .04% in 2000. Fifteen communities have experienced a reduction in the average unit size. If Harvard, which experienced the greatest reduction of population due to the elimination of Devens Military Base, is excluded, then the largest decrease in unit size was -21% in Templeton. On the other hand the Towns of Lancaster and Ayer on the far eastern side of the region experienced a ten-year growth rate in unit size of 27%. For Montachusett Region Population by Community see Demographics Section of Community Development Plan.

**Population of Westminster
1960 - 2000**

						Projected	Projected	'80-90' %	'90-00' %
Community	1960	1970	1980	1990	2000	2010	2020	Change	Change
Westminster	4,022	4,273	5,139	6,191	6,907	7,395	7,953	20.5%	11.6%

Source: U.S. Department of Commerce, Bureau of the Census 1960, 1970, 1980, 1990, 2000 and Projections from MISER.

In the decade of the 1990's Westminster grew faster than 17 of the other MRPC communities. In this ten-year period the population increased from 6,191 residents to 6,907, an increase of 716 individuals. This increase is also reflected in the increase in housing units.

From 1990 to 2000 the number of housing units increased from 2,175 to 2,529, or 354 additional units as the population increased by 716.

a) Median Age Distribution

The median age of communities in the Montachusett Region have changed significantly between 1980 and 2000. The medium age grew by 7.6 years. From a regional average of 29.8 years in 1980, to 32.9 in 1990, and reaching 37.4 in 2000. This is a larger increase in the age of the population than the state as a whole.

In the Town of Westminster, the median age increased from 31.0 years in 1980, to 38.6 years in 2000. This 7.6 year increase in age structure occurred as the population increased 34.4% in those two decades. In this last decade the male to female ratio of population remained relatively stable, with 49.4% male and 50.5% female in 1990, and 49.9% male and 50.1% female in 2000. There were 71 more females in 1990 and that decreased to 17 in 2000. For Montachusett Median Age by Community See Demographics Section of Community Development Plan.

Montachusett Median Age 1980 – 2000

	1980	1990	2000
Community	Median Age	Median Age	Median Age
Westminster	31.0	35.1	38.6
Region Avg.	29.8	32.9	37.4
Mass. Avg.	31.1	33.5	36.5

Source: U.S. Department of Commerce, Bureau of the Census 1980, 1990, 2000, June 2003.

b) Age of Residents

Between 1990 and 2000 the subset of residents over 55 years of age increased from 1,158 to 1,223, an increase of 65 individuals. The increased numbers in this over 55 categories in 2000 make up 17.7% of the total population.

c) Age Groups

Looking at the population by age groups over time in Westminster it can be observed that all age groups did not increase in numbers from 1990 to 2000. Several age groups began decreasing, those under 5 years, those between 20 – 44, and the 60 – 74 groups. Those under 5 decreased insignificantly from a high of 418 in 1990 to 415 in 2000. Ages 5 – 9 increased from 454 to 514.

The combined age groups from 5-19 increased by 236 while the 20 – 44 groups decreased by 327. The group from 45 – 59 increased by 791, the 60 – 74 year olds decreased by 71, and the elder citizens over 75, increased by 116.

One pattern is that children in the school-age category, 5-19, increased by 609 potential students. Another pattern is that young adults in the child bearing years, 20-44 appear to have left the community. Adults in the 45-59 age brackets have increased by 791, while seniors in the 60-74 brackets have decreased by 71. Two interesting increases were in the uppermost age brackets, with 75-84 year olds increasing by 73, and the over 85 increasing from 29 in 1990 to 72 in the year 2000.

In the decade of the 1990's the population of Westminster increased by 716 individuals, while at the same time the number of young adults decreased by 327. This out-migration of the 20-44 age bracket is a normal phenomena where young adults leave for education, the military, and to follow the job market.

The increase of 791 people in the 45-59-age bracket may represent families who have saved enough capital to purchase their first house or are moving up to a better house in a more desirable community.

**Westminster Population
1990 – 2000
By Age Groups**

Ages	1990	2000
Under 5	418	415
5 to 9	454	514
10 to 14	494	586
15 to 19	453	501
20 to 24	352	253
25 to 34	918	705
35 to 44	1307	1292
45 to 54	647	1308
55 to 59	244	374
60 to 64	239	206
65 to 74	440	402
75 to 84	206	279
Over 85	29	72
Total Population	6191	6907
% Increase	20.5	11.6

Source: U.S. Department of Commerce, Bureau of the Census

2. Housing Unit Growth

a) **Number of Dwelling Units**

In 1980 Westminster had 1,982 dwelling units. The number of units increased 21.3% in the decade between 1980 and 1990 from 1,982 to 2,405, for a total of 423 units. This was nearly twice the increase of the period between 1990 and 2000 when unit numbers increased 12.00% to 2,694 or 289 units.

Depending on household sizes, that decreased from 2.84 to 2.73 persons/household, there was an increase of 716 residents. Census figures available show that the school-aged population, 5-19 increased from 16.02% of the total population in 1990, to 23.17% in the year 2000, with 609 school-aged persons.

**Number of Dwelling Units
Westminster**

	Number of Dwelling Units			%	%
	1980	1990	2000	Change '80-'90	Change '90-'00
Community					
Ashburnham	1,849	2,279	2,204	23.30%	-3.30%
Ashby	802	959	1,011	19.60%	5.40%
Athol	4,212	4,840	4,824	14.90%	-0.30%
Ayer	2,802	2,891	3,154	3.20%	9.10%
Clinton	4,943	5,635	5,844	14.00%	3.70%
Fitchburg	15,347	16,665	16,002	8.60%	-4.00%
Gardner	7,477	8,654	8,838	15.70%	2.10%
Groton	2,249	2,774	3,393	23.30%	22.30%
Harvard	2,807	3,141	2,225	11.90%	-29.20%
Hubbardston	623	1,025	1,360	64.50%	32.70%
Lancaster	2,010	2,095	2,141	4.20%	2.20%
Leominster	12,988	15,533	16,976	19.60%	9.30%
Lunenburg	3,133	3,486	3,668	11.30%	5.20%
Petersham	364	448	474	23.10%	5.80%
Phillipston	304	631	739	107.60%	17.10%
Royalston	358	469	526	31.00%	12.20%
Shirley	1,829	2,183	2,156	19.40%	-1.20%
Sterling	1,793	2,308	2,637	28.70%	14.30%
Templeton	2,082	2,276	2,597	9.30%	14.10%
Townsend	2,404	2,894	3,184	20.40%	10.00%
Westminster	1,982	2,405	2,694	21.30%	12.00%
Winchendon	2,636	3,349	3,660	27.00%	9.30%
Total	74,994	86,940	90,307	15.90%	3.90%

Source: U.S. Department of Commerce, Bureau of the Census 1980, 1990, and 2000.

b) Building Permits

Over the past several years the number of building permits issued in Westminster has peaked and has decreased since 1999 when it reached a high of 69 units.

**Building Permits, Westminster
Single Family Units**

Year	2003	2002	2001	2000	1999	1998	1997	1996
Single Family Units	31	48	35	34	67	44	39	30
Multi Family Units	6	0	0	2	2	0	0	2
Total Units	37	48	35	36	69	44	39	32

3. Average Household Size

In the decade of the 1990's Westminster grew faster than 17 other MRPC communities. In this ten-year period the population increased from 6,191 residents, to 6,907 an increase of 716 individuals. This increase is related to increase in the housing units. From 1990 to 2000 the total number of housing units increased

from 2,405 to 2,694, or 289. Actual occupied units increased from 2,175 to 2,529 or 354 (16.28%). Seasonal recreational units decreased from 139 to 85 units.

Westminster’s housing stock has and continues to grow at a faster rate than its population. This is not surprising when one considers the national trend towards smaller household sizes. Couples are having fewer children and the increase in households are also due to the increase of single parent families. Westminster’s U.S. Census data confirms this trend.

a) Persons/Unit

In the decade of the 90’s the number of persons per household in the Montachusett Region decreased from an average of 2.55 to an average of 2.50, or a decrease of 5%. In the Town of Westminster the figures for persons per unit are higher, but also follow the trend by decreasing as well, from 2.84 to 2.73. Some of the factors affected this movement include: smaller families, a reduction of multi-generational families, and the increasing number of single persons living alone. Another factor contributing to smaller household sizes is “the graying of America”, that is, our nation’s elderly population is expanding. The Census data clearly demonstrates that this national trend is taking place in Westminster. This may be reflected in median age changes. In 1980 the median age was 31.7, and by the 2000 census it had increased to 38.6.

Persons Per Household Unit Change/Westminster

1990 Population	1990 Household Units	1990 Persons/ Household Unit	2000 Population	2000 Household Units	2000 Persons/ Household Unit
6,191	469	2.84	6,907	526	2.73

Source: U.S. Department of Commerce, Bureau of the Census

4. Number and Type of Housing Units

Statewide these phenomena are due primarily to the increase in non-family households that include single persons living alone. In other areas/regions there are fewer households and a greater number of non-family households. The census 2000 figures show that in the ten year period from 1990, the population of Westminster increased by 716 individuals. This increase is related to the increase in housing units. From 1980 to 1990 the number of dwelling units increased from 1,982 to 2,405, 423 additional units or 21.30%. From 1990 to 2000 the number of dwelling units increased 12.00%, from 2,405 to 2,694.

**Number and Type of Housing Units
Westminster**

Year 2000	Number of Units	Percent of Total
One Unit (detached)	2,426	90.1
One Unit (attached)	50	1.9
Two Units	71	2.6
Three of Four Units	52	1.9
Five to Nine Units	36	1.3
Ten to Nineteen Units	30	1.1
Twenty or more Units	29	1.1
Mobile Homes	0	0
Total Housing Units	2,694	100%

Source: U.S. Department of Commerce, Bureau of the Census 2000.

Type of Housing Units in Comparable Communities - Year 2000

Town	Total	One Unit		Two Units		3-4 Units		5+ Units		Mobile Homes	
		#	%	#	%	#	%	#	%	#	%
Groton	3,393	2928	86.3	262	7.7	66	1.9	125	3.7	12	0.4
Ashby	1,011	979	96.8	22	2.2	4	0.4	4	0.4	2	0.2
Ashburnham	2204	2081	94.4	75	3.4	0	0	48	2.2	0	0
Hubbardston	1360	1231	90.6	35	2.6	50	3.7	37	2.7	7	0.5
Winchendon	3659	2500	68.3	420	11.5	310	8.5	354	9.6	75	2
Templeton	2597	2126	81.9	154	5.9	150	5.8	117	4.6	50	1.9
Clinton	5844	2780	47.6	980	16.8	992	17	1035	17.8	58	1
Lancaster	2141	1745	81.5	89	4.2	148	5.6	40	1.9	0	0
Phillipston	739	708	95.8	17	2.3	1	0.1	2	0.3	0	0
Royalston	527	461	87.5	31	5.9	0	0	0	0	0	0
Sterling	2637	2236	84.8	219	8.3	105	4	4	0	0	0
Westminster⁹	2694	2476	92	71	2.6	52	1.9	9	.004	0	0

Source: U.S. Department of Commerce, Bureau of the Census 2000.

The tables above indicate that 92% of Westminster's housing stock is of the single-family unit variety and 4.5% is of the multi-family variety. In the comparable examples, the percentage of single-family units is exceeded by only three communities; Ashby (96.8%), Ashburnham (94.4%), and Phillipston (95.8%), while the Town of Clinton had significantly less at 47.6%. Generally, the majority of multi-family units are rental properties. The Town's housing mix has changed over the past ten years, with the percentage of single family homes growing at a faster rate than multi-family housing units during this period.

5. Age of Housing Stock

Age of Housing Stock Westminster

Year Structure Built	Number of Units	Percent
1999 to March 2000	100	3.7
1995 to 1998	191	7.1
1990 to 1994	180	6.7
1980 to 1989	329	12.2
1970 to 1979	498	18.5
1960 to 1969	159	5.9
1940 to 1959	715	26.5
1939 and earlier	522	19.4

Source: U.S. Department of Commerce, Bureau of the Census 2000

The previous table indicates that 45.9% of Westminster's housing stock is 60 or more years old, having been built before World War II. More than 50% of Westminster's housing stock was built before 1969, and being over 30 years old, it is safe to say that many of Westminster's dwelling units would not meet the State's current building codes.

⁹ This figure includes vacant units, not seasonal, recreational or occasional use.

In the 1980's, 423 housing units were added, followed by another 289 units in the 1990's. This growth of 712 units in 20 years equaled 35.9% of the 1982 units existing in 1980. The 712 housing units, approximately 26.4% of the total 2,694 units, plus those constructed after the year 2000, are relatively new and therefore are considered to be safer because they would be lead-free. Lead paint was prohibited in 1978 and many of the homes constructed prior to 1978 contain lead. Looking at the ages of the housing stock, 70.3% of the homes were built prior to 1979 and some could possibly contain lead paint. Those older homes that have kept varnished moldings, windows, and trim would not present a problem. Testing is now readily available.

6. Mortgage Status and Selected Monthly Owner Costs

Of the 2,694 housing units in Westminster 1,424 or 52.85% of the units carry a mortgage and 582 or 21.6% have no mortgages. Of those mortgaged units, 967 or 48.2% are carrying a monthly mortgage cost of over one thousand dollars, and 40 more units carry a mortgage of over \$2000. The median monthly mortgage for the community is \$1,178. This is typical for the region.

Mortgage Status and Selected Monthly Owner Costs 2000 Westminster

Monthly Mortgage Costs	Number	Percent
With a Mortgage	1,424	71.0
Less than \$300	-	-
\$300 to \$499	42	2.1
\$500 to \$699	116	5.8
\$700 to \$999	259	12.9
\$1,000 to \$1,499	711	35.4
\$1,500 to \$1,999	256	12.8
\$2000 or more	40	2.0
Median in dollars	1,178	-
Not Mortgaged	582	29.0

Source: U.S. Department of Commerce, Bureau of the Census 2000

a) **Selected Monthly Owner Costs as a Percentage of Household Income in 1999**

The US Department of Housing and Urban Development considers that a household spending 30% or less on their housing, including items such as insurance and heat, to be affordable. In Westminster 78.9% of the households are within the guidelines, and 20.4% or 409 households are spending more than 30% of their incomes on housing costs. Those households, on paper are considered to be living beyond their means.

Selected Monthly Owner Costs as Percentage of Household Income in 1999 Westminster

	Number	Percent
Less than 15%	722	36.0
15 to 19.9%	332	16.6
20 to 24.9%	339	16.9
25 to 29.9%	189	9.4
30 to 34.9%	112	5.6
35% or more	297	14.8
Not Computed	15	0.7

Source: U.S. Department of
Commerce, Bureau of the Census 2000

**Mortgage Information Year 2000
Montachusett Region**

City/Town	Mortgaged	Not Mortgaged	Total Owned	Rented
Ashburnham	1125	357	1714	215
Ashby	552	153	899	79
Athol	1783	853	3156	1331
Ayer	999	309	1661	1321
Clinton	1558	747	3028	2569
Fitchburg	3736	1850	7708	7235
Gardner	2439	1048	4520	3762
Groton	2008	357	2740	528
Harvard	1110	324	1638	171
Lancaster	1059	374	1622	427
Hubbardston	768	177	1195	113
Leominster	5465	2119	9545	6946
Lunenburg	1861	807	3085	450
Petersham	152	73	362	76
Phillipston	350	65	527	53
Royalston	181	71	308	56
Shirley	810	280	1457	610
Sterling	1471	461	2186	387
Templeton	1240	438	1996	415
Townsend	1907	355	2624	486
Westminster	1424	582	2169	360
Winchendon	1546	411	2492	955
Totals	33544	12211	56717	28545

Source: U.S. Department of Commerce, Bureau of the Census 2000

b) Selected Monthly Rental Costs: Gross Rents

In a survey released on September 5, 2003, the National Low Income Coalition, "Out of Reach: 2003", found that aside from Metropolitan Washington D.C., the Bay State remains the toughest place to find a rental apartment. This is the second year in a row that Massachusetts topped all other states.

In Metropolitan Worcester it is estimated that 50 percent of renters can't afford to live in a two-bedroom unit, which would require a wage of \$15.90 an hour. The survey calculated living costs for renters for every state and region in the United States and found that housing costs increased faster than wages and the cost of goods. The survey calculated the "housing wage", what a person working full time has to earn to afford a two-bedroom apartment at fair market rent while paying no more than 30 percent of their income for housing.

They found that the national "housing wage" increased by 3.7% in the past year, and the inflation rate only went up 2.1%. Since 1999 the "Housing wage" increased 37%. In Massachusetts, the average "housing wage" of \$22.40 makes it the least affordable state in which to rent an apartment. At the same time a minimum wage earner making \$6.75 an hour can only afford a rent of \$351. In addition a person on Social Security earning \$666 per month can only afford a monthly rent of \$200.

The fair market rent statewide is \$934 for a one-bedroom apartment, and \$1,165 for a two-bedroom apartment. Thus a Massachusetts worker earning minimum wage would need to work 133 hours a week to afford a two-bedroom apartment.

In Westminster 69.3% of the renters are paying less than 30% of their income on housing. This may be seen as one of the reasons those in need of affordable housing are gravitating toward the towns of the Massachusetts Region.

**Renter Occupied Units
2000**

Westminster

	<i>Number</i>	<i>Percent</i>
Renter Occupied Units	361	100
Gross Rent		
Less than \$200	6	1.7
\$200 to \$299	13	3.6
\$300 to \$499	83	23.0
\$500 to \$749	100	27.7
\$750 to \$999	76	21.1
\$1,000 to \$1,499	32	8.9
\$1,500 or more	-	-
No Cash Rent	5.1	14.1
Median Rent	655	-

Source: U.S. Department of Commerce, Bureau of the Census 2000

There are 360 rental occupied units in Westminster. The gross rents range from less than \$200/month to less than \$1,500/ month. These figures do not include the households that do not have cash rent. As with mortgages, gross rents as a percent of income shows that while 69.3% of the renters are below the 30% affordability guideline, and excluding households without cash rents, on paper, 14.4% of the renters are spending more than 35% of their incomes and are considered living beyond their means.

Many times retired seniors may fall into this grouping of spending more than 30% of their incomes on housing. They are faced with household costs and rents, medical, pharmaceutical, and other living costs that force them to cut back on necessities. This is a strong motivator for increasing the number of affordable public and private senior housing units. These units would be available to seniors who would be expected to pay 30% of their incomes.

Gross Rent as a Percentage of Household Income in 1999
Westminster

<i>Percent of Gross Rent</i>	<i>Number</i>	<i>Percent</i>
Less than 15%	122	33.8
15 to 19%	55	15.2
20 to 24%	50	13.9
25 to 29%	23	6.4
30 to 34%	8	2.2
35% or more	52	14.4
Not computed	51	14.1

Source: U.S. Department of Commerce, Bureau of the Census 2000

7. Housing Occupancy

In 1990, there were a total of 1,817 owner occupied housing units and that figure increased to 2,169 by the year 2000. During the same time span rental units only increased from 358 units to 360. The following table indicates that 85.8% of Westminster's housing stock is currently owner-occupied. In terms of the percent of occupied housing units versus the percentage of vacant units over the last decade, the 1990 Census indicated a 1.7% homeowner vacancy rate and a 0.7 % for rental property. The 2000 Census reported that the homeowner (for sale only) vacancy rate decreased slightly to 1.7%, and the rental vacancy rate decreased to .7% indicating a tight rental market.

In the 2000 Census, the Westminster ownership vacancy rate (1.7%) was similar to all of its neighboring communities. They ranged from .5% in Leominster, to 1.7% in Hubbardston. The rental vacancy rate in Westminster (.7%) varies much more from its neighbors. They range from 1.8% in Ashburnham, and 2.6% in Leominster, to 5.4% in Gardner, 5.5% in Templeton, 6.5% in Fitchburg, with the greatest difference being in Hubbardston where the rental vacancy rate is 7.4.

Type of Occupancy
Westminster

	1990	1990	2000	2000	Change	Change
	Number	Percent	Number	Percent	Number	Percent
Owner Occupied Units	1,817	75.6	2,169	85.8	352	10.2
Renter Occupied Units	358	14.9	360	14.2	2	0.7

Source: U.S. Department of Commerce, Bureau of the Census 1990, 2000

8. Type of Households

The table on the next page for the year 2000 indicates that 77.26% of Westminster's households consist of families. This represents a decrease since the 1990 Census when family households accounted for 80% of all households. The 2000 Census counted 206 households headed by females.

Household Types Westminster

Town	Total Households	Family Households	Percent of Total Families	Families with their own children under 18	Married Couple Families	Married couples with own children under 18	Female Household No Male Present	Female household with own children under 18	Non Family Household	Householder living Alone	Households 65 years or older
Westminster	2529	1954	77.26%	933	1664	770	206	115	575	447	168

Source: U.S. Department of Commerce, Bureau of the Census 2000.=

9. Housing Demand Assessment & Needs Analysis

The following analysis will document the demand for housing in Westminster, the housing needs of local residents, and what is actually available (and affordable) for housing opportunities. Before going any further, it is important to outline the assumptions used in this analysis.

- The analysis makes use of year 2000 statistics so that they may be cross-referenced to the 2000 US Census data.
- The median household income for the Montachusett Region, as determined by the U.S. Department of Commerce, Bureau of the Census 1990 and 2000, was \$51,986 in 1990 and \$57,775 in 2000, showing an increase of 11.1%. For Montachusett Region Median Household Income See Demographics Section.

Westminster Median Household Income

Community	Median Household Income 1990	Median Household Income 2000	% Change
Westminster	\$51,986.00	\$57,755	11.1%
Region Average	\$43,576.00	\$54,629	25.4%
Massachusetts	\$44,367.00	\$50,502	13.8%
US	\$21,329.00	\$41,994	96.9%

Sources: U.S. Department of Commerce, Bureau of the Census 1990 and 2000, June 2003.

The State Department of Housing & Community Development (DHCD) Year 2004 Housing Certification Program based on the Fitchburg-Leominster Statistical Area uses the median family income of \$60,900 and the affordable purchase price for 100% of median income in the Town of Westminster at \$199,839. This assumes 5% down, 6.5% APR mortgage for 30 years, 30% of income for housing costs and includes \$300/month for taxes and insurance. There was no change from 2003. The U. S. 2000 census lists lower figures with the median household income at \$57,755. Out of the 2,526 households, 1,030 (40.7%) have incomes less than \$50,000. The figures used here are from the 2000 U.S. Census.

Westminster's poverty-level income figure was obtained from the 2000 US Census using the level of 30% of median household income.

Housing demand and need was calculated for poverty-level households (30% of median income), low-income households (30 to 50% of the area median income), low-to-moderate income households (50-65% of the area median income), moderate income households (65-80% of the area median income), and middle-income households (80-150% of the area median income and upper income households (above 150% of area median income).

It was assumed that households making up to 65% of the area median income would not be in the market for buying a home but instead would most likely rent their housing.¹⁰

It was assumed that households making the area median income would more likely be in the market for buying a home, especially as the 2003 interest rates have reached the lowest levels in decades.¹¹

For renters, it was assumed that 30% of their annual income would go towards rent.

For homebuyers, it was assumed that 28% of their monthly income would go towards a house mortgage, principal and interest. It was further assumed that homebuyers would make a down payment of at least 5-10% and have a 30-year mortgage at 6.5%.

The number of rental units and their price ranges were estimated from the 2000 Census.

Home data was obtained from the Warren Group Town Stats/Market Statistics.

a) Rental Unit Demand

The following table provides an affordability analysis for Westminster rental units. The table outlines the various renter income categories, the number of Westminster households fitting into the income categories, the number of rental units in Westminster that are affordable to the various income categories and the gap/surplus for such rental units.

Rental Unit Need/Demand Analysis

Income Group	Range of Incomes	Range of Affordable Rent	# Of Poverty Households	# Of Actual Units	Deficit/ Surplus
Poverty	\$13,333 *(\$14,999) and Below	\$333 and Below	208	19	189
Poverty-to-Low	\$13,333 *(\$15,000 to \$25,000)	\$334- \$556	382	83	299

Source: U.S. Department of Commerce, Bureau of the Census 2000.

*The U.S. Census groups income at \$15,000 and \$25,000, and not the poverty level

The previous table indicates that Westminster has a shortage of rental units that are affordable. The 2000 US Census further supports this assertion as 52 Westminster households were identified as paying more than 35% of their monthly income towards rent. It is generally assumed that renters paying more than 30% of their

¹⁰ Using “affordability calculators” such as Fannie Mae, and adding \$10,000 for down payment, a conventional mortgage loan of \$42,886 could be borrowed. The least expensive house for sale in Westminster as of March 2004, using the multiple listing service figures, was \$160,000. This is more than three times the available mortgage amount available to a low-income household. This does not indicate there is no desire to own, but that programs and assistance need to be utilized.

¹¹ Using “affordability calculators” such as Fannie Mae, and adding \$10,000 for down payment and closing costs, a regular Federal Housing Assistance (FHA) mortgage loan of \$131,350 could be borrowed. As in footnote 8, the least expensive house for sale in Westminster as of March 2004, using the multiple listing service figures, was \$160,000. This is nearly within reach of a median income family. The figures for a conventional loan at a bank are similar to loans for lower income household in footnote 8.

monthly income towards rent are exceeding their affordability. (Thirty years ago this affordability percentage was calculated at 25% of income.)

However, in terms of affordable rental units, Westminster ranks fairly well when compared to the region's other communities. The Year 2000 DHCD Housing Certification Program lists an affordable monthly rent figure of \$1,523/ month (30% of area median family income) for the Fitchburg-Leominster Statistical Area. According to the Year 2000 US Census, there are 361 rental units in Westminster and discounting the "no cash rent" category (51), only 32 had a monthly rent over \$999. Almost every unit was well below the \$1,523 DHCD affordable monthly rent for the region. In addition the median rent was well below the figure at \$655 or 57% less than the Fitchburg-Leominster statistical area.

Homeownership Analysis Conventional Mortgages¹²

Income Group % of Median	Income	Range of Affordable Housing Prices	Down payment	Cost Per Month
50%	\$28,877	\$50,454	\$7,568 (15%)	\$372
50%	\$28,877	\$140,613	\$21,092 (15%)	\$989
65%	\$37,540	\$105,041	\$16,000 (14.5%)	\$605
85%	\$49,092	\$121,890	\$17,000 (13.9%)	\$826
100%	\$57,755	\$188,546	\$14,787 (7.8%)	\$1,000

Based on calculators from Homestore, Inc, Westlake Village, Ca, and GINNIEMAE.gov

Home Ownership

The table above indicates that homeownership in Westminster was not within the grasp of the median income group. As mentioned previously, the median family income in the Fitchburg-Leominster Statistical Areas was \$60,900 for the Year 2003 with an affordable home purchase price of \$299,759 for the median household income. Of the 42 qualified home sales over the year of 2003 the median prices did not exceed the state's Affordable Housing Price. Housing prices were less favorable when the actual median household income for Westminster is taken into account (\$57,775). Thus, housing in Westminster was not very affordable when considered within the regional context.

Rising housing costs appear to be outpacing household income. According to The Warren Group, in the year 2003, the median sales price of a single-family home increased to \$219,900 while the median income was \$57,755 and with lower interest rates (approximately 6.5% or lower). Based on the average price of residential sales for single-family homes, those households earning 65% of the median area income may not be able to afford a single-family home in Westminster. But, those households earning 50% of the median area income will now find the prospect of homeownership much more difficult; based on a 6.5% interest rate with 5% down, this income group could afford a home costing up to \$50,545 - \$140,613 or affordable at 28% of their income.¹³ The trouble is that there is only two homes on the market near this price range at \$160,000. The next least expensive house on the market in the real estate listings is offered at \$164,900 and they were the only ones under \$225,000.

¹² These figures do not include closing costs that can be waived under certain programs. Those households qualified for Federal Housing Assistance (FHA) loans on Veteran's Administration Loans can get higher mortgage loans. VA loans have zero down payments but much higher closing costs.

¹³ The 28% figure does not include taxes, insurance, or utilities.

Median Sales Price by Year

Year	Number of Single Family Sales	Median Sales Price	Number of Condo Sales	Median Sales Price	Number Of All Sales	Median Sales Price
2003	107	219,000	10	165,500	186	200,000
2002	100	191,000	7	145,000	180	167,000
2001	72	188,950	7	134,000	135	166,500
2000	74	150,000	7	132,900	171	135,900
1999	99	150,000	5	90,000	200	110,450
1998	79	131,800	0	0	153	95,500
1997	75	110,000	1	0	162	88,500
1996	57	115,000	1	0	129	90,000
1995	48	102,750	1	0	130	88,950
1994	59	95,000	3	69,900	134	87,700
1993	48	103,750	0	0	105	87,565
1992	51	110,100	8	83,700	116	97,050
1991	30	115,000	10	85,000	96	87,000
1990	33	122,000	15	85,000	107	95,000
1989	35	147,000	0	0	116	107,000
1988	45	136,000	0	0	145	116,250

Source: The Warren Group

The typical home “asking prices” in 2003 were well above this level ranging from five between \$225,000 and \$250,000 and 28 above \$315,000. The home for \$160,000 is 795 square feet on .6 acres, built in 1950. The median sale asking price in March 2004 was \$334,900. At the other end of the spectrum, there were 6 houses listed between \$450,000 and \$1,250,000. While the rents being paid are lower than in many areas, 58.6% of the household units are paying \$749 or less, discounting taxes and other expenses, would barely cover the mortgage on the several housing units available to a median income household.

The positive developments are the building permits for the new dwellings. There were thirty-one (31) permits issued for new dwellings in 2003 and the average price was \$242,692. It appears that local contractors are able to build new dwellings in a much more affordable range. For the period between July 1, 2002 through June 30, 2003 five homes were constructed for under \$160,000. The following table lists those building permits in order of value. (Value is based in large measure on square footage, not including the cost of a building lot).¹⁴

**Number of Single Family Housing Units
By Year and Average Cost**

Year	Number of Permits	Average Cost
2003	31	\$242,692
2002	48	\$204,730
2001	35	\$230,900
2000	34	\$205,644
1999	67	\$185,677
1998	44	\$190,811
1997	39	\$167,923
1996	39	\$160,581

Source: The Warren Group

¹⁴ These figures are from building permits and not the prices of these houses when sold by contractors/developers in the real estate market. They are based on the value of square footage of different parts of the house (garage, attic, basement, and living area), and are used to determine the fee for a building permit. They are used here to get a general idea of building costs, and do not include the cost of the building lot.

10. Supply of Subsidized Housing

In 1969, the State passed M.G.L. Chapter 40B with the goal of increasing the amount of affordable housing in communities throughout the Commonwealth. It contains two major components which are meant to assist developers who wish to build housing that meets the affordable housing criteria as outlined within the law. The first component is the Comprehensive Permit process, where several local permit applications are consolidated into a single application to the Zoning Board of Appeals (ZBA). The ZBA is authorized to grant waivers from zoning and other local regulations to make a project economically viable. The second component gives developers the right to appeal ZBA decisions to the Massachusetts Housing Appeals Committee (HAC) in communities where the percentage of affordable housing units falls below 10% of the year-round housing units. In order to meet the criteria for affordable housing under the Comprehensive Permit Law, at least 25% of the units in the proposed project must be restricted over time for households at or below 80% of the area median income. See Housing Appendix for information on Westminster.

C. Housing Visions, Goals, and Policies

1. The Visioning Process

In August 2003, local residents and community officials attended a forum and interacted with their neighbors and local officials in a “visioning session”. The group focused on their values in relation to development challenges. Comments and ideas were expressed regarding the assets/strengths, liabilities/weaknesses and needs of the town in the four EO418 areas.

Correspondingly, the Town recently (2000) completed a Master Plan that produced a vision and goals for the community. The following parts of Westminster’s “Vision Statement” relate to the EO 418 housing element of this Community Development Plan:

“The Town of Westminster envisions itself as an extraordinarily beautiful rural community with its country atmosphere maintained as it matures in the twenty-first Century, its historically significant architectural and archaeological properties preserved, the tranquil beauty of its many ponds preserved, its forested native New England roadside character maintained and the beauty of its village center enhanced.... Where affordable housing exists for residents of all income levels.”¹⁵

A land use goal in the Plan states, “Plan and control commercial and residential growth with the objective of enhancing the village and rural character of Westminster.” One Policy states to “seek housing location(s) for low and moderate income and senior citizens.”¹⁶

2. The Housing Goal

The goal related to the development of housing: Most people understand that growth will continue to occur, and agree that Westminster’s “character” should remain as stable, and as rural as possible, and that managing future growth will enable the community to maintain most if not all of its amenities.

The Plan’s Housing Goal is to “Encourage a diversity of housing options” and a policy states to “ensure that there are adequate apartments in the housing mix to meet diverse needs and incomes.”¹⁷

These themes were echoed in the Community Forum held in August 2003. Foremost, in relation to housing, was the lack of rental housing, especially for “returning children” and the need to provide housing for all incomes and ages, especially seniors.

¹⁵ Westminster Master Plan 2000

¹⁶ pg. 2 IBID

¹⁷ pg. 4, IBID

3. Objectives related to housing:

- Increase housing opportunities for a broad range of income levels.
- Preserve Westminster's Rural Character as the town continues to grow.
- Increase the supply of affordable rental units and subsidized units especially for seniors.
- Improve the condition of Westminster's present housing stock.
- Improve collaboration between town and developers to build affordable housing, and use deed restrictions.
- Anticipate the future needs of seniors for affordable housing.

4. Recommendations

a) **Westminster's Population and Housing Stock Will Continue to Expand**

According to the Housing Assessment and Analysis, Westminster's population and housing unit production have expanded at a moderate pace over the last ten years. This trend is expected to continue.

Even if it were desirable, it is not possible to stop growth in Westminster by protecting the remaining undeveloped land as open space: there is simply too much undeveloped land (See Build-Out Results). This condition of ample developable land is likely to remain the case for several decades. Therefore, Westminster must think in terms of managing growth, not stopping it entirely.

Communities experience the negative impacts of growth long before final build-out is reached. This pattern is apparent in Westminster where growth has, to some degree, affected tax rates, scenic quality, and traffic even though plenty of land, and even road frontage, remain undeveloped. Thus, growth management strategies for the next 25-50 years must focus on channeling growth into patterns that minimize environmental, fiscal, scenic, and transportation impacts – not necessarily on reducing the ultimate long-term build-out, which may not happen for 215 years or more, if ever.¹⁸

(1) What Can the Town Do to Preserve its Rural Character?

Westminster should encourage the use of its Open Space Residential Cluster Development by Developers: Density controls have both positive and negative effects on build-out patterns. In

¹⁸ The span of time required to reach buildout can be forecast through the use of MISER population projection data. During the decade of 1990 through year 2000, MISER population growth predictions show 10 year population growth of about 800 persons which can be translated to about 80 new persons in Westminster each year. The average household size in Westminster is assumed at three persons. With this, it is deduced that 27 new households are created in Westminster each year from now until buildout is attained. If residential buildout in Westminster equals 5,801 new housing units, and the housing stock is being added at an average rate of 27 units per year, then full residential buildout will be reached in 215 years. At this time, there will be a total of 22,158 new residents added to the current year 2000 population of 6,907. This is to say that if the current rate of growth were to remain steady, and current zoning were to remain unchanged, Westminster will reach full residential buildout in year 2214. With a constant rate of growth established, it is also possible to predict growth milestones nearer, and thus more meaningful, to the present day. Conditions in 2025 can be ascertained through the use of the factors utilized to predict buildout. At a growth rate of 80 persons per year, there will be a total of 2080 new residents in the community in 2025. This translates to a need for 693 new dwelling units. These figures do not necessarily include the number of affordable units needed to reach the 40B mandate of 10% affordable.

the short-term, large lot residential zoning accelerates the conversion of a community from rural to suburban in character by consuming large amounts of land and encouraging sprawled development. The Open Space Residential Development Bylaw is a mechanism that has the potential to preserve rural qualities without increasing long-term fiscal consequences.

The Town's Open Space Residential Development Bylaw allows for building houses closer together than would normally be allowed under the underlying zoning requirements, while preserving the remaining land as open space. Importantly, the Open Space Bylaw can help to preserve rural character because it gives the Planning Board the flexibility to determine what areas of the property are to remain as undeveloped. Open space housing can make economic sense for a municipality in several instances, such as having a central location for picking up school children, reduced road and infrastructure maintenance costs and the permanent protection of open space. If municipal utilities are required, the lines for such utilities can be extended into an open space subdivision cheaper than they can be extended down to an existing road as part of a conventional development proposal. Furthermore, instead of the town having to acquire and develop recreational lands, a portion of the development's open space can be used to provide recreation facilities for the residents of the town.

Open space housing is also consistent with Westminster's rural character, compact villages, and open space preservation goals. An Open Space Subdivision may also be used as a way to acquire publicly accessible land for sports, paved and unpaved trails, and other public facilities.

In order for such a bylaw to be effective, it should be encouraged in such a way that a developer would prefer to utilize the Open Space concept as opposed to the standard subdivision process. Allowing Open Space Residential Development in by right areas could help to promote this type of development. Factors to consider when utilizing the Open Space bylaw include: density bonuses, minimum lot sizes, quantity and quality of required open space, drainage, water, waste disposal, length and width of interior roads and of course public health and safety. Most important is to make the process clear and easy to negotiate for developers so it becomes a win/win situation.

2) **Major Residential Development Review:** The Town could put a mechanism in place that allows for the municipal review of major residential development proposals, that is, multiple lots (four or more), including lots being created along the frontage of an existing Town road. Thus, if a developer had sufficient frontage to create 20 new lots along an existing Town road, the Planning Board would have review authority.

Having a Major Residential Development review provision in the Town's Zoning Bylaw allows for municipal review of site planning issues such as the cumulative impacts of the proposed development on drainage, erosion control, environmental impact and neighborhood impact. The bylaw starts the review process at four newly created lots

3) **Adaptive Reuse:** The reuse of any abandoned, underutilized, or obsolete property could enable Westminster to direct growth towards already developed locations in its village centers thus negating the need to develop additional land in areas without existing infrastructure. It would also be a way of preserving and/or restoring unique architecture in the community, which can also be of historical significance.

The Town could inventory publicly owned property, vacant, underutilized, deteriorated land and/or buildings with residential reuse potential. It can be possible to acquire such properties through tax taking, donation, negotiation, distress sale, and bank foreclosure, or brownfield remediation.

b) Rent is Expensive for Lower Income Groups

The U.S. Census indicates that households were identified as paying more than 30% of their monthly income towards rent, which is excessive. In addition, there is a deficit of rental units affordable to poverty and lower-income individuals.

The town needs to consider ways to accommodate people who wish to live in, and contribute to Westminster. Many established townspeople will have specialized housing needs that arise or change. A community should be able to respond by offering a diverse mix of alternatives. The first and foremost housing concern that Westminster needs to address is the aging of the general population. With the coming decades, much of the national population, along with many of the established citizens of Westminster, will require housing that is manageable and affordable. Many of Westminster's farmhouses and historic homes were built at a time when a large family was an asset to the agricultural practices. With the current trends toward smaller families (2.73 persons in Westminster in 2000), those family homes are now often maintained by individuals whose children have grown and moved to other communities, or often simply other homes in the same community. As those individuals age that burden and expense can become overwhelming. For some of those individuals, more manageable, less expensive housing will become a necessity. At the present time, there are few smaller, lower cost, easier to maintain homes in Westminster. If no measures are taken by the community, the coming years will see life-long residents of the community with no option but to seek housing in other towns.

Westminster's population is also growing older. Most elderly individuals are on a fixed income, which often makes it very difficult to continue to maintain their home throughout their retirement years. Westminster's 75 and over population has grown by 116 persons between the years 1990 and 2000 representing a 49.4% increase. Westminster's next generation of senior citizens (60-74 population) has increased since 1990 by 280 individuals, and represents nearly 14% of the total population.

At the present time there are only 30 units of low cost housing specifically dedicated toward the aging population. All these units are located in a complex known as the Wellington. This is a privately operated building located on South Street, on one time town land, a short walk from Westminster Village. Each unit is an individual efficiency rental apartment where residents live independently, but housekeeping and some in-home care, can be arranged through the Montachusett Homecare Corporation. Residents are said to be extremely satisfied with this arrangement, and while this particular complex is ideally sized for its own purposes, there is currently a five to seven year wait for the opportunity to rent a unit.

The Wellington was built with state matching funds, and while the proposal, design and construction processes were often questioned or met with skepticism, all those associated with the results are well aware of the success. New proposals for similar projects should be solicited and modeled after the success of this complex.

The Meadows at West Hill located on South Ashburnham Road in east Westminster represents the only moderate-income housing development that is available to all ages in town. Originally a Housing Opportunity Project (HOP) built in the late 1970's.

Situated on an open hillside in Westminster's rural upland, the development is comprised of 46 paired duplex units, of which, two thirds sell at the regular market rate, while one third are subsidized by the state and reserved for first time home buyers of those of more modest means. Current residents in Westminster all generally agree that the Meadows is successful, in that it provides modest homes of high quality.¹⁷ Other advantages to this development include lower environmental impacts due to smaller land area per unit needs, as well as reductions in infrastructure de-

¹⁷ Westminster Master Plan

mand such as shorter roadways and utility connections. The overall level of density at the Meadows can be compared to densities of older residential developments such as those found in Westminster Village and areas around Wyman Pond. Additionally this form of development helps broaden the spectrum of available housing options in the community.

New residential development in town currently favors more traditional single family residential development spread over larger, and therefore more costly parcels of land. However, the Meadows should be viewed as a positive model that can be refined to incorporate even more local character, while offering other, more efficient yet no less pleasing housing options to the community. As family sizes decrease, local citizens age and young adults start new homes of their own, these many potential housing options should be employed in order to retain existing residents in Westminster.¹⁹

(1) How Can the Town Help House these Westminster Residents?

1) ***The Town could include Senior Housing provisions in the Zoning Bylaw.***

Westminster does not have provisions that directly address the need for senior housing alternatives. Many communities in Massachusetts have adopted senior housing bylaws within their zoning framework. Such bylaws can take the form of senior residential communities, retirement communities, as well as assisted living and residential care facilities (both are governed by State regulations). The Town needs to give serious consideration to the type of senior housing alternative that best meets its elderly housing needs, whether it be a senior residential community, retirement community, assisted living facility or a residential care facility. In general, housing development in a community can have a negative impact on municipal finances largely due to educational expenses of school age children. However, senior housing would not impact municipal finances to such a degree; usually very few school age children would reside in this type of housing.²⁰

2) **The Town could consider adopting an Accessory Apartment Provision when it develops new Zoning Bylaws.** An accessory apartment is a second dwelling unit located within a single-family home. Another term for accessory apartments is “in-law apartments”, for use by a related family member. Accessory apartments allow elderly people to live in close proximity to their family, as well as young people who cannot afford their own home at the time. Surely families would appreciate the option of setting up an elderly parent with their own separate living space to live independently at a low cost. Accessory apartments also allow the primary homeowner to collect a bit of rent, thus helping them cope with property taxes. Many communities have adopted accessory apartment bylaws and have found that they provide a viable housing alternative for their residents. Similar to elderly housing, it is unlikely that school age children would reside in this type of housing lessening any potential impacts on municipal finances.²¹

Issues to consider when drafting an accessory apartment provision include access/egress to the apartment, external appearance of the principal or secondary structure, parking, sewage disposal, trash disposal, size limitations and the permitting process. Allowing accessory apartments would provide another housing choice for Westminster’s elder residents and young people who cannot yet afford to buy a home.

3) **The Town could encourage In-Fill Development in Westminster Village.**

The Town could encourage the Infill of vacant spaces around Westminster Village with new homes of similar character on lots of comparable size. A zoning bylaw amendment will be required. This will shift some of the new anticipated residential growth in the community curtailing sprawl in lesser-developed areas of town while helping solidify existing village character as well

¹⁹ Westminster Master Plan, Chapter III, Pgs.14,15, Prepared by Kenneth M. Kreutziger, FAIC, March 2000

²⁰ IBID

²¹ This is different from the Table of Use Regulations (A-3) because the dwelling unit is located within an existing structure. Chapter 205 of the Zoning Bylaws (205-37) deals with apartments and attached dwellings. It places a number of standards such as a five acre minimum lot size that may discourage “in-law apartments”.

as providing greater housing stock diversity. Also make allowances for mixed uses in this area in order to recreate the “corner store” convenience and tradition. Town sewer allows denser village development without its potential adverse impact on the environment.

Westminster Village already has the sewer and water infrastructure in place to accommodate higher density housing. Such housing tends to be more affordable than single-family homes on large lots, due to smaller land costs per unit and lower construction costs. Thus, having more multi-family units would help the Town bridge the gap in affordable rental units. Having more people live in the village areas will increase the demand for shopping opportunities, services and food establishments. Allowing a higher population density in areas with public water and sewer would also alleviate some of the pressure to develop housing in the more rural areas of town and help reduce road and infrastructure maintenance costs. One way the Town could encourage multi-family dwellings in the village centers would be through Adaptive Reuse (See above).

c) **The Town Has a Shortage of Subsidized Housing**

Chapter 40B of Massachusetts General Laws outlines a municipality’s responsibilities regarding the provision of low and moderate-income housing. The law defines low and moderate-income housing as “...any housing subsidized by the federal or state government under any program...” Thus, by definition, a government subsidy is required in order to qualify as low and moderate-income housing. Please note that this is quite different from the issue commonly known as “affordable housing” which is generally defined as housing that costs no more than thirty percent of a household’s total income. Looking at the average home sale price and average contract rent in Westminster, it would be hard to argue that Westminster does not provide opportunities for affordable housing especially when Westminster’s numbers are compared to similar communities in the region. However, poverty and low-income people cannot afford to buy a house in Westminster although many renters (69.3%) do not pay more than 30% towards rent. Furthermore, according to the Housing Assessment and Analysis, housing prices have outpaced household incomes over the last two years making homeownership more difficult especially for those in the low to middle income brackets.

Currently, there are only a handful of municipalities in Massachusetts that have achieved this 10% threshold. At the present time, only 2.87% of Westminster’s housing stock meets the Chapter 40B definition. While this is not unusual for a community like Westminster, the town should make a good faith effort to provide its share of affordable subsidized housing for its citizens. For municipalities that do not meet the 10% threshold, the practical consequence is as follows: any developer proposing low and moderate income housing can have the project exempted from local zoning and subdivision requirements and the development could be built in any zoning district, regardless of suitability.

(1) How Can the Town Increase its Supply of Subsidized Housing?

1) Non-Regulatory Options: The Town could review its non-regulatory options for providing low and moderate-income housing and make every effort to ensure that 10% of Westminster’s housing stock consists of low and moderate-income housing.

Grant Programs: The Town should take a closer look at the State’s Affordable Housing Trust Fund and the various housing grant programs offered by the Massachusetts Department of Housing and Community Development (DHCD) (See Recommendation under Section 4A, for more detail concerning grant programs). The Board of Selectmen may opt to establish a Local Housing Needs Committee to assist in this effort.

Inventory of Privately Owned Property: The Committee could conduct an up-to-date inventory of vacant, underutilized, deteriorated land and/or buildings with the potential of supplying subsidized housing, and work with the property owner to help secure state funds.

Publicly Owned Property: The Committee could also conduct an up-to-date inventory of any publicly owned land/buildings that might be suitable for subsidized housing. There are a va-

riety of State sponsored funding options that can be used to develop/rehabilitate publicly owned properties that have the potential to be converted to subsidized housing.

2) Chapter 40B Housing Proposals: Town boards such as the Zoning Board of Appeals should receive training on how to deal with Comprehensive Permits as they relate to low/moderate income housing projects as defined by Chapter 40B. The UMass Extension's Citizen Planner Training Collaborative (CPTC) offers classes on this subject on an annual basis and will even provide customized training sessions to individual communities. In addition, DHCD has prepared a procedural "how to" booklet for local communities. The Zoning Board of Appeals would be the responsible municipal entity to establish review criteria for comprehensive permit proposals. The Massachusetts Housing Appeals Committee Web site has guidelines and examples of model by-laws. (www://state.ma.us/dhcd/components/hac/)

3) Inclusionary Zoning/Incentive-Based Zoning: These methods require a strong real estate market with high housing costs perhaps making them impractical for the Town to utilize in the short term. However, over time housing costs will continue to escalate and the Town should be aware that these tools exist.

The general purpose behind inclusionary zoning and incentive-based zoning is to increase a community's affordable housing stock. Inclusionary zoning can be seen as the "stick" approach, while incentive-based zoning is the "carrot" approach. An inclusionary zoning bylaw is one that requires new subdivisions to set aside a certain percentage of new housing units as below-market units, i.e., units that can be counted towards the town's affordable housing unit inventory under Chapter 40B. Typically, inclusionary bylaws require that anywhere from 10% to 25% or more of new housing units consist of below-market units. The Massachusetts Zoning Act does not explicitly authorize inclusionary zoning; however, many Commonwealth communities have inclusionary zoning by-laws on the books and have made the case that such bylaws are legally valid under the State's "Home Rule" authority. Chapter 40B is an example of an inclusionary requirement. Massachusetts's courts have generally approved of inclusionary zoning; however, they have frowned on assessing fees in lieu of providing actual affordable housing units.

Incentive-based zoning attempts to increase the affordable housing stock by offering incentives to developers to create below-market units as part of their developments. Such incentives can include higher densities, reduced frontage, reduced setback requirements, a reduction in the required roadway width, reduced infrastructure connection fees, and other incentives that can improve a developer's bottom line. Incentive-based zoning is an example of giving something to get something. Incentive-based zoning is explicitly authorized within the Massachusetts Zoning Act. Incentives only become an effective tool when there exists a strong demand so that developers are willing to build the additional units in return for higher profits. The Town may wish to take some proactive steps to bring its affordable housing unit inventory closer to the 10% required under Chapter 40B. Towards that end, Westminster should investigate both inclusionary zoning and incentive-based zoning over the long term and determine which approach would work best for the Town. In any case it is strongly recommended that these zoning by-laws be adopted by the town.

d) Westminster has an Older Housing Stock.

As indicated in the Housing Assessment and Analysis, 19.4% of Westminster's housing stock was built prior to 1940 and 51.8% were built prior to 1969. It is quite likely that many of these older residences would not meet today's various housing codes (plumbing, electricity, weather-proofing, septic systems, building code, etc.). Aesthetic improvements could also be made, which would serve to enhance the visual appearance of neighborhoods throughout the community.

(1) What Could the Town do to improve its Housing Stock?

The Town of Westminster could further investigate various grant opportunities to see if they make sense for the town and its property owners. However, because of a shortage of housing throughout the Commonwealth, the Governor enacted Executive Order 418 (E.O. 418). One element of E.O. 418 involves Housing

Certification. In order for a town to remain competitive when applying for many state grants, the town must be Housing Certified.

The Housing Certification Process is an important part of Executive Order 418, "Assisting Communities in Addressing the Housing Shortage." Its purpose is to provide an incentive for communities to assist residents by taking steps to increase the supply of housing affordable to individuals and families with low, moderate, and middle incomes. EO418 definition of affordable housing is:

- Low-income households are those making up to 50% of the area-wide median income.
- Moderate-income households are those making up to 80% of the area-wide median income.
- Middle-income households are those making up to 150% of area-wide median income.

Communities that receive EO418 Housing Certification are eligible to apply for certain discretionary grant programs and to receive bonus points for other grant programs.

In FY2004, housing certification is achieved if a community:

- 1) Has an acceptable Housing Strategy, and
- 2) Can demonstrate that new units have been created for households and individuals with low, moderate, and middle incomes.

Please note that Westminster had an acceptable Housing Strategy and achieved Housing Certification in 2004 according to the DHCD website.

There are numerous grant opportunities for housing rehabilitation projects, especially when they benefit low and moderate-income families. The following is a brief description of available housing rehab grants that can be utilized by the Town.

- *Community Development Block Grant Program:* This program was developed at the federal level by the US Department of Housing and Urban Development (HUD) and is implemented at the State level by DHCD. Funds for housing rehabilitation (code violations, septic systems, roof and chimney repairs, heating systems, etc.) are available on an annual basis when applied for in a regional context. In 2004, based on the new census, Westminster will be considered a CDF2 community by DHCD and will not be eligible for funding every year. Communities that have been Housing Certified by DHCD receive 10% scoring bonus points when applying for Community Development Block Grant funds.

- *The Housing Development Support Program:* The Housing Development Support Program is a component of the federal Community Development Block Grant (CDBG) program administered by DHCD. The program is designed to assist with project-specific affordable housing initiatives with the emphasis on small-scale projects that might otherwise go un-funded. Typical projects include housing rehabilitation, new construction, reclamation of abandoned properties, elderly and special needs housing, and the conversion of obsolete and under-utilized buildings for housing. Funds can be used for acquisition, rehabilitation, site work and related infrastructure. Projects are limited to a maximum of seven housing units, 51% of which must be affordable to and occupied by low and moderate-income households (households earning up to 80% of the area's median household income).

- *The Massachusetts Affordable Housing Trust Fund:* The Affordable Housing Trust Fund (AHTF) was established by an act of the State Legislature and is codified under Chapter 121-D of the Massachusetts General Laws. The AHTF operates out of DHCD and is administered by MassHousing with guidance provided by an Advisory Committee of housing advocates. The purpose of the fund is to support the creation/preservation of housing that is affordable to people with incomes that do not exceed 110% of the area median income. The AHTF can be used to support the acquisition, development and/or preservation of affordable housing units. AHTF assistance can include:

- Deferred payment loans, low/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.
- Matching funds for employer-based housing and capital grants for public housing.

Housing developments financed by the AHTF can include market-rate units, but the Trust Fund cannot be used to support such units. The level of assistance provided by the AHTF to a specific project must be the minimum amount necessary to achieve the desired degree of affordability. Housing units created through the AHTF can be counted towards the Town's 10% threshold for affordable housing under Chapter 40-B (see the previous discussion under Item #3).

- *The Local Initiative Program:* The Local Initiative Program (LIP) is administered by DHCD and was established to give municipalities more flexibility in their efforts to provide low and moderate-income housing. The program provides technical assistance and other non-financial assistance to housing developed through the initiative of local government to serve households below 80% of the area's median household income. The program limits the State's review to the most basic aspects of affordable housing: the incomes of the people served, the minimum quality of the housing provided, fair marketing and level of profit. LIP projects must be initiated by the municipality, either through zoning-based approvals (rezoning, special permits, density bonuses, etc.), financial assistance and/or through the provision of land and/or buildings. LIP projects can include new construction, building conversion, adaptive re-use and building rehabilitation. LIP projects are usually administered at the local level by a local housing partnership and approved by the Board of Selectmen. Affordable housing units created by a LIP project will be counted towards the municipality's 10% low and moderate-income housing goal under Chapter 40B.

- *The HOME Program and the Housing Stabilization Fund:* These programs are offered by HUD (managed at the state level by DHCD) and are designed to support the acquisition and/or rehabilitation of existing structures. Acquisition funds are only available to low-income families. Eligible projects include: property acquisition; housing construction and/or rehabilitation; connecting to public utilities (sewer & water); and making essential improvements such as structural improvements, plumbing improvements and energy-related improvements. These programs are offered every two years. Once again, interested communities need to do a substantial amount of advance work prior to submitting a grant application.

- *The 'Get the Lead Out' Program:* This HUD-sponsored program is managed at the State level by the Massachusetts Housing Finance Agency (MHFA). This is a lead abatement program available to single family homes and 2-4 family properties. Offered on an annual basis, these funds are generally easier to apply for than the above referenced CDBG funds. The MRPC is administering these funds in the region.

- *Home Improvement Loan Program:* Another HUD program managed by MassHousing, this program offers funds to eligible owners of one-to-four unit residential properties so that they can make necessary improvements to their residential structures. Eligible improvements include: sewage disposal systems and plumbing needs; alterations and renovations that will enhance property safety; energy-related improvements and repairs designed to bring the structure up to local building codes. Offered on an annual basis, these funds generally have an easier application process than the above referenced CDBG funds.

- *Weatherization Assistance:* HUD provides funding assistance to regional non-profit organizations for fuel assistance and weatherization programs. In order to be eligible for the weatherization program, the applicant must receive some form of federal fuel assistance benefits.

- In addition to the Housing Authority, consider establishing a community land trust so that the affordable housing that is created can be kept permanently affordable.

e) **A Number of Westminster Residents Currently Rent Their Housing**

When it comes to owner/rental occupancy rates among Westminster's neighbors, there is a marked difference between the smaller communities Westminster, and the larger urban centers that are cities. The cities of Gardner, Fitchburg, and Leominster have a much higher percentage of occupants and a much lower percentage of owner occupancy. Rentals range from 42.1% in Leominster, and 45.4% in Gardner, to 48.4% in Fitchburg. Whereas among the smaller towns the rentals range from 8.6% in Hubbardston, and 11.1% in Ashburnham, to 14.2% in Westminster, and 17.2 in Templeton.

The range for home ownership has a similar contrast, ranging from a low of 82.8% in Templeton, and 85.8% in Westminster, to 88.9% in Ashburnham, and 91.4% in Hubbardston. In contrast the cities range from a low of 51% for home ownership to a high of 57.9 in Leominster.

According to the 2000 U.S. Census, there are 361 renter occupied housing units in the Town of Westminster making up 14.2% of all occupied housing units. Owning a home is still the goal of most Americans, and research suggests that homeownership has a positive influence on families, neighborhoods and the economy. With 361 households of Westminster residents renting their housing, some could be unaware that homeownership may be within their grasp.

(1) How Can the Town Help to Promote Homeownership?

1) Homebuyer Counseling, Education. Homebuyer counseling and Education are valuable marketing and outreach tools that can help Westminster residents bridge the information gap and prepare them for a successful application and ownership experience. The Town of Westminster could either plan a first-time homeownership initiative by partnering with an agency or institution that provides homebuyer counseling or simply make it known to Westminster residents that such educational organizations exist. There are many nonprofit agencies that offer this service and most have informational brochures that could be displayed at Municipal Offices. These organizations are trained, monitored and certified by the Massachusetts Homeownership Collaborative, which is coordinated by the Citizens Housing and Planning Association (CHAPA). They provide “soup to nuts” information about the home-buying process, from how to budget or repair damaged credit to the many types of mortgage products and down payment assistance programs. Many also sponsor, or participate in, homebuyer fairs. The CHAPA website (www.chapa.org) maintains a list of counseling agencies and their current and planned activities. Many conventional lenders conduct similar programs.

2) Soft Second Loan Program (SSLP). The program is designed to provide soft second loans to low and moderate-income first time homebuyers. Soft Second loans reduce the first mortgage amounts and lower initial monthly costs to enhance affordability.

Applicants must be income eligible and the purchased home must be their principal place of residence. The program places a preference on the purchase of existing units. Under the program buyers will get two mortgage loans that go together: a first mortgage that is 75% of the purchase price, and a “soft second” that is 20% of the price. The remaining 5% represents the buyers down payment (3% borrower’s funds, 2% gift). The principal on the second mortgage is deferred for 10 years and public funds are used to pay for most of its interest during the first five years. Debt to income ratios are based on the principal and interest payments of the first mortgage and just the buyer’s interest payment on the “soft second” mortgage loan.

Local banks agree to discount the interest rate, charge no points, and reduce closing costs on 30 year fixed rate mortgages. Additionally, the SSLP eliminates payment of private mortgage insurance. Banks can sell the first mortgage to the secondary market or retain ownership. The second mortgage remains in the bank’s portfolio (bank owned). A portion of the public funds are used to provide a 10% loan loss reserve for each second mortgage held by the bank. The loan loss reserve is paid to the bank at the time of the closing.

The structure and cost savings features of the SSLP significantly increases the buying power of low-income first time homebuyers. It expands housing opportunities and is bringing homebuyers into the market that would be otherwise left out.

The Commission has contracted the day to day administration of this program to the regional non-profit Housing Assistance Corporation (HAC). HAC pre-certifies the eligibility of potential buyers, track the progress of applicant, and conducts homebuyer workshops, which all participants are required to attend. The Commission is responsible for the overall administration of the Soft Second Loan Program. The soft second mortgage interest subsidy is provided by the State’s Department of Housing and Community Development.

The Town can contract the day to day operation to a non-profit that would pre-certify the eligibility of potential buyers, track the progress of applicants, and conduct homebuyer workshops, which all participants are required to attend. The town would be responsible for the overall administration of the Soft Second Loan Program. The soft second mort-

gage interest subsidy is provided by the State's Department of Housing and Community Development.

Participating banks are asked to sign a Memorandum of Understanding with the Town of Westminster and indicate how much mortgage money they will commit to the program. The banks are responsible for intakes, qualifying borrowers, loan origination, and loan closing. Eligible applicants select which bank to apply for a mortgage loan. These funds can significantly expand homeownership opportunities for low and moderate income homebuyers.

3) Self-Help Housing. The Town could explore Self-Help Housing programs. Self-Help programs involve sweat-equity by the homebuyer and volunteer labor of others to reduce construction costs. Some communities have donated building lots to Habitat for Humanity to construct affordable single housing units. Under the Habitat for Humanity program, homebuyers contribute between 300 and 500 hours of sweat equity while working with volunteers from the community to construct the home. The homeowner finances the home with a 20-year loan at 0% interest. As funds are paid back to Habitat for Humanity, they are used to fund future projects.

D. SUMMARY

Several recommendations are made in this report to assist the Town of Westminster address the housing needs identified in the Housing Assessment and Analysis. These needs include preserving the Town's rural character, assisting lower income groups and the Town's growing elderly population, increasing the supply of subsidized housing, improving the physical condition of the housing stock, and promoting homeownership. The following is a housing strategy that the Town could implement to meet its housing needs.

- First, the Board of Selectmen should form a local Affordable Housing Committee to work on implementing housing recommendations made in this report. Participating committee members could range from interested citizens, local municipal board members, members of the private sector i.e. mortgage officers, developers, etc. The Committee should work to educate the public about current and future housing needs, the social and economic benefits associated with it, and that it is important to achieve community acceptance of different forms of affordable housing. They could develop action plans based on the needs in town, establish criteria to evaluate affordable housing proposals, identify financial resources, identify appropriate sites for development, and work with developers of affordable housing. Municipalities can play a critical role in providing and facilitating public education in order to develop the community support critical to the success of affordable housing policies and initiatives. Municipalities have a variety of approaches available to help educate the public, ranging from workshops and public presentations to major media campaigns.

- An Accessory Apartment Bylaw is a highly viable recommendation that can be easily implemented. An Accessory Apartment bylaw would assist lower income family members including the elderly on a fixed income.

- The Town should consider implementing a Senior Housing Bylaw. Westminster's older population is increasing, and the median age structure has increased 7.6 years since 1980. This would provide housing for a segment of the population that is not adequately served by Westminster's housing supply. Also, senior housing would probably have a minimal impact on town finances since very few school age children would reside in this type of housing.

- An up-to date inventory of public and private land/buildings suitable for subsidized housing should be conducted. The Local Committee should also investigate grant opportunities, including those that would improve the physical condition of the housing stock. In the past, the Town has not received Community Development Block Grant funds for housing rehabilitation. The Town might want to consider re-applying.

- A number of Westminster residents rent their housing. However, homeownership promotes stability, has a positive impact on neighborhoods, and is good for the economy. The town should continue to par-

ticipate in the Soft Second Loan Program and continue to display homebuyer counseling and education pamphlets and brochures at Municipal Offices. Self-help programs like Habitat for Humanity should continue to be explored.

- The Town should start to consider encouraging backlot zoning for developers. This bylaw could help the Town to retain its rural character.
- Multi-family dwellings should be encouraged in areas with existing infrastructure, in part through adaptive reuse. Higher density housing can be more affordable and would also alleviate some pressure to develop housing in more rural areas.
- Over the long term, as the real estate market continues to strengthen and housing costs escalate in Westminster, the Town could begin to investigate other housing strategies such as inclusionary zoning/incentive-based zoning and transfer of development rights. This is a Long Range Goal that should be explored over the next 10 years.
- The Town should work to educate the public about its housing needs and the social and economic benefits associated different forms of housing. The Town could provide and facilitate workshops and public presentations to enhance community support.
- The town should develop a strategy to direct affordable housing developments to areas that are serviced by major transportation routes, areas with town sewer and town water, and areas near existing or proposed shopping centers and town services.

1. Housing Unit Production

According to the Housing Assessment and Analysis, the Town of Westminster is expected to grow by 488 persons between the years 2000 and 2010, and the typical Westminster household contains 2.73 persons. Taking into consideration the trend towards smaller household sizes, it is anticipated that an additional 179 housing units will need to be produced between the years 2000 and 2010 in order to house the expected population increase. To meet this long-term goal, the Town's short-term numerical goal for housing unit production should be a minimum of 18 housing units per year. Currently, the Town is meeting this short-term goal; 34 building permits were issued in the year 2003 for 31 single-family and 3 two-family units (6 units).

It would appear that Westminster will meet the predicted needs for the amount of housing, but the missing factor is the affordability of housing. This can become a problem for both young/new first-time homebuyers and senior citizens.

The Town currently has a low mix of rental units (14.2% of the housing stock) when compared statewide (38.3%), yet it is similar to the surrounding small communities. In the past, larger communities such as Gardner, Leominster, and Fitchburg have provided a greater number of rental units (42-48%), than the smaller communities in the area (8.6-17%). In order to address the statewide and regional need for rental housing, smaller communities have been encouraged to create more rental units.

Out of the potential (based on an average of 39 over the past four years) 234 total units could be produced by the year 2010 (6 years), and it is suggested that approximately 25% or 58.5 units should be rentals.

The Housing Assessment and Analysis indicates that much of the housing stock in Westminster is relatively affordable. ²²However, only 2.87 % of the Town's housing stock is subsidized. While this is not unusual for a community like Westminster, there is a shortage of affordable rental units for poverty and low-income groups and the Town's growing elderly population.

²² Census figures for owner specified valuation, median of 141,500. median sales price in 2003 was \$219,000 for a single family house

At present there are 75 “affordable” (40B, subsidized) units in town. Considering the probably increase of 234 by 2010, at 39 per year, Westminster would have a potential of 2928 housing units (not buildings). Ten percent as mandated by 40B would equal approximately 293 units of subsidized housing. If the present 75 “approved” units are subtracted, the town might be expected to grow by 218 units of subsidized affordable units.

The Department of Communities and Development uses slightly different standards for eligibility in grant programs such as Community Development Block Grants (CDBG). It considers an increase of $\frac{3}{4}$ of one percent per year of affordable housing at 30% of household income, for those households below 150% of median income, to be acceptable for “Housing certification.” This would qualify the town to receive bonus points (10) when applying for funding such as the Community Development Block grants.

Compared to the Region, there are 10 communities with a greater percentage of subsidized 40 B units, and 11 with less. Gardner is the only community over the 10% mark at 15%, and Fitchburg is second with 9.8%. Three communities are close at 8 or 9 %, but the rest are 4% and lower. Thus Westminster is at the median for the Montachusett region.

a) Westminster Preliminary Housing Map and Narrative

In a recent Westminster Community Development Plan Survey in the Spring of 2004, that was sent out to 4000 households in their tax bills, nearly 63% of the respondents indicated they would prefer a “mix of residential” and other commercial uses such as offices. Considering “village style development”, some buildings could have space for commercial enterprises interspersed in close proximity with residential buildings, as is the practice in many village centers. Another mixed-use concept is to build commercial and office space into the first level of buildings and use the above levels for residential apartments.

In another part of the survey question almost 28% preferred a “bedroom community” (almost entirely residential).

In the survey the townspeople were asked what type of housing they thought was most needed. The respondents believed that two types of housing are needed the most, rental units 28%, and clustered condominiums 28%. Slightly more than one-fifth (21%) of those surveyed believed single-family homes were needed, while slightly less than one-fifth (19%) believed that senior housing was needed. Thus there was no overwhelming feeling among townspeople for one type of need for housing over another.

On the question of whether there is a sufficient supply of affordable housing, nearly two-fifths (38%) of those surveyed felt that there is a sufficient supply. Fourteen percent did not know, and 41% did not respond to the question.

Thirty percent (30%) of the respondents felt that local zoning bylaws and regulations regarding residential development are adequate, and 29% felt that the bylaws and regulations were not restrictive enough. While 14% felt that the bylaws and regulations were too restrictive, and 23% did not know. Again there was not a majority in any one category.

Westminster has invested much time and money in the development of its up-to-date Master Plan. Many recommendations for housing were made that pertain to the Preliminary Future Housing Map. One proposal is to create housing alternatives with infill development in Westminster Village (1). It is a neighborhood situated on parcels of smaller size than the rest of the community with many services within walking distance. Vacant land lies within and around the Village that could be used to diversify the housing stock by construction homes on smaller lots. Also larger buildings with two or three units could be built that resemble larger single-family units, maintaining the character of the neighborhood.

The Village is the hub of the community and is of a higher density than is permitted by present zoning. Small parcels in this historic area have been left undeveloped, and other unoccupied tracts of land lie nearby. Units constructed here would be of modest size and better suited to young families and the elderly.

An added benefit to building in the Village is that it already has a sewer system. The Town sewer would permit dense village development without impacts on the environment as in other places in Town.

Another proposal is to create a mixed-use Satellite Village Zone (2) district at or near the Whitmanville area north of Route 2 along Oakmont Avenue. This would allow for more compact development at the village core and provide a focus for new residential support services. It would also provide an ideal area to build affordable and moderately priced housing, as well as senior housing. The new Village would be located near to the existing rail line in anticipation of a future commuter-rail stop that could provide a transportation alternative. Many low and moderate-income families and seniors would find this to be a major asset.

Residential development would follow a New England village theme similar to Westminster Village where densities are higher than is currently permitted by current zoning. The proposed new Satellite Village is an excellent opportunity to create a new mixed-use village where alternatives to the traditional single-family home could be encouraged. As with the proposal for Westminster Village, units could be constructed that are small, easier to care for and less costly than the typical new home in Westminster.

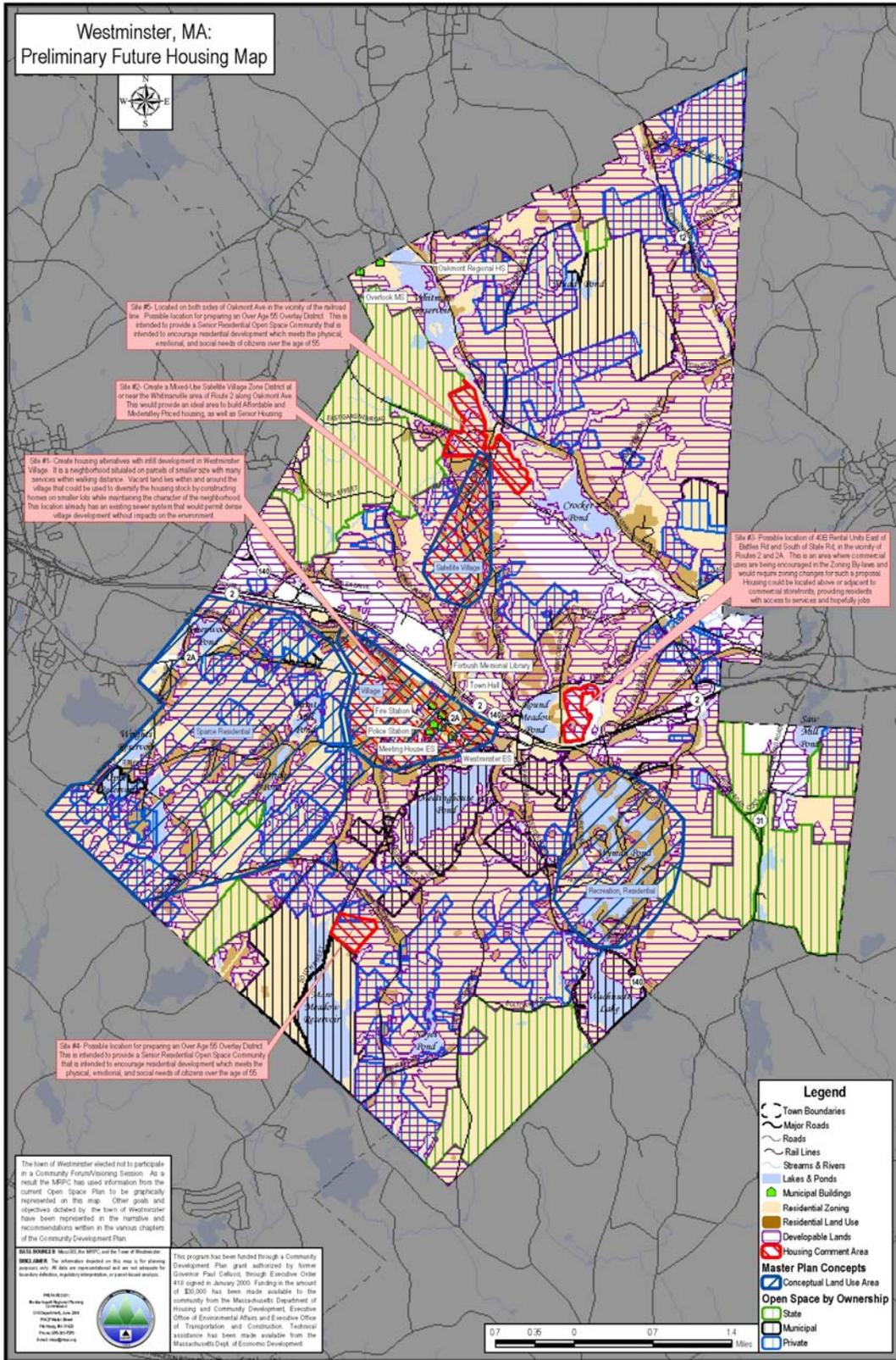
It has also been proposed to expand the sewer system to the new Satellite Village. The development of this Satellite Village would enhance the character of Westminster through not only relief of development pressures elsewhere in town, but also through the establishment of additional areas in town with a New England Village Character. Expansion of the town sewer to include this area will provide the infrastructure necessary to serve the increased density with also protecting the environment. The Village could still exist without sewer, but probably not with the variety of uses nor at the density envisioned.

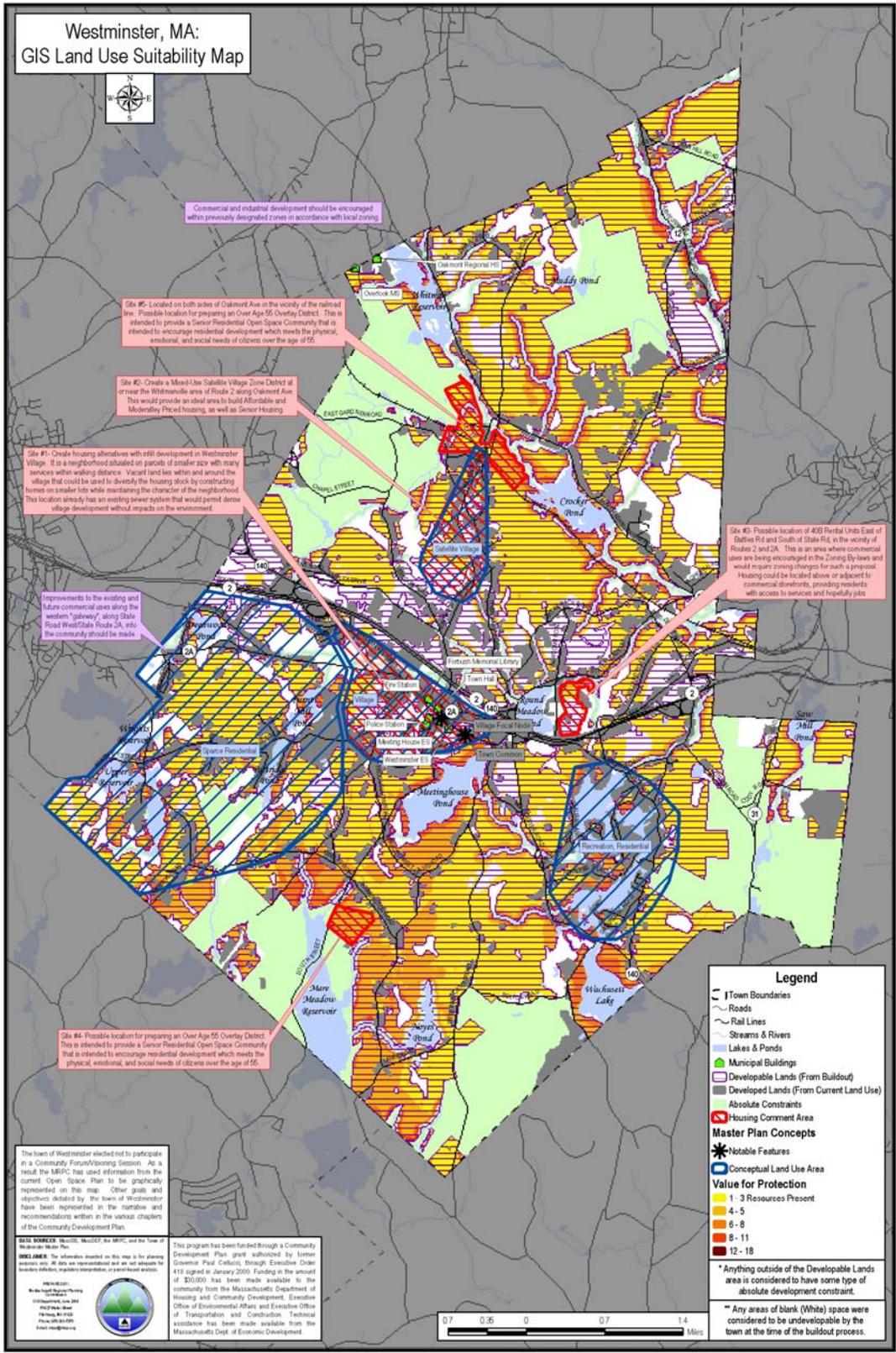
East of Battles Road and south of State Road (3), in the vicinity of Route 2 and 2A is an area where commercial uses are being encouraged in the Zoning By-Laws. This is also an area where (with zoning changes) 40B Rental Units could be constructed in conjunction with commercial development. Other communities have permitted housing above commercial storefronts or adjacent to them. Residents would have access to services and hopefully jobs within a walking distance of the apartments. The residents would also provide a ready clientele for commercial establishments and services. This is the old pattern of industrial development in the region for worker housing before the proliferation of cars.

A second advantage for development in the State Road and Battles Road area is that there is easy access to Route 2, the major east-west corridor in the Montachusett Region. Travel to and from work in the east on Route 2 would minimize traffic impacts on the rest of the community.

To do this the Town would need to add incentives to the Cluster Zoning provision to make it more appealing to developers. The provision has been in the By-Laws, and is yet to be used. State enabling legislation allows towns to increase density when public benefits are provided such as public open space, recreation facilities, or affordable housing.

One proposal was to prepare an Over Age 55 housing provision in the Zoning By-Law. The purpose of such an overlay district is provide a senior residential open space community that is intended to encourage residential development which meets the physical, emotional and social needs of citizens over the age of 55. Westminster is limited in senior housing options to the Wellington. While the Wellington was privately developed and is privately operated, town officials and the community could take action to create more of this type of housing. Research in the course of the development of the Master Plan found that land for such a proposal is available near the Wellington (4). An initiative to undertake this proposal on that site as well as within the village proposals was strongly urged. Another site for this type of development could be in the area north of the Satellite Village on both sides of Oakmont Avenue (5) in the vicinity of the railroad line. This is where a senior (over 55) "open space community" may be considered.





IV. OPEN SPACE AND RESOURCE PROTECTION ELEMENT

The Open Space Element of the Community Development Plan identifies the lands in the community deemed critical to sustaining its water supply, water quality and natural resources, in an effort to determine the ecological carrying capacity of the community and the availability of water resources to support alternative buildout scenarios. Siting commercial and industrial zoning away from aquifers or other areas critical to sustaining the existing and potential public water supplies is important and the community seeks to achieve this goal by balancing these interests with awareness and foresight. The Plan also illustrates that the health of the natural environment and the quality of life in the community require protection of wildlife habitat to preserve the Natural Heritage, while balancing the social and economic and economic needs and land uses within the community.

The open space and resource protection element outlines the strategies to promote quality of life, preserve community character, protect scenic landscapes and natural resources, provide recreational opportunities, and define where new development, such as additional housing units, or industrial parks, can be provided with minimal detrimental effect upon these community assets.

The Plan is based upon an analysis of the suitability of land uses to the environment in which they are placed. The GIS-based Land Use Suitability Maps illustrate the types and locations of natural resources and their sensitivity to development. It also delineates areas that are most suited for additional housing, commercial, retail, industrial, transportation, or other development; and the priorities for protection or sensitive development for habitat preservation, protection of water resources, provision of recreational opportunities, preservation of vistas, conservation of landscapes that are elements of a community's character, or other purpose.

A. SUMMARY OF CONCURRENT PLANNING EFFORTS

1. WESTMINSTER MASTER PLAN

Westminster published a Master Plan in March of 2000, with assistance from Kenneth Kreutziger, AICP. The plan had seven goals dealing with land use economic development, environment, open space and recreation, public services and facilities, traffic circulation and housing: Relevant goals for the Community Development Plan are as follows:

Land Use Goal: Plan and control commercial and residential growth with the objective of enhancing the village and rural character of Westminster.

- Retain large open key land holdings in their present agricultural or open space use.
- Secure sites for needed public facilities.
- Seek locations for housing serving low and moderate income families and senior citizens.

Environment Goals: Protect the natural and cultural resources and improve the aesthetics of Westminster to preserve its historical buildings, maintain its village character and enhance its rural image. Preserve open space to maintain the Town's rural character and to provide passive and active, informal and formal recreational activities for all age groups and abilities.

- Encourage agricultural use of the land
- Identify significant rural streetscapes and explore strategies for preserving them
- Beautify the town's borders and entry points
- Maintain and implement the historic preservation plan
- Preserve water quality
- Buy land for recreational activities in addition to athletics
- Create town recreation areas for picnics, swimming, walking, etc.
- Prepare and implement an Open space and Recreation Plan

Economic Development Goal: Broaden economic base of the Town by developing within town government a pro-business/industry attitude that fosters use of currently designated industrial land and explores a pattern for additional industrial land.

- Coordinate town services to the business community through an advocate in the town offices
- Emphasize the attraction of clean stable industries
- Build on the economic potential of Wachusett Mountain and other recreational facilities to improve year round job opportunities
- Review zoning bylaws to encourage industry, small business, cottage industries, Bed and Breakfasts, and home businesses.

Housing Goal: Encourage a diversity of housing options.

- Insure that there are adequate apartments in the housing mix to meet diverse needs and incomes.
- Build affordable housing as agreed in 1986 town agreement with the state.

Traffic circulation Goal: Construct and maintain a safe road system that is consistent with the desired small village and rural character.

- Maintain a roadway management plan to achieve a maintenance oriented roadway network condition and provide a basis for establishing priorities and level of budget allocation.
- Provide improved parking in the Town Center for town events and meetings.

2. WESTMINSTER OPEN SPACE PLAN

With assistance from Charles E. Caron and students from Clark University, Westminster completed an Open Space and Recreation Plan covering the five year period from 1999 through 2004. The plan was part of a concerted effort since 1990 to develop a cohesive planning strategy. It builds on a Growth Management Plan (1993), an Economic Development Plan (1995), an Historic Preservation Plan (1998), and a recently completed Master Plan. The Plan assessed the recreation needs of the community, addressed environmental issues, laid the groundwork for tools to support the Historic Commission, defined benefits of protecting open space, and provided a framework for preparation of a regional greenway plan.

The most important goal of the plan was to encourage the retention of open space in private ownership focusing on supporting a vigorous forestry and agriculture based economy by ensuring that impediments to open space land uses are avoided, through promotion of existing programs such as Chapter 61, development of a landowner education program, and development of new incentives to encourage open space ownership. Ensuring that these working landscapes remain viable will greatly enhance efforts to preserve the agricultural character of the Town. To accomplish this, the plan recommended that town bylaws and regulations not discourage open space land uses. It also recommended that residential, commercial and industrial development be targeted to existing developed areas to limit development in other areas.

Another goal was to develop a set of guiding principles that take advantage of the opportunities to protect and preserve the natural and cultural resources that are vital to the town's rural character. The plan recommended establishment of scenic byways, development of a comprehensive plan and zoning restrictions for the Westminster Village-Academy Hill Historic District, and active public education and participation in efforts to identify and preserve culturally significant buildings and sites.

The plan sought means of increasing recreational possibilities through improved maintenance and development. Recommendations included development of a multi-use trail linking open spaces, neighborhoods, and schools, supporting the development of the Mid-state trail, development of camping and picnic sites on conservation land, and development of sidewalks and swimming facilities. The plan also recommended acquiring environmentally sensitive areas and developing a greenway system to protect key wetlands, streams and rivers. The Crocker Pond Beach areas was identified as a key priority for acquisition.

Westminster residents are committed to preserving the ecological health of the town through efforts to protect water quality and maintain biodiversity. To this end, the plan offered an essential goal to developed a community-wide shared vision for open space and recreation. It called for implementation of a yearly town allocation of funds for acquisition of open space and recreation lands.

3. THE MASSACHUSETTS WATERSHED INITIATIVE

The Massachusetts Watershed Initiative (MWI) was a state program developed by the Executive Office of Environmental Affairs (EOEA) to take a watershed approach to improving water quality and protecting natural resources. The Initiative was a cooperative partnership between environmental organizations, non-profit and local citizen groups, businesses, and state and federal agencies that work together to protect the watersheds in the state. The Millers Basin Team, led by Alice Rojko, and the Nashua Basin Team, led by Jo Anne Carr, both of EOEA, and guided by the efforts of the Millers River Watershed Council and the Nashua River Watershed Association, had responsibility for implementing the priorities of the Executive Office of Environmental Affairs.

The teams coordinated a number of efforts for these two river basins since inception of the MWI in 1993, including development of Water Quality Sampling and Volunteer Monitoring Programs, Hydrologic Assessments of flow levels and safe yields by tributary sub-basins to identify stressed sub-watersheds and habitats, assessments of watershed habitats to develop an approach for prioritizing regional land protection, and Five Year Action Plans outlining specific strategies to mitigate priority watershed problems and directing agencies, staff and other resources to best accomplish these strategies.

In 2003, the Watershed Initiative was formally dissolved at the Executive Office of Environmental Affairs, however, the watershed perspective framework established by the initiative remain in place at the state agencies responsible for its implementation, and the priorities identified by the Basin Teams still apply.

4. 1995 TO 2020 VISION FOR THE NASHUA RIVER WATERSHED 1995

The *1995 to 2020 Vision for the Nashua River Watershed* was developed by the Nashua River Watershed Association (NRWA) to restore and protect water quality, conserve open spaces and encourage careful land use with well-planned development. This comprehensive plan listed numerous strategies to address growth, water quality issues, and land protection. The plan recommended actions to ensure that existing and potential drinking water resources were protected from contamination and policies to ensure that water supply withdrawals are balanced with water flows and aquifer capacity, so as not to deplete the resources. The plan also recommended strategies to clean up waters already polluted, through education and advocacy, best management practices for wastewater treatment, solid waste management, and septic system management, control of storm water runoff. Recommendations for land and water stewardship, conservation, and acquisition were also included in the plan.

5. NASHUA RIVER WATERSHED GROWTH PLAN 1998

The Nashua River Watershed Growth Plan, completed in July of 1998, by the Montachusett Regional Planning Commission, focused on how municipal governments can better manage growth in a regional context.²³ Through cooperative partnerships and the guidance of a Regional Growth Task Force MRPC assessed the impacts of rapid growth, and developed a series of recommendations for managing growth in the watershed communities, such as encouraging more compact, dense development patterns that conserve open space, through thoughtful land use and conservation of the environment.²⁴

The goals and recommendations of this plan drew upon the efforts of many Nashua Watershed communities to develop their individual comprehensive plans, as well as the 1995 to 2020 Vision for the Nashua River Watershed by the Nashua River Watershed Association (NRWA). Elements of the plan included thoughtful consideration of land use and conservation of the natural environment and of open spaces. Land Use strategies included preservation of the rural character in the communities, redevelopment of downtowns in Urban Areas and Villages, promotion of compact and varied building including provisions for accessory apartments and a variety of housing types in a mix of price ranges.

²³ The Nashua River Watershed Growth Plan, the Montachusett Regional Planning Commission, July 28, 1998. funded through the Massachusetts Executive Office of Environmental Affairs Planning for Growth Program

²⁴ The scope of the plan was limited to fifteen MRPC communities: Ashburnham, Ashby, Ayer, Clinton, Fitchburg, Gardner, Groton, Harvard, Lancaster, Leominster, Lunenburg, Shirley, Sterling, Townsend and Westminster.

Strategies to preserve rural character included creation of Historic Districts and protection of farmland through USDA and Massachusetts Department of Food and Agriculture (APR) Programs, conservation restrictions.

Downtown Redevelopment strategies included streetscape improvements, creation of distinct Downtown Zoning Districts, promotion of development in Areas with existing infrastructure, and redevelopment of existing structures through Brownfields Initiatives.

Communities were encouraged to develop Community Growth Plans to guide their efforts to implement these strategies, and to make greater use of Zoning Regulations, such as: Scenic Road Zoning Bylaws or Ordinances , Cluster Zoning (Open Space Requirements), Performance Zoning, Site Plan Approval, Design Guidelines, and Signage Controls.

Conservation strategies included development of local Open Space & Recreation Plans, creation of linkages such as greenways and wildlife corridors, and use of Land Trusts to protect valued properties. Communities were encouraged to reconsider their Large Lot Zoning and dimensional requirements and to consider the use of Cluster Zoning with open space requirements instead.

To protect water quality in the region, the plan recommended that the communities aim for a more sustainable development pattern that preserves aquifer recharge zones as open space and uses best management practices to mitigate the impacts of development. Tools included use of zoning controls, conservation measures, and educational programs. Local controls for the protection of wetlands that go beyond the requirements of the Wetlands Protection Act were strongly encouraged as a means of preserving flood control capacity, preventing storm damage, and protecting waters containing fisheries.

6. WATER QUALITY ASSESSMENTS

Under the Federal Clean Water Act (305b), the Massachusetts Department of Environmental Protection (DEP) is mandated to monitor, analyze, and report on the quality of statewide water resources to the U.S. Environmental Protection Agency (EPA), the U.S. Congress, and the public every two years. Waterbodies are rated into several categories based upon the federal goals and state determined standards of water quality. Under Section 303(d) of the Federal Clean Water Act, the State must submit a list of waters that are not meeting their water quality standards to EPA for review and approval every two years.

In Westminster, the headwaters of the Otter River meander north from several small ponds and reservoirs. These water bodies are surrounded by a landscape characterized by rich sand and gravel deposits that are extensively mined. These areas are not reported in the Millers River Watershed 2002 Water Quality Assessment Report.

The Chicopee River Basin, specifically the Ware River Watershed, is designated as Outstanding Resource Waters meaning that they have exceptional socio-economic, recreational, ecological and/or aesthetic values. These waters are valued for their high quality for drinking water, and have more stringent requirements than other waters because the existing use is so exceptional or the perceived risk of harm is such that no lowering of water quality is permissible.²⁵ Two reservoirs in Westminster are affected by this designated area: Mare Meadow Reservoir and Meeting-house Pond, both of which serve as public water supplies.

The Fitchburg Water Department is permitted to withdraw up to 2.26 MGD from the Chicopee River Basin on average over the course of any year under the terms of its Water Management Act Registration (Gottlieb 1994). Their permit authorizes withdrawals from Bickford Reservoir (1994-2013) in Hubbardston and an increase (0.11 MGD) in the overall withdrawal from the Chicopee River Basin in the period 2008-2013. In 1999, their withdrawal was 3.8 MGD for 145 days from Mare Meadow Reservoir (1.5 MGD average annual) and 10.4 MGD for 31 days from Bickford Reservoir (0.88 MGD average annual). This interbasin transfer of water from the Chicopee to the Nashua River Basin is grandfathered since it existed prior to the implementation of the Interbasin Transfer Act (IBT) (LeVangie 2001)

²⁵ Millers River Watershed 2002 Water Quality Assessment Report, Laurie E. Kennedy and Alice M. Rojko, Massachusetts Department of Environmental Protection, Division of Watershed Management, Report Number: 35-AC-1, DWM Control Number: CN089.0, June 2003

Mare Meadow and Bickford reservoir operations should optimize withdrawal practices to maintain minimum flow and to the extent possible, natural flow regimes in the East Branch Ware River. The frequency, duration, and spatial extent of the low pH, low flow conditions, dissolved oxygen concentrations and temperatures in the East Branch Ware River should be determined, both prior to and after optimization of streamflow in the river to confirm that these conditions are a result of wetland drainage and thus naturally occurring.

The State must develop Total Maximum Daily Loads (TMDLs) for parameters of concern and establish pollution control strategies to restore the waters to meet water quality standards. DEP prepared Total Maximum Daily Load (TMDL) Reports for lakes that fail to meet the state's Water Quality Standards for a variety of pollutants and stressors including low dissolved oxygen, turbidity, nutrients, and an over-abundance of nuisance aquatic plants. A TMDL is a calculation of the maximum amount of a pollutant that a waterbody can receive and still meet water quality standards, and an allocation of that amount to the pollutant's sources. This TMDL is directed at control of excessive algae and weeds, which limit most uses of the waterbody, including swimming, fishing, and boating.

All of the pollutants and stressors are indicators of nutrient enriched systems, indicating eutrophication. In freshwater systems, phosphorus is the primary nutrient of concern. The TMDL reports establish a phosphorus limit for each lake and outline corrective actions to achieve that goal. Issues addressed include Title 5 compliance, Phase II Stormwater permitting issues, sewer management, maintenance of roads, lake management issues, and compliance with the Wetlands Protection Act.

In Westminster, the TMDL's affect Greenwood Pond (MA35025), Minott Pond (35046), Minott Pond South (35045), and Wrights Reservoir (MA35104). These lakes will have specific targets set for them to limit phosphorus inputs to control nutrient load and hopefully reverse the eutrophication of the lakes. Recommendations for mitigation strategies at these lakes include Public Education, Watershed Survey, Forest BMPs, Agriculture BMPs, Residential BMPs, Septic System Inspection & Maintenance, Urban stormwater BMPs, Highway BMPs, In-Lake Management, Other (Gravel pits, athletic fields, see text).

7. WARE RIVER PUBLIC ACCESS PLAN

Public access to and recreational use of drinking water supply lands and surface water supplies are complex and controversial issues for water supply managers due to the inherent conflict between protection of a drinking water supply and demands to use water supply lands for other purposes. Human activity on or near source waters serve as potential routes for the introduction of disease causing agents, so purveyors of drinking water must exercise caution when considering policies for recreation on water supply lands. The Metropolitan District Commission Division of Watershed Management (MDC/DWM) is responsible for collection and safe storage of water, protection of reservoir water, protection of reservoir water quality, and management of DWM watershed land. Public access on MDC/DWM drinking waters supply lands is carefully regulated and controlled to protect the drinking water supply. The MDC/DWM describes its public access policies in its Public Access Plan for the Ware River watershed (2000).

General public access on MDC/DWM lands is allowed through gates/barways in designated areas only. Any activity which injures or defaces the property of the Commonwealth is strictly prohibited. Night access is allowed on MDC/DWM lands in the Ware River Watershed. Prohibited uses on all MDC/DWM lands include:

- Operating ATV's - dirt bikes, ORVs, etc.
- Fires & Cooking -includes gas grills
- Operating PWC (personal watercraft are jet skis)
- Trail Marking/Advertising
- Trail Clearing
- Possessing Alcoholic Beverages
- Collecting/Metal Detecting
- Target Shooting

Division of Watershed Management Lands south of Route 62 are designated as Reservation Lands. In addition to the prohibited uses listed above, motorized boating and overnight camping are also prohibited on Reservation Lands. North of Route 62 land under the control of the Division of Watershed Management is considered Off-Reservation and the rules of use are more relaxed. Listed below are the permitted uses, and restrictions on their use.

Vehicle Access – The Watershed Plan includes maps of designated roads for motor vehicle access and trails for snowmobile and bicycle access.

1. **Driving (vehicles registered for public roadways)** - Registered motorized vehicles are those registered for operation on public ways. Their access is restricted to certain maintained MDC roads at open gates. Motorized vehicles are prohibited on MDC roads beyond closed gates or barways.
2. **Snowmobiling (MDC/DWM designated trails only)** - Snowmobiles are allowed with specific restrictions on MDC/DWM designated snowmobile trails only. Restrictions include season, snow depth, mph, etc.. MDC/DWM Designated Snowmobile Trail Map is available from the Quabbin Visitor Center, Ware River Field Office or MDC/DWM web site.
3. **Bicycling (MDC/DWM designated trails only)** - Bicycling is allowed on MDC/DWM designated bicycle roads and trails and public roadways. Off-road bicycling and off-road trail riding is prohibited. Bicycling is prohibited during mud season when MDC/DWM roads and trails are closed by gates or signs. MDC/DWM Designated Bicycle Trail Map is available from the Quabbin Visitor Center, Ware River Field Office or on the MDC/DWM web site.

Foot Access The MDC/DWM Watershed Public Access Plan includes maps of Designated Horseback Riding Routes.

1. **Bird Watching/Nature Study**
2. **Hiking/Walking/Snow-shoeing**
3. **Cross-Country Skiing**
4. **Hunting & Trapping** - Hunting is allowed with a valid Massachusetts hunting license according to State regulations. State regulations prohibit hunting on Sundays.
5. **Ice Fishing & Ice Skating** - Fishing access is allowed with a valid Massachusetts fishing license according to State regulations.
6. **Shore Fishing** - Fishing access is allowed with a valid Massachusetts fishing license according to State regulations.
7. **Dog Walking** (includes hunting with dogs) - The MDC/DWM requests visitors to pickup and properly dispose of any fecal waste within 100' of a tributary or surface waters
8. **Horseback Riding** (MDC/DWM Designated trails) Horseback riding access is allowed on MDC/DWM Designated Horseback Riding Roads and Trails only in the Ware River Watershed and according to specific restrictions (e.g., no riding during mud season, permit required for group rides of 15 or more, no watering of horses in tributaries, etc.) See Fact Sheet. MDC/DWM Designated Horseback Riding Roads and Trails Map is available from the Quabbin Visitor Center, Ware River Field Office and the [MDC/DWM web site](#).

Water Access

1. **Motorized Boating** - Motorboat access from MDC/DWM lands in the Ware River Off-Reservation is allowed with these restrictions.
2. Motorboat access facilities (ramps) are provided only on MDC/DWM lands at the following locations: Brigham Pond, Demond Pond, Comet Pond, and Long Pond.
3. Boat motor size off MDC/DWM ramps is limited to 20 hp(2 stroke) and 25 hp (4 stroke).

4. MDC/DWM annually issues a limited number of MDC/DWM Long Pond Access Permits for boats with motors greater than 20 hp. This permit allows the holder to use a 20+ hp motor on Long Pond from Memorial Day to the last day in September and between 10 AM and 6 PM. Contact the Quabbin Visitor Center for more information.
5. **Non-motorized Boating**
6. **Swimming/Wading** - Limited swimming access is allowed in a designated area on Comet Pond, according to posted restrictions and during the designated season.
7. **Overnight Camping** - Camping includes the use of tents, trailers, lean-tos, and motor homes. Limited camping on MDC/DWM Off-Reservation is allowed with written permission from the Superintendent only. Contact the Ware River Field office for more information (508) 882-363
8. **Organized Sports** - These activities are allowed only by written permission from the Superintendent, Quabbin Section
9. **Programs/Assemblies** - Groups up to 25 individuals are asked to notify the MDC/DWM prior to access on MDC/DWM lands. Groups exceeding more than 25 individuals or 15 horseback riders with horse (in the Ware River Watershed only), are required to submit a MDC/DWM Group Access Permit application at least 3 weeks prior to planned access. Contact Quabbin Visitor Center, Ware River Field Office, or MDC/DWM's web site for an [access permit application](#).
10. **Fishing Derbies** - These activities are allowed only by written permission from the Superintendent, Quabbin Section

8. MILLERS RIVER REGIONAL OPEN SPACE PLAN

The Millers River Watershed was granted funding under the Massachusetts Watershed Initiative to develop a Regional Open Space Plan, affording the watershed communities an opportunity to work together cooperatively to bring about a shared vision for open space and recreation. McGregor & Associates was commissioned to develop the regional open space plan. The plan is likely to include recommendations for additional trail and habitat links, priorities for open space preservation, and strategies for increase open space funding in an era of state budget cuts, among other open space management objectives.

On May 20, 2003 the consultants held a Public Forum on the Regional Open Space Plan at which representatives from local communities participated in a plenary discussion and breakout groups to discuss local and regional open space and recreation goals, and gave suggestions for an action plan to meet regionally compatible goals and objectives.

MacGregor and Associates also reviewed the open space and recreation Plans of each of the communities in the Watershed. Just under half of the completed plans we reviewed contained an explicit reference to the importance of working landscapes, existing farms, and active forestry management. Similarly, about half noted the importance of acquiring or preserving new open space, while the other half downplayed or were silent on the importance of this, stressing instead the maintenance and management of existing properties, or the importance of private ownership.

9. WATERSHED 5-YEAR ACTION PLANS

a) **Nashua River Five-Year Watershed Action Plan**

The former Massachusetts Watershed Initiative (MWI) Nashua River Watershed Team recently completed a Five-Year Watershed Action Plan (WAP) outlining specific strategies to mitigate priority watershed problems in several categories: Water Quality, Water Quantity, Habitat, Bio-diversity and Open Space, Growth Management, Local Capacity Building, and Recreation and Access. The action plan relates water issues to regional growth and development and provides the framework for cooperative efforts to mitigate watershed problems and implement actions to protect and restore natural resources.

Major problems in the region stem from unplanned development and consumptive land use development patterns resulting from rapid population growth over the past several decades. Water Quality problems in the region include nonpoint source pollution, combined sewer overflows (CSO) in Fitchburg, illicit discharge of sewage to surface waters, high pathogen counts and toxicity issues in North Nashua and main stem segments and tributaries, leaching of toxic chemicals from old waste disposal sites, contaminated sediments, excessive inputs of plant nutrients and levels of phosphorus throughout the River, eutrophication and non-native plant species in several lakes, flooding, deteriorating dams, and inappropriately located development.

The plan addresses alternative technologies, structural and nonstructural solutions, and sources of funding and technical assistance, and provides recommendations for regulatory decisions and a funding plan and schedule for completing actions. The plan also assigns roles and responsibilities for implementing the actions among the various stakeholders, within and outside the watershed, and designates lead persons or organizations. All significant partners in the watershed will be involved in its implementation over the next five-year period and in pinpointing areas still in need of research and actions.

The primary goals of the Five Year Action Plan are to:

- Maintain the high level of water quality in the tributaries and return degraded waters to their designated uses pursuant to State Water Quality Standards.
- Protect and manage in-stream flow and groundwater resources throughout the watershed to provide high quality drinking water supply sources and aquatic and riparian habitat.
- Support local growth planning efforts and encourage careful land use with well-planned development in order to protect priority land areas for forest, agriculture, habitat, water resources and recreational values.

Recommended actions for Westminster included:

Water Quality	<ul style="list-style-type: none"> • Monitor nutrients and identify sources of phosphate inputs to the river • Protect high water quality in the sub-basin • Monitor NPDES permits • Monitor Fitchburg Municipal Landfill expansion project for leachate and erosion issues • Facilitate wastewater facilities planning • Medium flow stress; therefore, work in Flag sub-basin experiencing flow stress to plan for future water supply and habitat protection needs. These are current conditions which are expected to continue to 2020.
Open Space	<ul style="list-style-type: none"> • Protect western edge of Muddy Pond and Lake Wampanoag • Protect Van Hazinga property • Monitor Chapter 61 lands for potential acquisition • Extend protection for Muddy Pond
Capacity-building	<ul style="list-style-type: none"> • Implement Phase II Stormwater Program
Recreation	<ul style="list-style-type: none"> • Work to ensure permanent easements for the Mid-state Trail • Support greenways to link communities via inter-municipal trails and open spaces, and in particular the Mass Central Rail Trail • Promote protection of lands on the Mid State Trail • Improve access to Mid-State Trail at Crow Hill

b) Millers River Five-Year Watershed Action Plan

The Millers River Watershed Team received a grant from the Executive Office of Environmental Affairs to conduct a one-year study of current conditions in the watershed and develop a Five-Year Watershed Action Plan (WAP) for seven elements: Outreach & Education, Local Capacity Building, Water Quality, Water Quantity, Habitat, Open Space and Recreation. Franklin Regional Council of Governments and Millers River Environmental Center have partnered together to develop the plan. All significant partners in the watershed will be involved in this process and will aid in identifying the main issues, pinpointing areas still in need of research and prioritizing actions over the next five-year period.

The watershed assessment and action plan will relate water issues to regional growth and development and provide the framework for cooperative efforts to mitigate watershed problems define actions to protect and restore natural resources. The plan will assess alternative technologies, structural and nonstructural solutions, and sources of funding and technical assistance, and provide recommendations for regulatory decisions and a funding plan and schedule for completing actions. The plan will also assign roles and responsibilities for implementing the actions among the various stakeholders, within and outside the watershed, and designate lead persons or organizations. Expected completion will be June of 2004. Project Tasks will include:

1. Identify Stakeholders: Develop a contact list for mailings and email consisting of public officials, land trusts, citizen/volunteer monitoring groups, watershed associations, businesses, farm groups, builders and realtors associations, hunting and sporting organizations, and others.
2. Form an Advisory Committee: Recruit members from Millers Team and the 11 municipalities in the watershed, including municipal officials, local environmental groups, foresters, citizen activists, and others.
3. Data Collection: Gather existing studies, plans, maps, and reports for the watershed that address environmental planning, water quality, water quantity, water use and conservation, open space, recreation, habitat (especially fish migration), non-point source pollution, outreach and education, growth, and stormwater.
4. Data Assessment: The assembled data will be analyzed and summarized in a State of the Millers River Watershed: Draft Natural Resources Assessment Report. This report will include the following 5 GIS maps to support and illustrate the summaries and evaluations: Ecosystem Integrity and Biological Diversity; Water Resources and Wildlife Habitat; Protected Open Space and Current & Potential Public Access; Growth Trends; and Non-point Source Pollution Assessment.
5. Develop List of Priority Actions and the Five-Year Watershed Action Plan for the Millers River Watershed: Using the Draft Assessment Report, FRCOG, MREC and the Advisory Committee will develop a list of Priority Actions. Three Public Forums and telephone interviews with stakeholders will be used to encourage and obtain public review of the Priority Actions and assist in the development of the Five-Year Watershed Action Plan.
6. Publication of Recommendations: The Watershed Action Plan will include the five GIS theme maps discussed above plus a Five-Year Action Plan Map that will present the List of Priority Actions. MREC staff will develop a series of Fact Sheets and Information Packets that present the findings of the Watershed Action Plan in a format that is useful for local residents, educators, and watershed activists.

B. WATER RESOURCES

The Water Resources Map illustrates existing water resources, including all lakes, ponds, and other surface waters, rivers, streams and associated riparian corridors, wetlands and wetland buffer areas; floodplains, groundwater recharge areas and related surficial geology, water supply watershed areas, current public water supplies and areas of contribution, proposed public well sites and potential zone I and II contribution areas, current water withdrawals and significant discharge points.

a) Nashua River Watershed

Westminster lies largely within the Nashua River Watershed, a valley created by a fault that extends from the Quinapoxet River in Holden, MA, to the Merrimack River, in Nashua NH. The river system consists of many tributaries that flow southeast to the Nashua, draining the rolling hilly terrain of the Worcester Plateau. During the glacial age, sheets of ice slowly flowed to the southeast, toward the Cape Cod region, carving out the soft sedimentary rock and leaving rift valleys that today form the tributaries of the Nashua River.

The North Branch Nashua River flows southeast from its headwaters in Westminster and Fitchburg through Leominster to merge with the South Branch Nashua River at the Meeting of the Waters in Lancaster. Tributaries to the North Branch include Phillips Brook, Whitman River, and Flag Brook.

b) Millers River and Otter River Watersheds

The western corner of Westminster, on the Hubbardston border, lies within the Otter River Watershed, a major tributary of the Millers River. Here the watershed consists of marshlands, reservoirs, forested regions, and immense sand and gravel resources. The headwaters of the Otter River originate at the northern borders of Hubbardston with Westminster and Gardner, at the confluence of Templeton Brook and Hubbardston Brook. From there, Otter River meanders westward from the Town of Gardner, forming the marshy border between Gardner and Templeton. The sand and gravel plains surrounding these waters support a medium yield aquifer.

c) Chicopee and Ware River Watershed

The southwestern portion of Westminster, most of Hubbardston, and the southern portions of Templeton and Phillipston lie within the Ware River watershed, which forms the headwaters of the Chicopee River. This region of Westminster is the watershed of the Mares Meadow Reservoir, which serves the City of Fitchburg, as well as the headwaters for the East Branch of the Ware River. The East and West branches of the Ware River flow generally southwest through Hubbardston into Barre.

The Ware River is used as a source of water supply either to the Quabbin Reservoir or directly to the Wachusett Reservoir through the Quabbin Aqueduct during the nine high water months from October through June. Diversions of water from the river are conveyed into the Quabbin Reservoir through the two-way Quabbin Tunnel (formerly known as the Wachusett-Colebrook Tunnel). Water flows west from the Ware River to the Quabbin during the high-water months and then east from the Quabbin to Wachusett at other times of the year.²⁶

The East Branch Ware River falls under the protection of the Watershed Protection Act (WsPA). This law regulates land use and activities within critical areas of the Quabbin Reservoir, Ware River and Wachusett Reservoir watersheds for the purpose of protecting the quality of drinking water. Administered by the Metropolitan District Commission's Division of Watershed Management (DWM), WsPA applies only in towns in MDC watersheds.²⁷

The Watershed Protection Act ties jurisdiction to computerized mapping information gathered from a number of different sources: reservoirs, tributaries, and surface waters, from United States Geological Survey topographic sur-

²⁶ <http://www.state.ma.us/mdc/wspa.html>, <http://www.state.ma.us/mdc/dwmpplans.htm>, <http://www.state.ma.us/mdc/dwmwq.htm>.

²⁷ Quabbin Planning Office, Belchertown Rd., Belchertown, MA 01007, (413) 323-6921, x501 <http://www.state.ma.us/mdc/350CMR11.html>, <http://www.state.ma.us/legis/laws/mgl/92-107A.htm>.

veys, and floodplains from Federal Emergency Management Agency maps. Properties within the boundaries of the three watersheds are affected by the ruling, as follows:

The "Primary Zone" - Within 400 feet of reservoirs and 200 feet of tributaries and surface waters any alteration is prohibited. "Alteration" includes activities such as construction, excavation, grading, paving, and dumping. Generation, storage, disposal or discharge of pollutants is also prohibited in the Primary Zone.

The "Secondary Zone" - Between 200 and 400 feet of tributaries and surface waters, and on land within flood plains, over some aquifers, and within bordering vegetated wetlands, certain activities are specifically prohibited. These include storage, disposal or use of toxic, hazardous, and certain other materials; alteration of bordering vegetated wetlands; more dense development; and other activities (*See 350 CMR 11.04 for a complete list*).

d) Rivers, Streams, and Brooks

Phillips Brook - flows due south from Ashburnham, parallel to Ashburnham Road (Route 12) through Westminster into West Fitchburg, to its confluence with the North Branch Nashua River south of McTaggarts Pond at the junction of Route 12 and Route 31. Lake Winnekeag, in Ashburnham, is the headwaters of Phillips Brook. Browns Brook and Laws Brook are feeder streams to Phillips Brook.

Whitman River – flows southeast from Gardner and Ashburnham through Westminster into Fitchburg, where it meets the North Nashua River just below Snow Mills Pond. The river links Whitman Reservoir and Crocker Pond as it flows through a hilly relief punctuated by wetlands.

Flag Brook - flows north from Wachusett Mountain in Princeton, through the Leominster State Forest on the southeast corner of Westminster, into Fitchburg to its confluence with Whitman River. There, the two rivers become the North Branch Nashua River. Prior to reconstruction to line the Fitchburg Municipal Landfill, located on Route 31 in Westminster, the unlined landfill may have negatively impacted Flag Brook as its drainage ponds discharged into this waterway.

e) Ponds and Lakes

Westminster has a total of 1,431 acres of water contained in 17 open water bodies.

- Crocker Pond
- Crow Hill Pond - considered eutrophic and contain noxious and non-native plants
- Meetinghouse Pond
- Oak Hill Pond
- Rice Meadow
- Saw Mill Pond - considered eutrophic and contain noxious and non-native plants
- Wyman/Grassy Ponds
- Wachusett Lake.
- Tophet Swamp northwest of Westminster Center.
- Lake Wampanoag
- Whitman Reservoir
- Crocker Pond
- Muddy Pond - wholly undeveloped
- Burnt Millpond
- Partridge Pond - eutrophic with noxious plants, turbid
- Round Meadow - eutrophic with noxious plants*
- Greenwood Pond
- Wrights Reservoir
- Noyes Pond

2. Wetlands and wetland buffer areas

Wetlands are defined under Section 404 of the Clean Water Act of 1972 as those areas that are inundated or saturated by ground water (hydrology) at a frequency and duration sufficient to support, and that under normal circumstances do support, a prevalence of vegetation (hydrophytes) typically adapted for life in saturated soil conditions (hydric soils). The Clean Water Act prohibits virtually any ground-disturbing activities within 100 feet of all wetlands unless approved through special permit.

In 1962 the Commonwealth of Massachusetts enacted the first coastal Wetland Protection Act (WPA) in the country. In 1996, the Rivers Protection Act added a new protected resource area and accompanying performance standards to the Wetlands Protection Act. In the early 1970's, the act was amended to include inland wetlands. The Act protects land under water bodies, banks, riverfront areas, bordering land subject to flooding, isolated land subject to flooding, certified vernal pools, coastal wetlands and bordering vegetated wetlands.²⁸

Massachusetts General Laws Chapter 131 Section 40, defines wetlands by vegetation, hydrology and topography and groups all types of wetlands into one category known as Bordering Vegetated Wetlands (BVW). In Massachusetts, wetlands and associated buffer zones that border a surface water body or perennial rivers and streams are a protected natural resource. They are delineated based upon plant type and soil conditions. Different species of hydrophytic vegetation (i.e., plants that tolerate "wet conditions") serve as indicator plants commonly found in wetlands. BVW's must be comprised of at least 50% hydrophytic vegetation and be inundated with water at least 7 to 14 days during the growing season to be considered wetlands under the Massachusetts Wetland Protection Act.²⁹

3. Water Supply Watershed Areas and Outstanding Resource Waters

Ware River Watershed

The land area within the Ware River Watershed has been designated as Outstanding Resource Waters because of its value to the Metropolitan District Commission as source waters to both the Quabbin and the Wachusett Reservoirs. The southern branch of the Fitchburg Water supply consists of four linked reservoirs at the headwaters of the East Branch Ware River: Bickford Reservoir (Hubbardston), Mares Meadow, Wachusett, and Meetinghouse Pond.

The Fitchburg Water Department is permitted to withdraw up to 2.26 MGD from the Chicopee River Basin on average, over the course of any year under the terms of its Water Management Act Registration (Gottlieb 1994). Their permit authorizes withdrawals from Bickford Reservoir (1994-2013) and an increase (0.11 MGD) in the overall withdrawal from the Chicopee River Basin in the period 2008-2013. In 1999, their withdrawal was 3.8 MGD for 145 days from Mare Meadow Reservoir (1.5 MGD average annual) and 10.4 MGD for 31 days from Bickford Reservoir (0.88 MGD average annual). This interbasin transfer of water from the Chicopee to the Nashua River Basin is grandfathered since it existed prior to the implementation of the Interbasin Transfer Act (IBT) (LeVangie 2001)

According to the MWRA, the Quabbin and Wachusett reservoirs can safely provide about 300 million gallons per day (mgd) of water. The MWRA projects that system demand will remain in the 240-260 mgd range. While Wachusett levels are kept relatively fixed, Quabbin water levels fluctuate with precipitation and watershed runoff. Ware River stream flows are also watched daily to determine if seasonal transfers to Quabbin during high-flow periods are possible. If needed, when Ware River flow is above 85 mgd, during the period from October 15 through June 15, withdrawals are sent to Quabbin.

The Fitchburg public water supply at Meetinghouse Pond serves the Westminster public water system, providing water to 60% of the population. The remaining 40% obtain their water from private wells and springs. Meetinghouse Pond has a safe yield of 1.36 million gallons per day. Westminster is permitted to withdraw 100 million gallons of water per year without payment to Fitchburg. Fitchburg owns 1,557 acres of land surrounding Meetinghouse Pond, and Westminster owns 15.8 acres, for the protection of public water supplies. Westminster is in the process of hooking up to the Fitchburg water system and anticipates the ability to meet demand for the next twenty years. The Fitchburg Water Department has a registered volume of 6.19 mgd and an average annual demand for water of 7.37 mgd. Westminster has a registered volume of 0.24 mgd and is permitted to 0.28 mgd to February of 2009.

²⁸ Protecting Wetlands in Massachusetts, <http://state.ma.us/dep/consumer/protwet.htm>

²⁹ Jackson, S. 1995. Delineating Bordering Vegetated Wetlands, Under the MAWPA

Westminster owns a smaller water supply at the 14-acre Wyman pond. The site has a single well with a safe yield pumping capacity of 1 million gallons per day.

In 1993, the Fitchburg Office of the Planning Coordinator and the Water Division jointly prepared a watershed protection study that identified parcels of critical importance to the protection of the watershed. In this study, every parcel of land within 1,000 feet of the city's reservoirs in Ashburnham, Ashby, Hubbardston, Princeton and Westminster were mapped and ownership identified. Parcels of critical importance to the city were identified and prioritized according to various criteria.

Gardner – The primary water source in Gardner is Crystal Lake, a natural spring fed lake that once served as a recreational resort. The lake has a useful volume of 350 million gallons. Perley Brook Reservoir, built in 1958, supplements the Crystal Lake water supply. It has a useful volume of 206 million gallons³⁰. A network of water mains supplies the developed areas and all industrially zoned parcels. The Gardner Water department holds 1,817 acres of town land, as well as 81 acres of land in Ashburnham and 102 acres in Winchendon, for the protection of the watershed. The town is making improvements to the Crystal Lake filtration plant and is developing a new well with a potential pump rate of more than 70 gpm in the Otter River/Snake Pond Area at Snake Pond, which should be operational by the summer of 2000. In addition, the City recently acquired three priority parcels along the Otter River for wellhead protection. The City plans to identify and acquire additional parcels in its Watershed Protection Districts.

Gardner shares surface and groundwater resources with its neighbors Ashburnham, Winchendon, Templeton and Hubbardston. Cross-boundary cooperation may be required to protect watersheds and aquifer recharge areas. The Greater Gardner Sustainable Growth Management Plan recommended that Gardner should enter into a multi-town agreement to examine the critical issue of water supply protection. Collaboration with Templeton is especially important, both to safeguard Gardner's new well near Snake Pond and to manage responsibly the Gardner-related land uses in Templeton such as the airport and wastewater treatment plant. Gardner's leaders have discussed the need to adopt a local wetland bylaw to supplement state wetland protection provisions.

4. Aquifers and Recharge Areas

Westminster has two medium yield aquifers. One underlies the Whitman River, which links Whitman Reservoir and Crocker Pond, as it flows south to its confluence with the North Branch Nashua River in Fitchburg. The other the area of Partridge Pond and Burnt Mill Pond, west of the town center and near the watershed divide between the Nashua River Watershed and the Millers River Watershed.

5. Flood Hazard Areas

Definition of the major floodplain and floodway areas are contained in the Flood Boundary and Floodway Maps of the National Flood Insurance Program for the Westminster.³¹ The Massachusetts Wetlands Protection Act includes jurisdiction over the 100-year floodplain and the Massachusetts Rivers Protection Act includes jurisdiction over lands adjacent to perennial streams and rivers to protect important buffer zones. The Flood Insurance Rate Maps (FIRM) indicate areas subject to 100- and 500-year floods.

Westminster has a Floodplain Protection Overlay Bylaw to protect residents and property owners from hazardous flooding, to preserve the natural flood control characteristics, and the flood storage capacity of the flood plain, and to preserve and maintain the groundwater table and water recharge areas within the flood plain. The Floodplain District corresponds to the 100-year floodplain. The bylaw restricts all development within the area delineated on the Flood Insurance Rate Map (FIRM) to strict compliance with M.G.L. Chapter 131, Section 40 and with requirements of the Massachusetts state Building Code (Section 744). Building within the floodplain requires a special permit granted by the Zoning Board of Appeals.

³⁰ Gardner Open Space and Recreation Plan, 1994, The Berkshire Design Group.

³¹ Federal Emergency Management Agency (FEMA), June 15, 1982.

C. WILDLIFE HABITAT

The Massachusetts Natural Heritage & Endangered Species Program (NHESP) maintains a Natural Heritage Database containing over 13,000 current and historical records of species and natural community occurrences for use in biological inventories and research, land protection efforts, and environmental impact project reviews. The NHESP Geographic Information Systems (GIS) Department utilizes species and geographical information to conduct analysis of species information and map production to inform rare species and habitat protection efforts and environmental review. NHESP has developed several GIS datalayers, available through MassGIS, that are useful to the local communities in designing their own land protection strategies.³²

1. Areas of significance for biodiversity

The Massachusetts Natural Heritage & Endangered Species Program (NHESP) maintains a Natural Heritage Database containing over 13,000 current and historical records of species and natural community occurrences for use in biological inventories and research, land protection efforts, and environmental impact project reviews. The NHESP Geographic Information Systems (GIS) Department utilizes species and geographical information to conduct analysis of species information and map production to inform rare species and habitat protection efforts and environmental review. NHESP has developed several GIS datalayers, available through MassGIS, that are useful to the local communities in designing their own land protection strategies.³³

The Natural Heritage Program has several programs that map important habitats for preservation of rare wildlife and biodiversity. The **BioMap Project**, funded by the Executive Office of Environmental Affairs, sought to promote strategic land protection throughout the Commonwealth based upon its suitability as prime habitat to preserve the native biodiversity for the maximum number of terrestrial and wetland plant and animal species and natural communities. The project mapped the Core Habitat that represent critical habitat areas including habitat of rare, threatened, and endangered species, that are vital for species diversity. The map also shows the supporting natural landscapes needed to provide protection buffers, and the open space already protected, which helps the user to see connections between the core habitats in need of protection and areas already protected.

The Natural Heritage Program also maps “priority habitats” and “estimated habitats for rare wildlife”. The **Priority Habitat** map depicts designated habitat of state-protected rare plant and animal species occurrences in Massachusetts documented within the last 25 years. The **Estimated Habitat** map depicts estimated habitats for all documented occurrences of state-protected rare wildlife occurring in wetlands areas within the last 25 years.

These maps are designed for use with the Massachusetts Endangered Species Act Regulations (321 CMR 10.00) and the Massachusetts Environmental Policy Act Regulations (301 CMR 11.00). Projects which are subject to the Wetlands Protection Act and which fall within Estimated Habitats or Rare Wildlife require the filing of a Notice of Intent form with NHESP.

EPA Region I and MassGIS have partnered together to identify and develop protection strategies for the most important natural resources in Massachusetts as a means of targeting scarce time and funding resources. The Massachusetts Resource Identification project used GIS technology and an ecosystem approach to natural resource management, emphasizing the development of a “decision support system tool” for areas of high priority to numerous conservation planning efforts as a means of preserving biodiversity and rare species. The tool and map products assist state and regional planners and resource specialists with developing information for decision making at regional (state), landscape (watershed), and community scales. Map products include the following datalayers:

MRIP 100 Meter Riparian Corridor Riparian Corridors are defined as 100 meter corridors encompassing perennial stream and river features as coded within the MassGIS 1:25,000 hydro datalayer. Wetlands were not included in the definition of riparian corridor.

³² The Massachusetts Natural Heritage & Endangered Species Program, Massachusetts Division of Fisheries and Wildlife, <http://www.state.ma.us/dfwele/dfw/nhosp/nhlayers.htm>.

³³ The Massachusetts Natural Heritage & Endangered Species Program, Massachusetts Division of Fisheries and Wildlife, <http://www.state.ma.us/dfwele/dfw/nhosp/nhlayers.htm>.

MRIP Natural Lands Riparian Corridor - Natural Land Riparian Corridors are defined as "natural lands" within a 100 meter corridor encompassing perennial stream and river features that remain in a "natural state", potentially functioning as a corridor for select species movement, as well as additional ecological purposes.

MRIP Contiguous Natural Lands - The Contiguous Natural Lands datalayer identifies large, contiguous tracts of natural land, defined using selected roads and a "natural land" definition tailored to meet the objectives of the Massachusetts Resource Identification Project (MRIP).

a) Vernal Pools

Vernal pools are seasonal wetlands that lack a permanent above ground outlet. These shallow pools might be found in low areas of a forest, in the floodplain of a river or stream, within a vegetated wetland, in an open field, between coastal dunes, and in abandoned quarries or natural rock formations. They appear when the water table rises in the fall and winter, when the snow melts in the late winter and early spring and, and with stormwater runoff, and last for a few months.³⁴ By late summer, a vernal pool is generally dry or is otherwise free of fish. The periodic drying does not support breeding populations of fish, but species such as the mole salamander, the wood frog, and the fairy shrimp must rely on vernal pools for various parts of their life cycle. These pools may be located in areas that represent a high priority for protection in that they may contain an abundance of species listed on the Endangered Species list.

The Natural Heritage and Endangered Species Program (NHESP) certifies the occurrence of vernal pools based on documented evidence of one or more groups of species that rely on vernal pools. The Natural Heritage Program has mapped the location of ten Certified Vernal Pools and the existence of at least eighty Potential Vernal Pools in Westminster.^{35,36} These pools are scattered throughout the town, yet they seem to exist in close proximity to wetland areas and rivers and streams. Several of these pools are located in the vicinity of Whitman Reservoir, and the Westminster State Forest lands. Another is located along Bragg Hill Road. Two are located in the vicinity of Bathrick Road and Town Farm Road. Another can be found on Ellis Road. Two more are located near the Hubbardston border not far from Lovewell Pond. Several fall within a riparian corridor, within 100 meters of a river or stream and so fall within another region valued for protection.³⁷

The Certified Vernal Pool layer (point) contains points for all vernal pools certified by NHESP according to the Guidelines for Certification of Vernal Pool Habitat (5/88, MA Division of Fisheries and Wildlife). **The Potential Vernal Pool** layer (point) identifies the locations of potential, unverified, vernal pool habitats. Many vernal pools are located in protected areas, however, many more pools may be located in areas that lack protection. Since the potential vernal pools do not receive protection under the Massachusetts Wetlands Protection Act Regulations (310 CMR 10.00), towns should consider taking steps to locate and certify the pools, to protect dependent endangered species.³⁸

b) Rare, threatened and endangered species

A few species subject to the Massachusetts Endangered Species Act Regulations (321 CMR 10.00) that appear on the Massachusetts list of Rare, Endangered and Threatened Species have been sighted in Westminster.³⁹ Permanently protecting the habitats of these species should be considered a top priority.^{40,41} The Massachusetts Wetlands

³⁴ The Vernal Pool Association of Reading Memorial High School, Reading, Massachusetts.

³⁵ National Heritage and Endangered Species Program and MassGIS.

³⁶ <http://www.state.ma.us/dfwele/dfw/nhesp/nhcvptal.htm>

³⁷ **The Certified Vernal Pools** depicts all vernal pools certified by NHESP according to the Guidelines for Certification of Vernal Pool Habitat (5/88, MA Division of Fisheries and Wildlife). These areas receive greater protection under the Massachusetts Wetlands Protection Act Regulations (310 CMR 10.00).

³⁸ National Heritage and Endangered Species Program and MassGIS.

³⁹ the Massachusetts Natural Heritage and Endangered Species Program of the Division of Fisheries and Wildlife and the Department of Environmental Management Forest Stewardship Program

⁴⁰ "Endangered" species are native species in danger of extinction throughout all or part of their range, or in danger of extirpation from Massachusetts. "Threatened" species are native species that are likely to become endangered in the foreseeable future, or that are declining or rare as determined by biological research and inventory. "Special

Protection Act (310 CMR 10.00) regulations require that proposed alterations to the wetland habitats of rare wildlife be reviewed by the Natural Heritage & Endangered Species Program. Alterations that would have short or long term adverse effects on the wetland habitats of rare wildlife species are prohibited. Only those rare species records that are less than 25 years old are used in Natural Heritage project review. The table below lists the species identified in the watershed and the rank of concern.

Taxonomic Group	Common Name	Scientific Name	State Rank	Most Recent Observation
Amphibian	Four-Toed Salamander	<i>Hemidactylium scutatum</i>	SC	1962
Reptile	Spotted Turtle	<i>Clemmys guttata</i>	SC	1994
Reptile	Wood Turtle	<i>Clemmys insculpta</i>	SC	1999
Bird	Sharp-Shinned Hawk	<i>Accipiter striatus</i>	SC	1987
Bird	American Bittern	<i>Botaurus lentiginosus</i>	E	1989
Mussel	Creeper	<i>Strophitus undulatus</i>	SC	1999
Vascular Plant	Adder's-Tongue Fern	<i>Ophioglossum pusillum</i>	T	2001

concern" species are native species which have suffered a decline that could threaten the species if allowed to continue unchecked, or which occur in such small numbers or with such restricted distribution or specialized habitat requirements that they could easily become threatened within Massachusetts.

⁴¹ MA NHESP, List of Endangered, Threatened and Special Concern Species.

<http://www.state.ma.us/dfwele/dfw/nhESP/nhdatt.htm>

D. LAND USE CHARACTERISTICS AND ANALYSIS

Westminster is a rural community located in the rolling hills of north central Massachusetts. Most of Westminster is undeveloped and largely zoned for residential uses. Concentrated settlement, including most commercial development, is located near the center of town. Most of Westminster's industrial activity lies along Route 2 and the railroad line. Most buildings in town are single family dwellings and about two-thirds of the total housing stock has been built since 1950.

The historic center of Westminster, which has the character of a small New England village, is located along a ridge on the scenic Academy Hill (Meetinghouse Hill), where the old town common was laid out and the first meeting house was built in 1739. It features an impressive view of Mount Wachusett to the south, the largest monadnock, or stand-alone, mountain east of the Berkshires. The town has an agrarian heritage and agricultural activity has sustained Westminster's economy through the years.

Westminster Village, the current town center, evolved with the development of east-west transportation corridors and the development of the Vermont & Massachusetts Railroad in the Whitman River Valley. Early industry included chair and cabinet shops, saw and grist mills, leather tanning, blacksmithing, shoemaking, and tinware manufacture. The landmark Westminster Cracker Factory began operation in 1828. A paper mill was at one time located at the Narrows, and had supplanted a previous textile operation.

The Town has a number of village centers including North Common, Merriamville, and Whitmanville (also known as Scrabble Hollow), the Narrows (Wachusettville or Wachusett Village) and South Westminster (Steam Valley). The railroad stimulated development of Westminster Depot, host to a post office, grain store, a lumber mill, and the Valley Hotel as well as the depot itself. The station burned in 1908 and in 1930 the Boston & Maine Railroad closed the depot. Similarly, development of the limited access Route 2 provided convenient access to neighboring cities, spurring commercial and industrial development closer to its access points.

Wyman Pond and the Wachusett Mountain Ski Area in southern Westminster and adjacent Princeton offer excellent outdoor recreational opportunities. At the southwest area of town lie manmade reservoirs, acres of wetlands and the recharge areas of the Westminster/Fitchburg water supply. The northern portions of Westminster are more rural and agrarian. Considerable acreage is currently dedicated to protected open space uses such as State Forest or similar undevelopable status. About 5% of the town's area is water surface. The Commonwealth of Massachusetts and the City of Fitchburg are the two largest landowners in town.

The Land Use map documents the 1999 MacConnell Land Use data by the Land Use Codes selected by MassGIS. It shows the permanently protected open space and municipal lands as an overlay hatch pattern and an outline of zoning district boundaries. Areas of Chapter 61, 61a, 61b, landscapes or uses of historic, scenic, or local "sense of place", working landscapes (agricultural or silvicultural), vacant land, and where available soils and topography. This map is designed to show the existing pattern of various categories of land uses, open spaces and regulations for the community.

The town should institute a multi-board of review and ranking of all chapter lands so that the town is ready to act if they are given the right of first refusal on the conversion of chapter land. It would also make sense for a multi-board review ranking of all undeveloped land over a certain size such as 40 acres.

The predominant land use in Westminster is its forests. At 16,657 acres, the forests represent 70% of the total acreage in the town. In contrast, the next largest land use is residential use, accounting for a total of 2,716 acres. Water and wetland are the next largest, at 1,270 acres and 501 acres, respectively.

Crop and pasture lands show a loss of three and six percent respectively. Forest and open lands also show a loss of three and six percent respectively. Total acreage converted to development in these categories equals about 750 acres. The majority of this land, 662 acres, has come from the Forest category. While this land use is documented in this report to be the dominant land use, it is evident that the most drastic future change in land use will come from this land use category. It is this type of land that will be relinquished to future development. In order to retain the desired rural character, it will be important to preserve some significant tracts of land and retain the existing pre-

dominant forested character along the roadside. Open space not classified as forests accounts for substantial acreage, as well, at a total 1,645 acres (Pasture 405.6 acres, Cropland 574.7 acres, Urban Open 115.5 acres, Open Land 549.2 acres). Commercial, Industrial, Transport, Mining, and Waste Disposal Uses account for very small percentages of the total land area, as seen in the table below.

In the past thirty years there have been substantial changes in land uses. In that time, a total of 1,423 acres of forest were lost to other land uses, predominantly residential uses. Another 118 acres of pastureland converted to other uses, a change of 23%. Commercial, Industrial, and Transport land uses all gained acreage during that time. Active recreation such as sports playing fields have shown a 114% increase. These increases have clearly occurred to meet the needs of new residential development.

Land Use Changes in Westminster 1971 to 1999

Land Use Type	1971		1985		1999		Change 1971 - 1999	
	Acreage	%	Acreage	%	Acreage	%	Acreage	%
Decreases								
Forest	18,079.7	76%	17,389.6	73%	16,657.1	70%	-1,422.6	-8%
Pasture	523.8	2%	489.9	2%	405.6	2%	-118.2	-23%
Cropland	626.4	3%	602.7	3%	574.7	2%	-51.6	-8%
Wetland	506.3	2%	501.2	2%	501.2	2%	-5.1	-1%
Woody Perennial	15.5	0%	10.3	0%	11.9	0%	-3.7	-24%
Mining	62.8	0%	97.6	0%	60.0	0%	-2.9	-5%
No Change								
Water Based Recreation	9.3	0%	9.3	0%	9.3	0%	0.0	0%
Residential < 1/4 Ac	23.9	0%	23.9	0%	23.9	0%	0.0	0%
Increases								
Residential Multi-family	0.0	0%	0.0	0%	8.1	0%	8.1	
Water	1,268.7	5%	1,269.2	5%	1,270.0	5%	1.3	0%
Urban Open	88.9	0%	135.8	1%	115.5	0%	26.7	30%
Commercial	48.0	0%	73.3	0%	78.9	0%	30.9	64%
Waste Disposal	86.4	0%	113.2	0%	132.6	1%	46.2	53%
Transport	199.2	1%	244.2	1%	271.2	1%	72.0	36%
Open Land	444.2	2%	414.2	2%	549.2	2%	105.0	24%
Industrial	57.1	0%	132.9	1%	167.8	1%	110.7	194%
Residential 1/4 to 1/2 Ac	490.1	2%	526.2	2%	607.5	3%	117.4	24%
Participant Recreation	158.5	1%	214.0	1%	339.1	1%	180.6	114%
Residential > 1/2 Ac	1,171.4	5%	1,612.8	7%	2,076.7	9%	905.3	77%
Total Acreage	23,860.4	100%	23,860.4	100%	23,860.4	100%	0.0	0%

Source: MassGIS MacConnell Land Use Data

a) Building Permits, Subdivisions, and Approval Not Required Development

A review of building permit data from 1985 to 1997 not only shows the total amount of new development but it also gives some clues to the pace at which the community grows. The table below shows the number of building permits issued each year, from 1985 to 1997, for single-family (1-Family), structures for two or more households (Multi-Family), and commercial / industrial / municipal (Com/Ind/Mun) structures.

The table shows a pattern fairly typical of land development in the State of Massachusetts during the time studied. A greater number of building permits were issued in the mid- to late-eighties, reflective of the building-boom taking place at that time. Generally, non-residential development is spurred to meet new service demands anticipated by new home construction. This idea is supported by the spike in permits issued in this category to follow behind the spike in residential permits by a year or two. As the state-wide housing-boom leveled off, the pace of new home construction in Westminster slowed. Construction of new commercial/industrial/municipal structures slowed as well, as the State economy cooled and local need for new services became saturated. By 1993, as the economy once

again improved, new home construction began to increase once again, although not as rapidly as it had in the latter part of the previous decade and stabilized over the last five years at an average of about 35 units per year. New commercial construction has not significantly rebounded as the existing building stock appears to meet current demand and businesses have been consolidating focusing on increased productivity.

From 1985 to 1997, 274 single family and 43 multi-family building permits were issued for a total of 317 new residential building permits. Current zoning in Westminster, discussed in the previous section, requires a minimum residential lot size of one to two acres. With this in mind 317 new building permits issued infers that between 317 to 634 acres of land have been converted to residential purposes from other uses in the last 13 years.

While the majority of building lots can be assumed to be one acre in size as required by zoning, most remaining lots are assumed to be two acres as required but some lots will be greater than two acres in size due to natural, legal or preferential conditions. The midpoint between the two acreage numbers, 475.5 acres, can be selected as the estimated increase in residential land use from 1985 to 1997. In reference to table II-2, Land Use Changes Between 1971 and 1985, residential land use of parcels 1/2 acre and above increased slightly over 465 acres over that 14 year period. Statistically, acreage change per year is very close, see table below, but this information shows that the rate of change for the increase of residential land use continues at the current pace, if not slightly accelerating.

Commercial/Industrial/Municipal building permits for the period 1985 to 1997 total 45. Minimum lot size requirements for Commercial-I (C-I) and all industrial uses, is 40,000 square feet, nearly one acre. While C-II and C-III uses maintain a smaller minimum lot size, due to the nature of the other commercial use categories it is safe to assume that at least 45 acres of land in town has been given over to commercial and industrial uses between 1985 and 1997.

Building permit information and the assumptions made based on the current zoning bylaw imply that over 500 acres of land have been utilized for new construction over the past 13 years in Westminster. Given the state of current zoning (ANR lots) and the nature of commercial development, this acreage is probably among the most visible parcels in town.

2. Infrastructure

The Fitchburg Municipal Landfill, operated by Waste Management Inc., is located on Route 31 in Westminster and adjacent to the Leominster State Forest. The landfill serves the greater Fitchburg region. Plans for expansion will essentially double its size. This expansion is scheduled to go online in the Summer of 2004.

a) **Current Public Water Supplies and Areas of Contribution**

Often communities must look beyond their borders to find the necessary water resources to serve the needs of the residents and businesses. They may lack surface or groundwater resources within their own borders, or the resources may be insufficient to meet the need. As communities grow, they must consider the ability to provide the needed resources and infrastructure, and they must consider whether resources in communities outside their borders are adequate to meet the need. Tapping resources in other communities will also mean that communities must negotiate for resources both to meet the current need and to accommodate future growth. In areas where the water resources already exhibit basin stress, diminishing resources may necessitate growth control measures or growth limitations, and may force communities to reexamine their futures. For this reason a discussion of water supplies in surrounding communities is included with the discussion of Clinton's resources.

Westminster – Westminster has a total of 1,431 acres of water contained in 17 open water bodies. The City of Fitchburg owns 1,557 acres of land surrounding Meetinghouse Pond, and the Town of Winchendon owns 15.8 acres, for the protection of public water supplies. The town is in the process of hooking up to the Fitchburg water system and anticipates the ability to meet demand for the next twenty years. The Fitchburg public water supply at Meetinghouse Pond serves the Westminster public water system, providing water to 60% of the population. The remaining 40% obtain their water from private wells and springs. Meetinghouse Pond has a safe yield of 1.36 million gallons per day. Westminster is permitted to withdraw 100 million gallons of water per year without payment to Fitchburg. The two communities are constructing a new water filtration system, pumping station and connections to the existing supply system. Westminster owns a smaller water supply at the 14-acre Wyman pond. The site has a single well with a safe yield pumping capacity of 1 million gallons per day.

Ashburnham - Dams at lakes Wampanoag and Winnekeag provide a power source for the Fitchburg paper industry. The town supplies drinking water to its residents and to residents of Winchendon through the spring fed Upper Naukeag Lake, a 240-acre reservoir in North Ashburnham. A safe yield analysis determined that the reservoir has a safe yield of 1.7 million gallons per day, on average. At present, Ashburnham draws an average of 250,000 gallons per day, and Winchendon draws an average of 700,000 gallons per day. The Town's Open Space and Recreation Plan from 1989 stated there is no evidence of an existing aquifer sufficient for development of municipal wells. This led to the establishment of a water supply protection district around the lake. The district parameters specify permitted uses and establish lot size guidelines. In 1993, MRPC published a Watershed Resource Protection Plan for the water supply that included a risk assessment, recommendations for sanitary surveys of lake front properties and acquisition of large lake front parcels, and a management and operations plan. Currently, Ashburnham and Winchendon are constructing a new \$6 million filtration plant to expand the safe yield of Upper Lake Naukeag.

Fitchburg - The City of Fitchburg owns and maintains 10 reservoirs, with a combined storage capacity of more than 5.3 billion gallons, that are located in Fitchburg, Ashby, Westminster, Princeton, and Hubbardston. The system has two main branches, one from the north and one from the south. The southern branch consists of four linked reservoirs: Bickford Reservoir in Hubbardston, Mares Meadow, Wachusett, and Meetinghouse Pond. The northern branch consists of six reservoirs: Scott, Ashby, Shattuck, Overlook, Lovell, and Falulah. All but one of these reservoirs are within the Nashua Watershed. The hilly terrain surrounding the city supports a gravity fed distribution from the reservoirs to the Regional Water Filtration Facility, where it is filtered and treated. The siting of the filtration facility at Hager Park in Westminster, allowed the water department to use the existing transmission mains and to maintain the existing gravity flow system, resulting in significant cost savings.

The Fitchburg public water supply at Meetinghouse Pond serves the Westminster public water system, providing water to 60% of the population. Fitchburg owns 1,557 acres of land surrounding Meetinghouse Pond, and Winchendon owns 15.8 acres, for the protection of public water supplies. The Fitchburg Water Department has a registered volume of 6.19 mgd and an average annual demand for water of 7.37 mgd. Westminster has a registered volume of 0.24 mgd and is permitted to 0.28 mgd to February of 2009.

Gardner – The primary water source in Gardner is Crystal Lake, a natural spring fed lake that once served as a recreational resort. The lake has a useful volume of 350 million gallons. Perley Brook Reservoir, built in 1958, supplements the Crystal Lake water supply. It has a useful volume of 206 million gallons⁴². A network of water mains supplies the developed areas and all industrially zoned parcels. The Gardner Water department holds 1,817 acres of town land, as well as 81 acres of land in Ashburnham and 102 acres in Winchendon, for the protection of the watershed. The town is making improvements to the Crystal Lake filtration plant and is developing a new well with a potential pump rate of more than 70 gpm in the Otter River/Snake Pond Area at Snake Pond, which should be operational by the summer of 2000. In addition, the City recently acquired three priority parcels along the Otter River for wellhead protection. The City plans to identify and acquire additional parcels in its Watershed Protection Districts.

Gardner shares surface and groundwater resources with its neighbors Ashburnham, Winchendon, Templeton and Hubbardston. Cross-boundary cooperation may be required to protect watersheds and aquifer recharge areas. The Greater Gardner Sustainable Growth Management Plan recommended that Gardner should enter into a multi-town agreement to examine the critical issue of water supply protection. Collaboration with Templeton is especially important, both to safeguard Gardner's new well near Snake Pond and to manage responsibly the Gardner-related land uses in Templeton such as the airport and wastewater treatment plant. Gardner's leaders have discussed the need to adopt a local wetland bylaw to supplement state wetland protection provisions.

Hubbardston –The town itself has no public water supplies and relies solely on private wells. In 1973 and 1974, the U.S. Department of Agriculture and the Massachusetts Water Resources Commission identified three prime potential reservoir sites in the town. Hubbardston has established an aquifer protection district. Two of these sites are located on Canesto Brook, and the third is located on Mason Brook, all in the Ware River Watershed. They have estimated potential to supply up to 3 million gallons per day, should they ever be constructed.⁴³

⁴² Gardner Open Space and Recreation Plan, 1994, The Berkshire Design Group.

⁴³ Town of Hubbardston Open space and Recreation Plan 1988 – 1992.

Most of the land area of Hubbardston has been designated as Outstanding Resource Waters because of its value to the Metropolitan District Commission as source waters to both the Quabbin and the Wachusett Reservoirs. According to the MWRA, the Quabbin and Wachusett reservoirs can safely provide about 300 million gallons per day (mgd) of water. The MWRA projects that system demand will remain in the 240-260 mgd range. While Wachusett levels are kept relatively fixed, Quabbin water levels fluctuate with precipitation and watershed runoff. Ware River stream flows are also watched daily to determine if seasonal transfers to Quabbin during high-flow periods are possible. If needed, when Ware River flow is above 85 mgd, during the period from October 15 through June 15, withdrawals are sent to Quabbin. In addition, the Bickford Reservoir and Mare Meadow Reservoir system, at the headwaters of the East branch Ware River, on the southeastern border of Hubbardston, supplies water to the City of Fitchburg.

b) Wastewater Management

Historically, communities relied on centralized sewer systems where population densities warranted them. The collection systems emptied into the rivers with effluent receiving little or no treatment. Portions of the sewer lines and sewer mains date back to the early part of the century.

Modern systems process wastewater in a variety of ways, with removal of suspended solids and biological oxygen demand as the primary treatment. Over the years, towns have upgraded the systems, expanded to new areas, and added pump stations and treatment facilities. Many newer lines and infrastructure improvements were added after World War II as development extended outward from the town centers. Ongoing improvements and other repairs and modifications to inflow/infiltration (I/I) have reduced flow levels to treatment facilities. Many towns conduct I/I studies on a regular basis to ensure the treatment systems are not unnecessarily treating additional flows, especially stormwater.

Today, municipal sewer service is available to all of the urbanized areas within Fitchburg, Leominster, and Gardner. Wastewater treatment facilities in Gardner, Fitchburg and Leominster treat the collected effluent.

Through the Federal Water Pollution Control Act of 1972 (Public Law 92-500, Clean Water Act 1977), the Environmental Protection Agency is charged with issuing, managing, terminating, monitoring, and enforcing permits for the legal discharge of pollutants into navigable waters. Permit information is warehoused in the National Pollution Discharge Elimination System (NPDES) databases maintained by EPA.

Westminster – Sewer service in Westminster is provided through an agreement with the City of Fitchburg. The service has 516 sewer connections, mostly in the center of town, serving roughly 25% of the population. Everyone else is on individual septic systems. Sewage is treated at East Plant, located in the City of Fitchburg, which discharges treated water in the Nashua River Watershed. The system processes 111, 836 gallons of wastewater per day, but has the capacity to process up to 250,000 gallons per day. Two large pumps were installed in 1999 that can pump up to 500 gallons per minute. Plans for expansion include a 5-mile sewer expansion to serve Ellis Road, Scenic Drive and Gatehouse Road. Voters recently approved additional sewer lines to serve West Main Street, as well. Less than 34 percent of the water withdrawn from the public water supply is returned through the sewer system.

The portion of Westminster that is within the Millers River Watershed is discussed in the Westminster 2000 Master Plan as an area currently under development pressure. Most new residential construction is taking place on ANR lots, and the Plan recommends the use of cluster and planned unit development to preserve the rural character. The Zoning Bylaw provides for application to the Board of Appeals for a special permit excepting subdivision plans from the lot area and frontage restrictions. These development methods generally increase the density of residential units in one area in exchange for open space set-asides in another. The increased density can be accommodated with the use of decentralized wastewater treatment systems that can efficiently and cost-effectively treat between 1,000 and 50,000 gallons per day. Essentially, ordinary septic tanks are connected to a multiple user collection system and a leaching system. Over 15,000 gallons per day, the system is required to have a nitrogen reduction system.

Ashburnham – The public sewer system serves a total of 569 properties, both homes and businesses, in the center of town and South Ashburnham roughly 23% of the population. The remaining 77% of residents rely on individual on-site septic systems. The six-year old sewage collection system pumps 318,382 gallons per day to the Gardner treatment facility on the Otter River in Templeton. Of the 251,478 gallons of water withdrawn per day in Ashburnham, only 105,000 gallons (40%) is returned through the sewers.

Unfavorable soil conditions prompted the Town to adopt large lot size zoning to protect drinking water. The moist, loamy upland soils are poor in topsoil, susceptible to erosion and unconsolidated and percolate slowly rendering them severely limited for septic systems. The numerous lakes in the town are popular both seasonally and year-round. A number of old dwellings still use outdated methods of sewage disposal and several camps still use out-houses. These systems do not treat the sewage generated at the sites. The poor soil conditions and high water table also make installation of proper replacement systems difficult.⁴⁴

Fitchburg - The Fitchburg wastewater management system has 120 miles of sewers and two wastewater treatment facilities. Twenty miles of these sewers are combined sewers, carrying both sanitary sewage and stormwater. The combined system has 800 catch basins. Fifty-eight combined sewer overflow regulators discharge sewage and drainage during wet weather through 37 outfalls to the North Nashua River and its tributaries.⁴⁵

The East Fitchburg Wastewater Treatment facility (WWTF) (NPDES Permit No. MA-0101281) is located at Lanides Lane east of Fitchburg Airport, and serves most of the Fitchburg population and 25 percent of the population of Westminster. The facility treats sanitary wastewater from a collection system extending throughout the densest parts of the city and serving all new subdivisions. The facility is permitted to discharge an average monthly flow of 12.4 MGD of treated wastewater to the North Nashua River. During wet weather, the East Fitchburg WWTF is authorized to discharge combined storm water and wastewater from 41 Combined Sewer Overflows (CSOs) to Baker Brook and the North Nashua River, and several other tributaries.

West Fitchburg WWTF is located at the confluence of Flag Brook and Whitman River in Waites Corner, below Snows Mill Pond. The facility was designed to process paper manufacturing waste and is permitted to discharge an average monthly flow of 10.5 MGD of treated wastewater to the North Nashua River. The facility also processes sanitary sewage, comprising 10 percent of the total flow.

Commencing in 2003, the Fitchburg Department of Public Works plans to conduct 15 construction projects over the next 15 years, at a projected cost of \$26,000,000. The projects will separate the twenty miles of combined sewers through sewer rehabilitation, construction of new drains, and connections of the new drainage system to the existing outfalls. The project will eliminate 58 CSO regulators. The 10 most active regulators will be eliminated in the first six separation projects. Construction of the new drains to separate the combined sewers will comply with design standards of the newly issued EPA Phase 2 Stormwater Regulations. All catch basins will be replaced with deep sump structures to trap grit and oily runoff, and a hooded outlet to prevent trash and debris from entering the storm drains. Disinfection to control wet weather fecal coliform violation at the WWTP will provide direct wet weather bypass chlorination and increased detention time by relocating the dechlorination chemical addition point to within the outfall. The combined sewer separation project is expected to achieve compliance with Class B water quality standards.⁴⁶

Gardner – The Sewage Treatment Plant is located in the Town of Templeton, west of the Otter River. The wastewater collection and treatment system serves over 90 percent of the city's residents as well as the collection system in Ashburnham. The treatment system consists of primary sedimentation, trickling filtration, secondary sedimentation and postchlorination. Sludge is dried and disposed of in sanitary landfills. Phosphorus is removed and the effluent is dechlorinated prior to discharge. Present capacity of the system is 4.3 million gallons per day.⁴⁷ The Five-Year Action Plan In the City's 2000 Open Space and Recreation Plan includes plans for extending the sewer service to the municipal golf course and to residents in the immediate vicinity.

Hubbardston – The town has no sewage treatment system. All properties rely on private individual septic systems.

⁴⁴ Ashburnham Open Space and Recreation Plan, 2001.

⁴⁵ Dufresne-Henry, Inc., Draft Environmental Impact Report, Combined Sewer Separation Program, Fitchburg, MA, July 31, 2002, EOE No. 10864

⁴⁶ Dufresne-Henry, Inc., Draft Environmental Impact Report, Combined Sewer Separation Program, Fitchburg, MA, July 31, 2002, EOE No. 10864

⁴⁷ Water Supply and Wastewater, the Regional Plan, Montachusett Regional Planning Commission, Curran Associates, Inc.

c) Land Use Controls and Growth Management Strategies

Zoning Regulations

The Westminster Zoning Bylaw establishes dimensional requirements (setback, frontage and minimum lot sizes) for residential uses. Maximum height and lot space requirements guide the characteristics of commercial and industrial development. While accommodating appropriate environmental conditions and complying with Board of Health standards, the resulting residential development pattern yields a condition of suburban sprawl that is responsible for lengthy commutes and greater costs to the community to provide needed services and infrastructure.

Most new residential development generally requires about an acre of land. Residential lands near the village center, surrounding Wyman Pond and along Route 2 are all R-I. Residential lands to the north of Route 2 and in an area at the southwest corner of town are R-II. The southern portion of town, where many water resource areas are located is exclusively zoned R-III. Areas to the north and west of Westminster village have lesser land area requirement and are more likely to be developed.

Westminster is faced with a development pattern where typical projects do not require zoning board approval of (ANR) because the lot subdivisions can be created along an existing roadway and still meet the dimensional requirements. This practice could eventually lead to a situation where all roads in the community are lined with homes, and much of the backlands behind those homes remains undeveloped and land locked. This condition will serve to eliminate rural character long before the community is near its full build-out potential. The driveways of ANR lots pose a potential threat to public safety on winding, hilly country roads due to increased traffic volumes. These driveways complicate efforts to upgrade these roads to meet increasing traffic demands.

There are three commercial zoning classifications and two industrial categories. Non-residential zones are located in the town center, along Route 2 and along the railroad line just to the north. While the Zoning Bylaw provides for an Industrial II zone, the Zoning Map lacks an area designated for this use. Commercial/industrial zoning is controlled by a height restriction of 30' for all categories and industrial lot-coverage percentages.

The Westminster Village-Academy Hill District was listed in the National Register of Historic Places in 1983. The Master Plan recommended developing a strategy for its protection and create zoning provisions to assist in that cause. The Westminster Historical Commission's Historic Preservation Plan is a valuable document that can effectively aid such an effort.

Early development occurred before zoning was enacted creating the New England village character. Under the conventional zoning in Westminster, this village center character is not possible today. The community can direct and encourage new residential growth in creative ways to protect rural character and provide homes with the spacious feel of more traditional zoning. One such technique is subdivision planning using Open Space Residential Design principals.

The Westminster Bylaws permit Cluster development, relaxing frontage and area requirements by special permit, without increasing the number of units allowed by the zone district requirements. Cluster development encourages the preservation of open space by promoting a more efficient use of land. This planning tool allows landowners /developers to use smaller lot sizes per dwelling in exchange for preserved open space. The open space is held in common ownership for use either by residents of the development or by the general public. While the density of the units in the area developed is greater, the consumption of open space is diminished. Cluster developments are typically most practical when public sewer and water are available or when required lot sizes are much larger than needed for adequate water and sewer needs.

Although Westminster has a Cluster Development option available to developers of 20 acres or more, to date none have chosen to use it. A change in zoning regulation that would make Cluster Development the norm rather than the exception is worth investigating. By making this tool more attractive to use, developers will become aware of Cluster Development's many benefits to all parties involved: the town, the developer and the residents.

Recommended Zoning Bylaw Provisions from the Master Plan

Cluster Incentives

Add Incentives to Cluster Zoning provision to make it more appealing to developers. The provision has been in the bylaw for several years and it has yet to be used. State enabling legislation allows towns to increase density when public benefits are provided such as public open space, recreation facilities, or affordable housing.

Design Review Districts

Establish locally endorsed design review districts for historically significant areas to protect and maintain the character of historic areas by regulating changes that could permanently compromise the area's appearance. The Master Plan recommended two types of design review districts: local historic districts (created under M. G. L. c.40C) and neighborhood conservation districts (created under municipal home rule authority). In each case, an appointed commission reviews applications for changes to the exterior of any property, to assess the impact on the district as a whole and ensure that changes are appropriate to the existing character. Areas to be considered, as defined by the Westminster Historical Commission;

- **Highest Priority:** Academy Hill (Academy Street, Dawley Road, and Foster Street, including the Town Common and Town Pound)
- **Secondary Priorities** (all areas within boundaries of the National Register historic district established in 1983): Leominster Street, Seaver Street, Pleasant Street, Bacon Street, Main Street, and Adams Street

Village Lot Landscape Provision.

Incorporate a landscape provision on smaller village lots as part of the Design Review process for new proposals that will promote a stronger village character. This measure applies to projects both in and out of any future historic district and will provide better control of the resultant character of new growth in the village areas.

Non-residential Site Plan Review

Require all new commercial and industrial uses to pass through a Site Plan Review Process. This will allow the interests of overall community character to have a greater affect on these types of development. It should result in greater preservation of the local character and more harmony between disparate land uses.

Scenic Roadways Bylaw

Such a Bylaw would aid in the preservation of rural character by incorporating design standards upon ANR lots. Construction proposals along roadways designated as scenic would be subject to conditions such as tree cutting and removal limits or existing stone wall alterations. Additional ANR design standards could also encourage construction that would accommodate the existing terrain and natural features of the site. Roadways for inclusion, as identified by the Historic Commission:

- **Highest Priorities:** Bean Porridge Hill Road, Bragg Hill Road, Davis Road, West Princeton Road
- **Secondary Priorities:** Barrel Road, Frog Hollow Road, Notown Road, Stone Hill Road

Demolition Delay

Adopt a demolition delay provision that will give the Westminster Historical Commission the authority to delay for a specified period of time the demolition of buildings or structures on a list, or of a certain age, e.g. fifty years. A demolition delay bylaw would provide a measure of protection for historic buildings that are not included within the boundaries of a design review district. The demolition delay bylaw would require that the Westminster Historical Commission review and sign off on an application for a demolition permit before the permit could be issued by the Building Department. The bylaw would establish criteria for determining which buildings and structures are regulated. If the Historical Commission determines the building or structure is historically significant, a public hearing process is initiated. A demolition delay bylaw cannot prohibit demolition. The bylaw does, however, impose a waiting period if the historically significant building or structure is found, through the public hearing process, to be preferably preserved. The delay allows time to identify new uses for the building; to locate buyers willing to rehabilitate or preserve the building; to incorporate the property as a component in larger development plans; or, as a last resort, to move the building to a new location.

Transfer of Development Rights (TDR)

Create a TDR provision in the zoning bylaw. TDR is an innovative policy that protects openspace, enhances residential and commercial districts and also provides some reduction in the burden for the Town to provide services. This provision allows the owner of an undeveloped tract of land, in a designated "sending district", to sell the development rights of that parcel to the owner of another parcel, in a designated "receiving district", that is to be developed. While the net result is for the same overall density as before the transfer, one parcel owner has now paid for the right to build at a higher density, while the other has been paid the balance of the value of a tract of land that is now le-

gally undevelopable. This arrangement works particularly well with family owned tracts where there is pressure to extract the value from the land, but the current owners would rather see it preserved in perpetuity for the good of the community.

Town administration of this Bylaw would see some residential, commercial and/or mixed use areas in the community developed at a higher density, as described in the proposed Village scenarios. This would in effect decrease the Town's burden to provide services that would otherwise be spread over a greater area. Other advantages of TDR to the community include the fact that it's virtually free to enact, it is market driven, and it does not compromise land-owner property rights. TDR can require some skill to devise and implement, but the advantages of this alternative far outweigh the burden.

Planned Development Areas

Addition of a planned development area provision in the zoning bylaw would maintain the current zoning density existent in a given district but would grant flexibility of lot layout requirements. Specific relief from certain lot setback or other requirements would allow a design that is responsive to site specific concerns, such as viewshed or other natural features. This technique can be used to preserve rural character by taking advantage of prominent natural features. The provision could be constructed to include substantive criteria allowing for a comparison between the proposed flexible development and the conventional subdivision plan.

Sidewalk Plan

Most arterial roads in Westminster were laid out over 150 years ago. Many of them were first traveled with little thought given to geometry, drainage, or the coming alternative modes of transportation. While many routes throughout town are scenic, few are hospitable to those who wish to experience them on foot. As a result there are many roadway design issues that will need to be addressed in the years to come. Also, with new needs for alternative modes of transportation and interests in personal fitness, the construction of sidewalks in town would be an asset. The development of a comprehensive sidewalk plan should be at hand, so that when roadway alignment and drainage is addressed by either public or private entities, the needs of pedestrian traffic can be met. Major roadways in town that have already been upgraded, but do not yet have appropriate sidewalks, can then have them constructed as public pressure dictates.

Revise Sign Provision

Numerous comments have been made about inappropriate signs in Town, particularly in the Village Center. A revised sign code was recently drafted by the Westminster Historical Commission. Review and adjustments by Town officials and the public are needed before it can be brought before Town Meeting as an article to amend the Zoning Bylaw.

3. Existing and potential greenways or trail corridors

Throughout the Montachusett Region, communities are developing greenway corridors and viable transportation corridors for bicycles and pedestrians. Greenways are contiguous undeveloped parcels of land that serve as a natural corridor, trail system or bikeway. They serve as protected habitat for biodiversity and as corridors for wildlife migration, and they offer an enhanced quality of life to the communities they pass through. In addition to the open space benefit, greenways have proven to raise property values of nearby homes. The National Park Service's report, *Economic Impacts of Protecting Rivers, Trails, and Greenway Corridors* cites, "numerous studies on the measurable increase in real property value generated by proximity to traditional parks and to the newer greenways."

Abandoned railroad rights-of-way can serve as key unifying features for creating greenways and bicycle trails. The Commonwealth of Massachusetts Transportation Enhancement Program allocates monies for bikeway and pedestrian greenway projects in the Montachusett Region. The Enhancement Program is a reimbursement program that encourages diverse modes of travel and covers bicycle, pedestrian, historic preservation, scenic beautification, railway conversions and other sustainable transportation enhancements. Interested communities can submit applications directly to MRPC for consideration.

In Westminster, the existing and proposed greenways and trails include the Midstate Trail.

a) The Midstate Trail

The scenic Midstate Trail is a 92-mile hiking trail extending from Rhode Island through Worcester County and eventually connecting to the Wapack Trail in New Hampshire. It passes through Westminster along the southern border with Princeton, connecting the Wachusett Mountain State Reservation, Redemption Rock (site of the redemption of Mary Rowlandson, during King Philips War), and Crow Hill Ledges (a popular rock-climbing site in the Leominster State Forest), before turning north through the Muddy Pond Conservation Area, Westminster State Forest and private landholdings (lacking trail easements), to connect with Mount Watatic, in Ashburnham, and the Wapack Trail.⁴⁸

In the late 1970s the Worcester County Commissioners proposed to create a trail across the entire county by linking several short trails and a former trail linking from Wachusett Mountain and Mount Watatic. A group of dedicated people formed the Midstate Trail Committee to plan the actual route and to work on its construction. The Midstate Trail Committee, with the help of the Worcester chapter of the Appalachian Mountain Club, and a large group of resident volunteers, maintains and administers the trail. The Department of Environmental Management has provided support, map printing, and publicity over the years.

The Midstate Trail is threatened by encroachment of continuing development which forces the Trail onto paved roadways. This development also destroys and fragments existing habitat and threatens the long-term conservation of native species and natural communities. Public lands are becoming increasingly valuable for plant and wildlife habitat, recreation, education, research and spiritual renewal. Trail supporters actively work together to encourage landowners to realize the value the trail brings to the area and to support efforts to keep it off the roadways.

4. Existing Protected Open Space

Summary of Open Space	Acreage
Permanently Protected	
Municipal	
City of Fitchburg	688.03
Town of Westminster	528.51
Private	
PORTER	0.15
SHREIBER HERBERT W (APR)	99.63
State	
Department of Conservation and Recreation	2,139.31
Division of Fish and Game	1,167.63
Subtotal	4,623.26
Temporary	
Chapter 61 A Agriculture	526.76
Chapter 61 B Recreation	1,507.34
Chapter 61 Forest	1,381.15
Subtotal	3,415.25
Total Acreage	8,038.51

⁴⁸ <http://www.midstatetrail.org>

E. LAND USE SUITABILITY

Analysis of land use suitability for various types of development provides a useful decision making tool to aid the community in mapping out its sustainable future. Land Use Suitability is based upon a careful analysis of the existing resources in the community and the prior evolution of the community. The land use suitability map is based upon three maps that illustrate the resources in the community: water resources, wildlife habitat, and existing land use and infrastructure. These maps serve as the basis for delineating the lands that are most suited for development and lands that are most desirable to either protect from development or develop in a manner that recognizes resource protection concerns.

The land use suitability map illustrates the level of sensitivity land areas in the community have to encroaching development. The map is an overlay of the resource maps and a summary of the priorities the community has for both protection and development. The overlay process identified those lands that are the most environmentally fragile and thus desirable to protect, and those areas that are most suited for new development.

1. Public Opinion Survey

In the late 1990's, the Westminster Planning Board commissioned Kenneth Kreutziger to assist the town in development of its Master Plan. Working with the Town, and with support from the Montachusett Regional Planning Commission, Mr. Kreutziger drafted a plan addressing Land Use, Natural, Cultural and Historic Resources; Economic Development; Housing Capital Facilities and Services; Transportation and Circulation; and Open Space and Recreation.

During the process the Town conducted a public Visioning Forum to formulate goals and objectives and devise a Vision Statement for the Town. Elements of the Master Plan form the basis for determining areas that are well suited for future development and areas that should have high priority for future protection strategies. These priorities are analyzed using a land use suitability model that indicates the sensitivities of lands targeted for development or protection.

The Town of Westminster conducted a survey of town residents to determine their priorities for economic development, housing and protection. Information from this survey led to development of a draft land use suitability map, based upon careful review of the natural resources in the community, existing land use patterns, and priorities for future development. MRPC Geographic Information Systems specialist Jason Stanton developed three base maps for the land use suitability model. These maps illustrated the existing water resources the priorities for wildlife habitat, and the existing land use patterns. Key elements that have value for resource and wildlife habitat protection were brought together into one map showing the levels of sensitivity by the number of resources present. He overlaid the Master Plan priorities onto the land-use suitability map to illustrate the correlation between sensitive areas and development and protection priorities.

2. Draft Land Use Suitability Map

The Draft Land Use Suitability Map illustrates the land area in the town, categorized by residentially developed land and by the natural resource value of the land. The value is based upon assessing the number of natural resources present, on the theory that the greater the number of natural resources, the greater the sensitivity to development and the more critical the area is to protect. This map is the basis of an analysis of the current land use practices and the potential future impacts to the remaining developable land as estimated under the buildout analysis sponsored by the Executive Office of Environmental Affairs in 2000. These analyses illustrate how well the local land use practices and the zoning districts in place at the time of the buildout analysis fit with the community vision and the need to protect valuable natural resources. See Appendix E for a description of the methodology and resource weighting. The final suitability map depicts the recommendations for environmental protections.

The community will find these four maps useful in assessing their public goals for areas to be protected by zoning, or acquisition or other means, and in determining suitable areas for residential, commercial, and industrial uses (if any). The land use concept map defined in the Master Plan is overlaid onto the draft suitability map to illustrate the levels of sensitivity present in the areas delineated by the residents for housing, economic development, and protection.

In the Master Plan, citizens identified numerous goals and priorities for resource protection and several key target areas for commercial and industrial redevelopment projects. The primary goal for resource protection was to protect water, and wetlands resources and enhance public access to these resources. Another was to maintain and preserve Westminster's rural New England Village character. Both of these goals support maintaining undisturbed areas to protect wildlife habitat. Strategies include acquiring watershed lands or secure Conservation Restrictions, encouraging participation in the Agricultural Preservation Restriction Program and the Chapter 61 tax abatement program, and removing regulatory impediments that hinder the economic viability of existing agricultural and forestry businesses.

a) Land Use Concept from the Master Plan

The Master Plan recommended a Land Use Concept strategy that identifies specific sectors of the Town, each having an unique character and purpose in the overall plan for the Town. These concepts will be examined further in an analysis of land use suitability.

Area A - Westminster Village: The established village is the hub of the community, and of a density higher than is allowed by current zoning. Some small parcels remain undeveloped, and other unoccupied tracts of land lie nearby. Infill development of appropriately designed homes should be encouraged to help defray development pressure in more rural areas of town while enhancing the fabric of the existing village. This will require a zoning change to allow for more flexible dimensional requirements. Modest homes for new families and the elderly in a mix of commercial support services would be compatible with the village character. The Master Plan recommended designation as a "receiving area" for Transfer of Development Rights, Cluster zoning and planned development were encouraged for significant development proposals.

This village concept is a good strategy from a resource protection standpoint, though the boundary should shift a little to protect water and wetland resources at Route 2A and Wyman Street.

P 1) The areas around Partridge Pond and Burnt Mill Pond up to Wyman Street should be a protection priority and development should be discouraged there.

Area B. - New Satellite Village: The Master Plan recommended a new mixed-use New England style village district along Oakmont Avenue at or near the historic Whitmanville area. The village should emulate the historic charm, yet suit modern needs, permitting higher densities and incorporating several current and historic opportunities. Extending the town sewer system to this area will provide the infrastructure necessary to serve the increased density while also protecting the environment. The village could still exist without sewer, but probably not with the variety of uses, nor at the density envisioned. The recommendation focussed upon the transit node potential of the existing railroad line in anticipation of a potential commuter-rail stop that could provide a transportation alternative to distant jobs. The plan also recommended providing a linkage for open space by directing the Mid-State Trail to this village. Further recommendations included identifying parcels to set aside for future municipal services, elderly housing, a fire station, and local commercial activity.

The area is already residentially developed to some extent. New development should employ infill and adaptive reuse techniques. A mixed-use village should avoid the wetlands in the area east of Overlook Road and should concentrate more on Oakmont Road and North Common Road. Efforts to identify and certify the potential vernal pools in this area should precede development.

P 2) Focus protection efforts on the wetlands and vernal pools within this district, and provide a linkage to permanently protected open space to the west.

Commercial/Industrial Growth Area: Area C - The Master Plan recommended this area for commercial development due to proximity to Route 2, minimizing traffic impacts in other areas of the community.

State Road/Battles Road Commercial District - The Plan supported the existing commercial zoning in the area east of Battles Road off State Road. Convenient vehicular access to and from Route 2 makes this area attractive for commercial development while limiting traffic impacts minimize traffic impacts in other areas of the community.

Local commercial activities could include some high technology employers to take advantage of the highly skilled local labor pool.

Development in this area should avoid the tributary stream, which flows to the Old Mill Restaurant. Otherwise, this looks like a good site for commercial development. Industrial uses should be of a type that won't harm Round Meadow Pond. Impervious surfaces should be kept to a minimum. Stormwater runoff should be managed to prevent contamination of Round Meadow Pond.

P 3) Establish a protective buffer of the tributary stream flowing north to the Old Mill Restaurant. Employ Best Management Practices for stormwater management and minimize the creation of impervious surfaces.

Rural Uplands: Area D - The rural forested and agricultural areas were recommended for preservation, since steep slope at South Ashburnham Road and rock outcrops throughout the area offer constraints to development, and these areas retain the pastoral charm of the Town. The Master Plan recommended establishing a new Rural Residential zone district or a zoning overlay district and site plan review procedure for new construction in the town's upper elevations to preserve the rural landscapes and scenic views. The Plan also recommended designation as a Transfer of Development Rights "sending area" and encouraged the use of Cluster and Planned Development techniques. To address ANR development the Plan recommended designating several roads as "scenic" and subject to the Scenic Roadways Provision.

The Rural Uplands area includes several important water resources. It is an established priority of the Town to provide greater opportunities to experience the natural beauty of Westminster, and to explore ways to make the numerous stream corridors and water bodies in town more accessible to the public. Westminster resident Robert Francis is offering first consideration to Westminster on land adjacent to Crocker Pond and behind TRW Automotive (off Route 2A) to create a town recreation area. However, he is also considering building condominiums on the land if the Town does not exercise its option. Town officials and Francis have not reached an agreement about the price for the land and the Selectboard is waiting to receive an assessment of the value of the land. To buy the land, a two-thirds majority of voters at the Annual Town Meeting would need to approve the purchase at the spring Town Meeting. If the report on assessment arrives in time, the matter will be included on the Town meeting warrant, otherwise, the Selectboard will hold a Special Town Meeting to discuss the purchase.⁴⁹

Extensive tracts of land in this area are already permanently protected on the western border of the Town. The perimeter of this protected land is comprised of sensitive tributaries of the Whitman River. Protection efforts should focus on acquiring lands or conservation restrictions to buffer Whitman Reservoir, Whitman River, and Crocker Pond. Crocker Pond is an immediate protection priority for the Town. Similarly a protective buffer should be created for Phillips Brook. Developments near these water resources should receive some level of site plan review to ensure that they do not negatively impact water quality or wildlife habitat. To encourage efficient land use and back lot development patterns, change the zoning to permit Open Space Residential Design as of right, subject to site plan review and approval.

P 4) Establish protective buffers around buffer Whitman Reservoir, Whitman River, Crocker Pond, and Phillips Brook.

P 5) Provide public access points on Crocker Pond.

Water Resource Protection Area: Area E - The Master Plan recommended establishing an **Acquifer/Watershed Protection Overlay District** for the water resources in this area. The District would restrict land use activities (i.e. automobile service centers, industrial activities) and set density restrictions for development. Development projects would be subject to special permit review and would meet performance standards written to ensure that water quality is not impaired. With increased growth pressures come simultaneous demands on water resources, and the development demand is likely to target areas deemed important for water quality and water recharge.

This area should be a "sending area" in a TDR scheme.

P 6) Expand the protected lands from Meetinghouse Pond to Noyes Pond and Mare Meadow Reservoir, to ensure protection of these surface waters from contamination and other development related impacts.

⁴⁹ Caitlyn Kelleher, *Westminster Selectmen Eye Land for Recreation*, Sentinel and Enterprise, Tuesday March 9th.

Wyman Pond Recreational Residential Area: Area F. - Wyman Pond is a recreational lake surrounded by former vacation homes. The Master Plan recommended extending the municipal sewer system to this area to reduce the impacts of failing septic systems and intensive residential use on water quality. It also recommended establishing public access to the Pond and open space linkages to the rest of the community.

Undeveloped areas on the shores of the lake should be acquired to protect water quality. Lake residents can be encouraged to participate in Lake Stewardship programs aimed at reestablishing vegetative buffers for control of stormwater, and at managing septic impacts from lakefront properties until such time as sewer system extensions can be done.

P 7) Protect the undeveloped areas on the shores of Wyman Pond and Wachusett Lake. Extend the protection to include the wetland areas to the west.

Sparse Residential Area: Area G - The Master Plan recommended more traditional, single-family residential development on larger lots. Employing cluster, planned development, and scenic roadway techniques in the areas of Ellis Road, Minott Road, Knowler Road, State Road and West Main Street will aid in addressing development pressure, and construction on ANR lots that leave backlands inaccessible.

Undeveloped areas on the shores of Wright's Reservoir, Upper Reservoir, Minott Pond, etcetera, should be acquired to protect water quality. Lake residents can be encouraged to participate in Lake Stewardship programs aimed at reestablishing vegetative buffers for control of stormwater, and at managing septic impacts from lakefront properties until such time as sewer system extensions can be done.

P 8) Expand the protected lands for Mare Meadow Reservoir to establish a connection between the two tracts of Westminster State Forest, surrounding Cedar Swamp.

P 9) Protect the undeveloped shores of the complex of ponds on the western border: Wright's Reservoir, Upper Reservoir, Minott Pond, etcetera. Consider adopting tighter septic management restrictions than currently listed under Title V, to ensure that septic systems for new housing do not impact these ponds.

Open Space Recreation Areas: Areas H. - Mount Wachusett and Leominster State Forest, at the south end of town, are regional attractions. Linkages between these features and other open space features in town could be established through protecting green corridors such as the Mid-State Trail. (See P6 above)

P 10) Establish a protected corridor along the border, linking Leominster State Forest to Wachusett Lake.

Fix Mid-State Trail Route

The Mid State Trail is a major community asset as an attractive recreational corridor as well as pedestrian link to key nodes and transportation hubs in town, such as the new Satellite Village, the town center, and new residential areas. Permanent establishment of the Trail will provide a spine for linking the open space network and will serve as a directing force for electing future town recreation and open space land acquisitions. Trail enhancements could eventually include conversion of some portions to a bike route as a viable transportation alternative between areas of the community.

P 11) Identify the permanent alignment for the Mid State Trail and pursue protection strategies to secure the trail in perpetuity.

3. Land Use Suitability and Current Land Use

The 1999 MacConnell land use map for the community was overlaid onto the Land Use Suitability Map. In this map, all the developed land from Buildout Map 2 is shown as the existing underlying land use (broken into the 11 land use codes from MassGIS/MacConnell). The Open Space and Municipal lands are shown as a hatch overlay pattern. For communities where wetlands are not absolute constraints, the areas to be shown as the existing MacConnell Land Use will also include the wetlands, which in some cases can be included in the lot area required for a development under the existing zoning, but which may not be built in due to zoning or other local regulations.

Apart from vacation home developments around various lakes, the land use pattern in Westminster has successfully avoided the most sensitive areas. The ANR development pattern threatens to leave large areas of land inaccessible while simultaneously changing the rural character and fragmenting large blocks of contiguous lands.

4. Land Use Suitability and Developable Lands

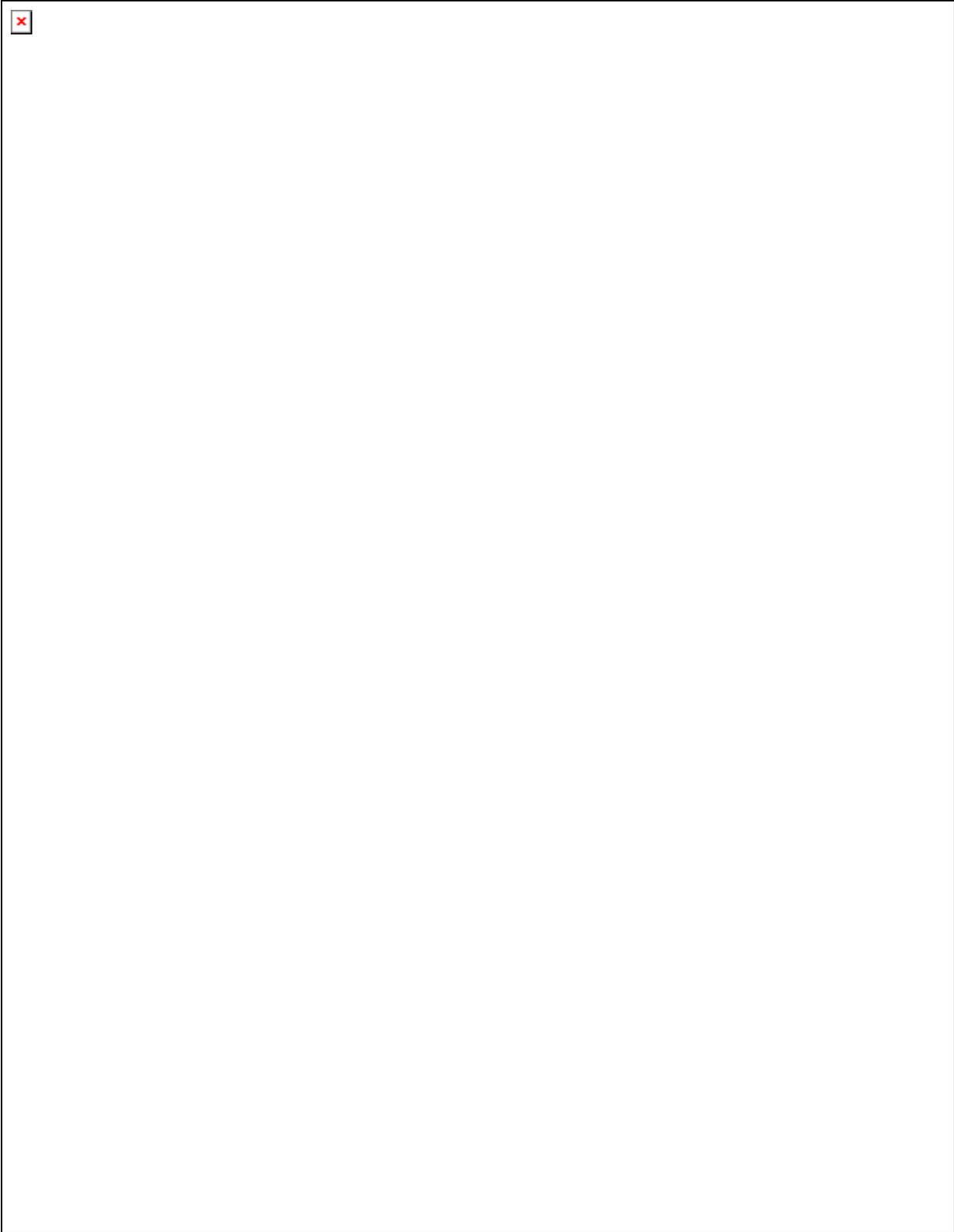
By looking at the community's current zoning in both the developed and the undeveloped areas, the community can determine if existing zoning supports the best use of a particular site. The Developable Lands Map from the Buildout Analysis was overlaid onto the Land Use Suitability Map to assist the community with determining the consistency of future growth patterns, based on existing zoning, with the Town's identified priorities for land development and protection. The "undeveloped" lands within town (representing the developable lands on Map 2 of the buildout) are shown here with their level of sensitivity to development. These areas are then examined through the filter of the potential land uses allowed under the existing zoning to illustrate the compatibility of the future land use with the level of sensitivity present.

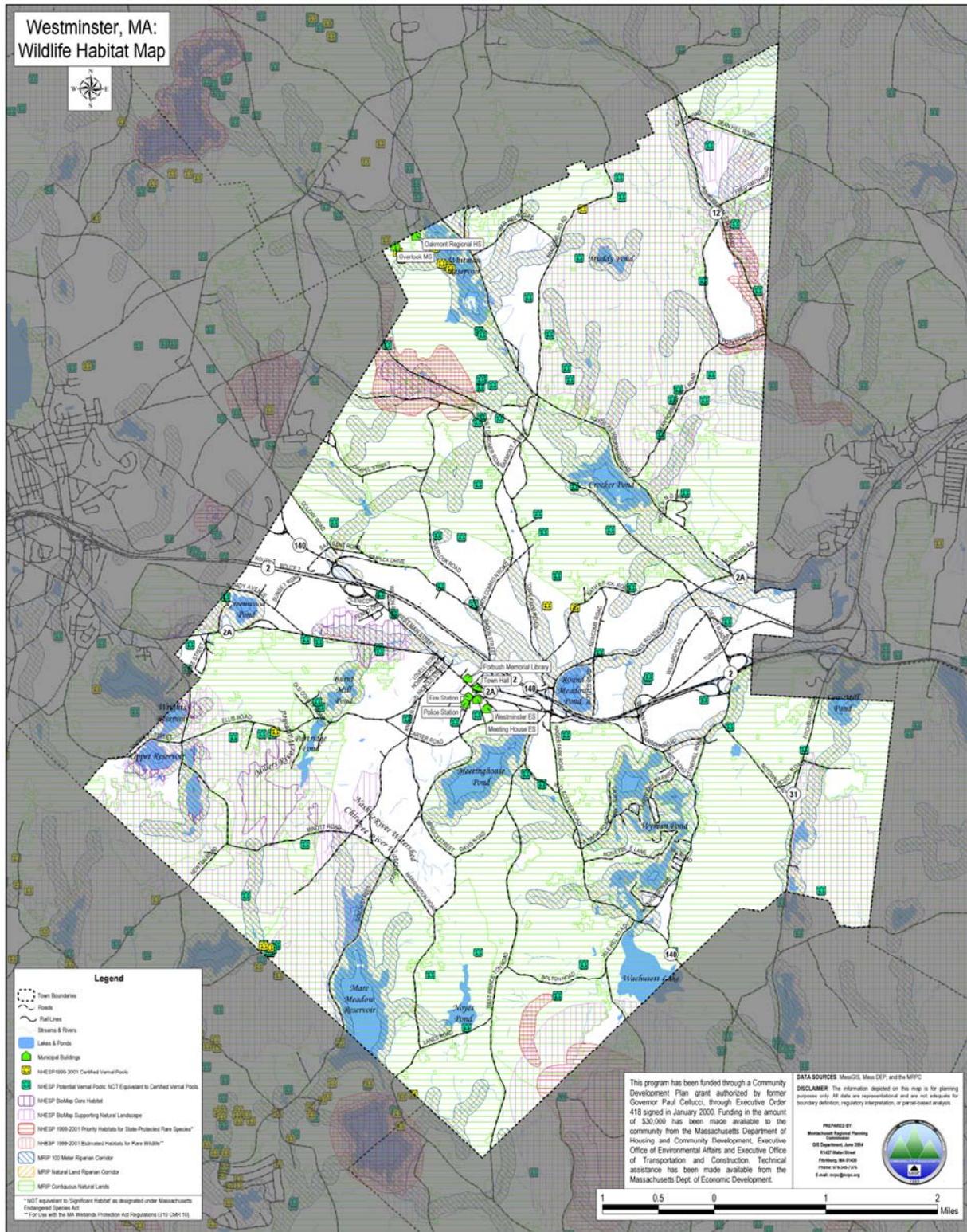
The Developable lands data is current to 2001, when the buildout analysis was completed. Since that time subsequent developments have reduced some of the areas deemed developable. The town may want to consider updating the buildout with information from the newly released digital color orthophotography, the community and economic development office, the planning board, the conservation commission, and the Open Space and Recreation Committee.

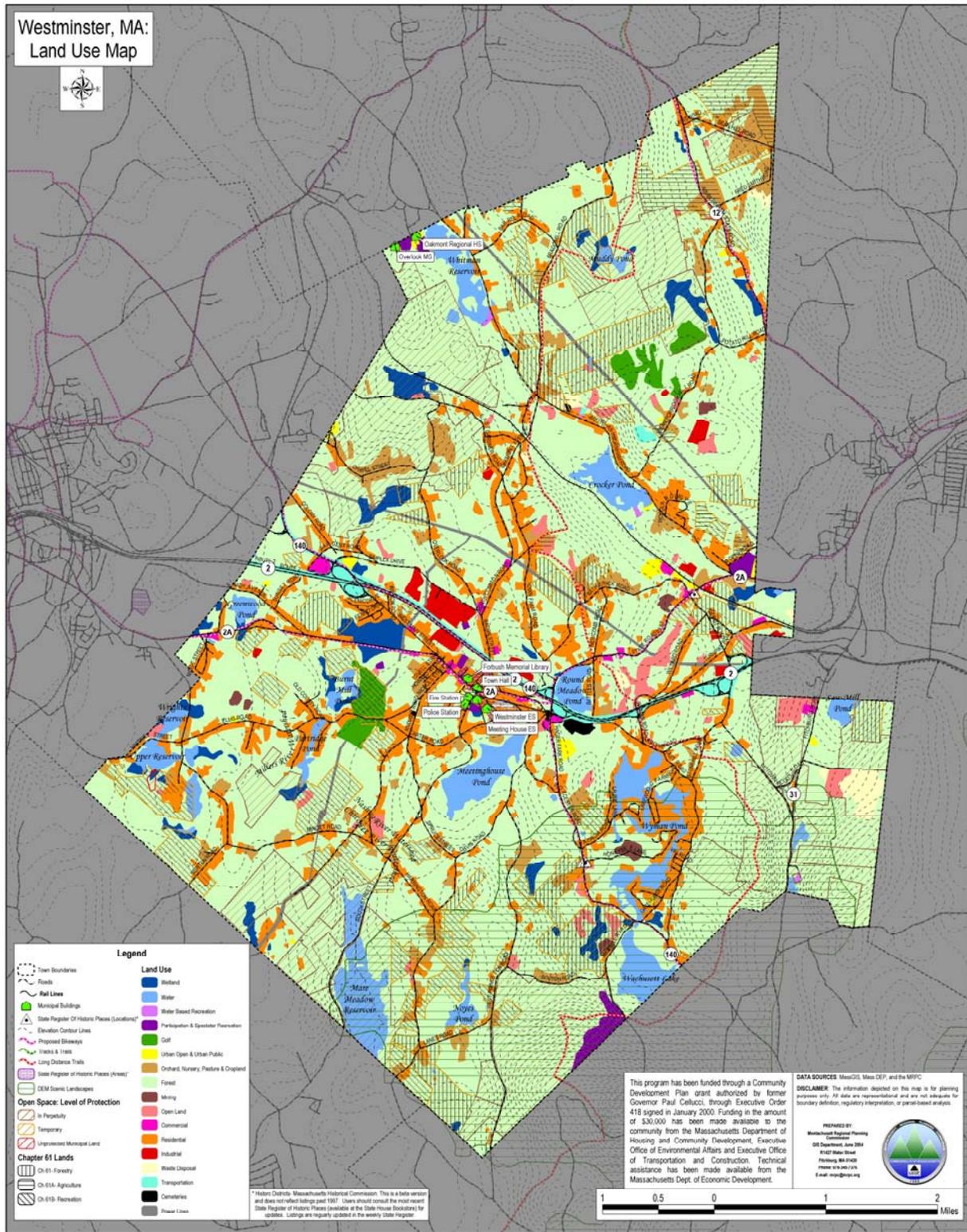
Westminster is in process of developing a Comprehensive Wastewater Treatment Plan, to address sewer system and wastewater management concerns. This plan will evaluate the feasibility of various sewer extension alternatives and offer recommendations. Depending upon where these extensions are feasible, zoning changes may be needed to allow for the greater residential densities enabled by increased sewer infrastructure. Where possible, Open Space Residential design Principles should be employed to ensure efficient use of the land. Development should be encouraged as close to sewer infrastructure as possible, and it should be steered away from sensitive areas near rivers, lakes and reservoirs. Lands with the least amount of resources are located on the north side of Route 2. In many areas, there are one to three resources present. Often the resource is a large block of contiguous, unfragmented land identified in either the Massachusetts Resource Identification Project or in the BioMap project. While these areas are important for species diversity, it may be necessary to target some of these areas for housing or economic development to meet community needs.

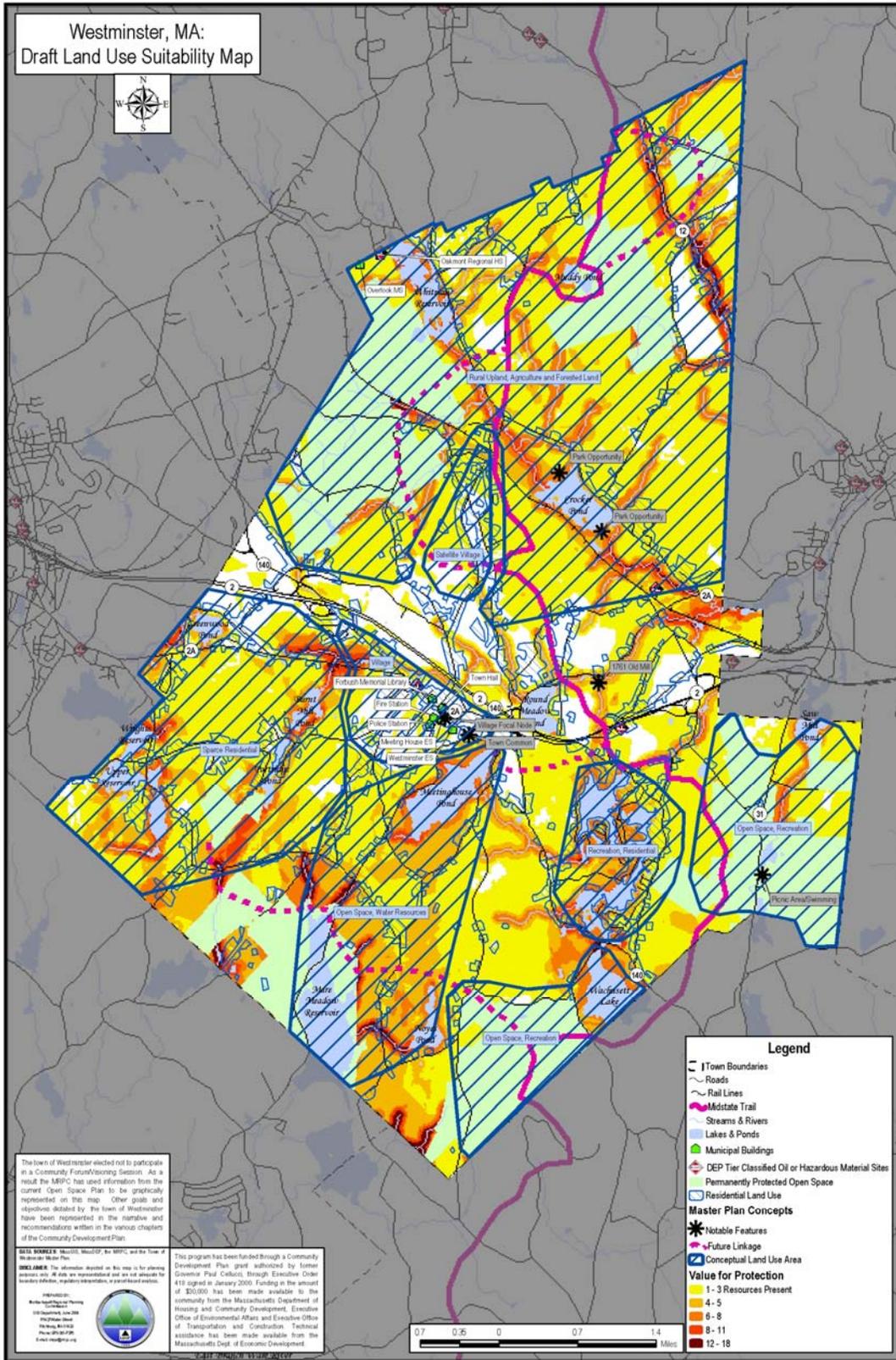
5. Final Land Use Suitability Map

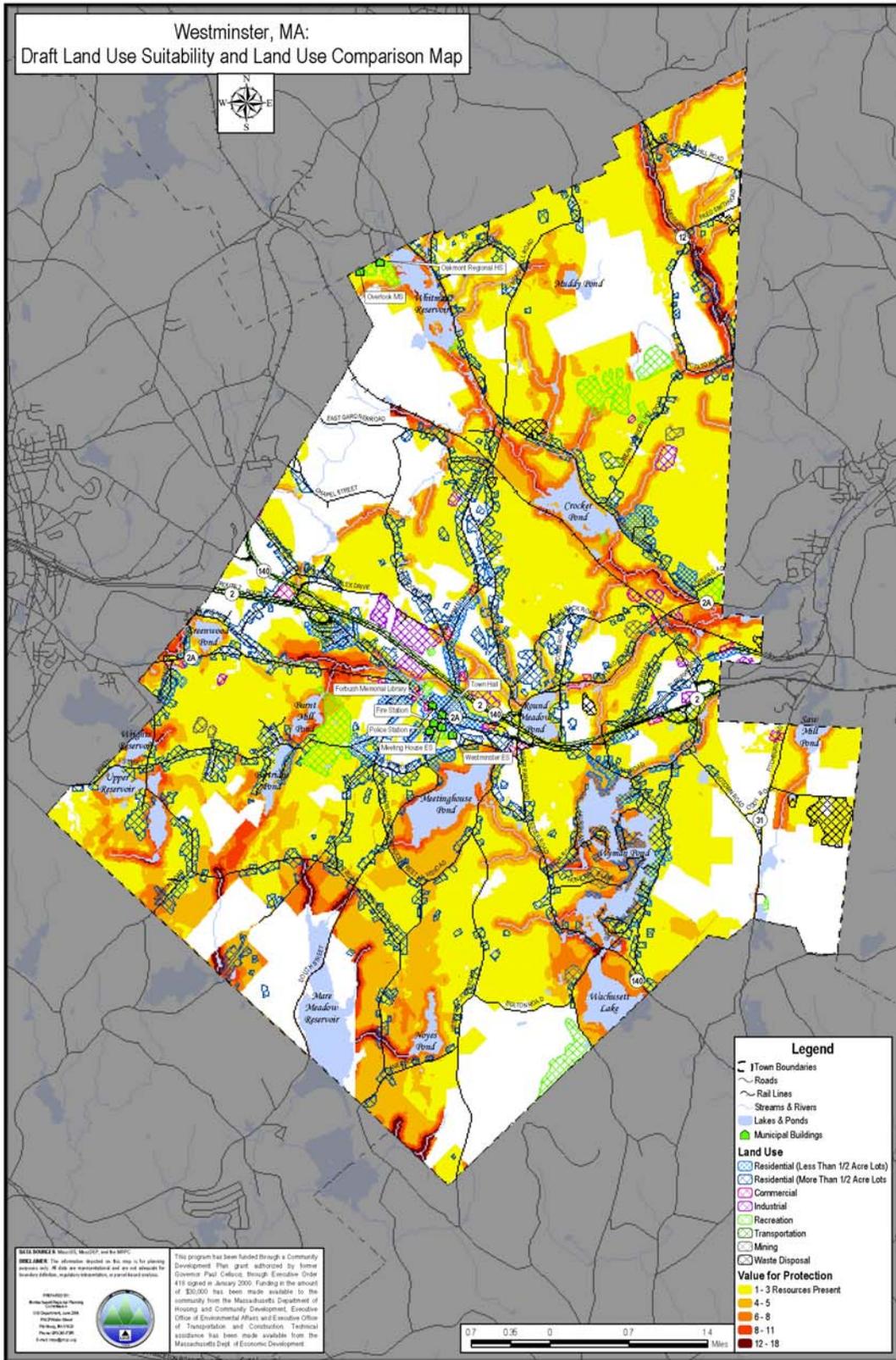
The final map depicts the land use suitability based upon the findings of the comparisons with existing land use and future buildable potential, recommendations for zoning changes and community response. The Map shows the future land uses based on conversion of appropriate zoning into the land use codes used at MassGIS, indicating the areas most suited for housing, economic and industrial development, transportation, and facilities. It also shows future protected open space as a hatch pattern over land use.

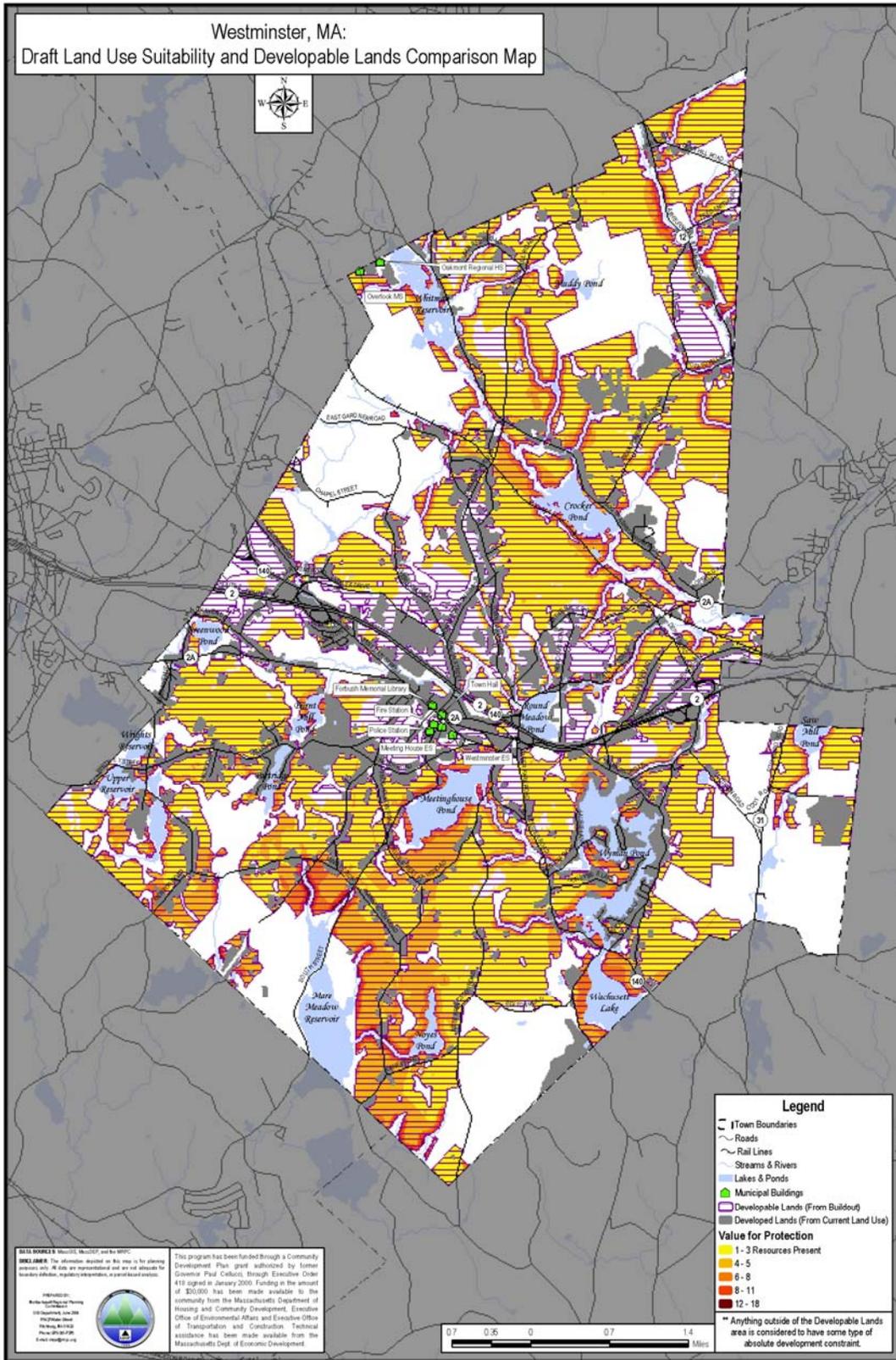


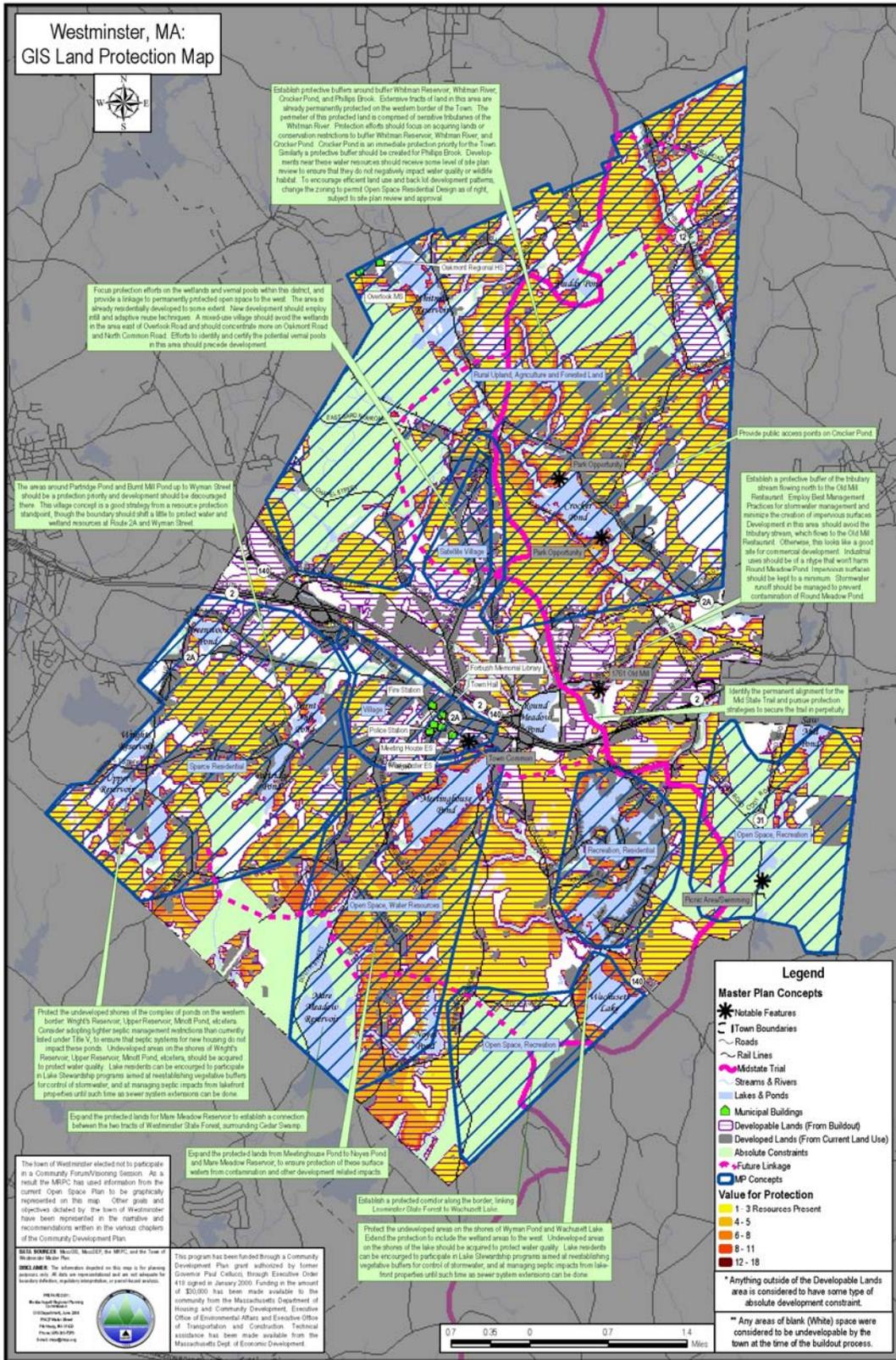












V. ECONOMIC DEVELOPMENT ELEMENT

A. DEFINING ECONOMIC DEVELOPMENT

The purpose of providing a definition of “economic development” is to attempt to provide the context for which this economic profile has been provided.

According to a 1984 publication of the American Economic Development Council (AEDC), *Economic Development Today: A Report to the Profession*, economic development is a:

- Process of creating wealth through the mobilization of human, financial, capital, physical and natural resources to generate marketable goods and services.

According to the glossary of the Economic Development Contacts Network, economic development is the:

- Process that leads to enterprise expansion, location or startup in a place positioned to accommodate it. It occurs when a job is created and/or when an enterprise takes an action that increases the economic vitality of a community. It is the location-response side of the business-expansion, facilities location, site selection, and new-venture-startup processes.

The Federal Economic Development Administration (EDA) has a more lengthy definition of economic development. According to the EDA:

Economic development is fundamentally about enhancing the factors of productive capacity - land, labor, capital, and technology - of a national, state or local economy. By using its resources and powers to reduce the risks and costs that could prohibit investment, the public sector often has been responsible for setting the stage for employment-generating investment by the private sector.

The public sector generally seeks to increase incomes, the number of jobs, and the productivity of resources in regions, states, counties, cities, towns, and neighborhoods. Its tools and strategies have often been effective in enhancing a community's:

- Labor force (workforce preparation, accessibility, cost).
- Infrastructure (accessibility, capacity, and service of basic utilities, as well as transportation and telecommunications).
- Business and community facilities (access, capacity, and service to business incubators, industrial/technology/science parks, schools/community colleges/universities, sports/tourist facilities).
- Environment (physical, psychological, cultural, and entrepreneurial);
- Economic structure (composition).
- Institutional capacity (leadership, knowledge, skills) to support economic development and growth.

The Commonwealth of Massachusetts, Department of Economic Development (DED) is less defining and more mission-specific.

- The mission of the Massachusetts Department of Economic Development (DED) is to “attract, retain and spread economic prosperity throughout the state”.

Regardless of the entity defining economic development, there appear to be common elements among the many definitions. These are:

- Process. There are various government (i.e. permitting & land use planning) and non-government processes (i.e. availability of credit from financial institutions for business expansion) involved providing assistance, where needed, to the business community to create opportunities for the creation of new ventures, expansion of existing businesses and the relocation of businesses into a community.
- Wealth and Prosperity. The increase in wealth to the resident and prosperity to the community is common.

- Increasing capacity. Increasing capacity of business to generate products and services.

Regardless of how an organization or a person defines economic development most people usually agree to these common traits. Based upon these commonalities this chapter of economic development has been prepared.

B. EO 418 ECONOMIC DEVELOPMENT PROCESS

The following section has been offered to enable the reader to form a clear understanding the Economic Development element of the Executive Order 418/Community Development Plan.

Economic development helps sustain the quality of life in our communities by ensuring prosperity and jobs for residents. As our cities and towns become even more integrated into the national and international economies, a planned approach for future economic development helps to ensure the long-term viability of our local economies. Moreover, economic growth is increasingly interrelated with housing in terms of housing preservation and development and open space and resource protection (typically in terms of land use) and transportation improvements (usually in terms of improvements to infrastructure supporting development and preservation efforts).

This Community Development Plan's Economic Development Chapter will identify the location, quantity and type of possible, future commercial and/or industrial developments. Information in this chapter will highlight public input, brief economic history of the community and region and current and potential economic profiles. Using this information combined with some build out data and land use suitability maps, the following has been provided:

- Needs of the town and resources available to the community to foster business growth
- Economic development goals and objectives
- Implementable strategies for achieving economic development goal

Products that have been included with this narrative include:

- Current and Potential Future Economic Profiles
- Economic Development Goals
- Implementation Strategy
- Economic Development Projects Map

A process of five steps has been followed in order to:

- Fulfill the 418 data collection and analyses requirements
- Assist residents with the creation of achievable goals and implementable objectives

The five steps are:

- Step 1: Develop an economic statistical profile
- Step 2: Establish economic development goals
- Step 3: Assess economic development objectives in relationship to growth suitability maps
- Step 4: Identify and evaluate alternative economic development strategies
- Step 5: Establish an economic development implementation strategy and location map

These five steps have been explained in more detail, below.

1. STEP 1: DEVELOP AN ECONOMIC STATISTICAL PROFILE – CURRENT ECONOMIC PROFILE

a) Economic History

- Concise economic history of the community and the Montachusett Region setting the stage for the Economic Development Chapter of the Community Development Plan

Current and future economic profiles of the community with some explanations of relationships with the region, state and sometimes the nation including an assessment of local businesses, workforce, workforce transit and transportation infrastructure, real estate and compatibility with other land uses.

b) Assessment of Local Businesses

- Location, Number and Classification of Businesses by Standard Industrial Classification (SIC)
- Recent Business Trends in Growth or Declines

c) Workforce

- Population and Working Age Population
- Age, Gender and Race
- Income Levels
- Consumer Price Index (“Cost of Living Data”)
- Poverty Rate
- Labor Force
- Unemployment Rate
- Education
- Per Pupil Expenditure
- Workforce Development Programs
- Workforce Transit and Transportation Infrastructure

d) Real Estate

Available Commercial and Industrial Real Estate

- Potential for Development of Commercial and Industrial Real Estate
- Notable Vacancies in Commercial and Industrial Real Estate
- Possible “Brownfield” Sites and Potential Reuse Options
- Availability of Land and Buildings for Economic Development

e) Compatibility with Other Land Uses

- Compatibility of Commercial and Industrial Land Uses with Adjacent Land Uses, Other Communities and Resource Protection Concerns

2. STEP 1: DEVELOP AN ECONOMIC STATISTICAL PROFILE – FUTURE ECONOMIC PROFILE

- National and State Trends Potentially Affecting the Local Workforce and Business Community
- Availability of Needed Services
- Availability of Housing

- Needs of Local Businesses
- Revenue Generation and Service Demands
- Potential Growth of the Business Community

3. STEP 2: ESTABLISH ECONOMIC DEVELOPMENT GOALS

- Economic Development Goals and Objectives (based upon local input received from local officials and residents at a community forum and subsequent to this meeting, and goals and objectives documented within relevant local and regional plans)

4. STEP 3: ASSESS ECONOMIC DEVELOPMENT OBJECTIVES IN RELATIONSHIP TO GROWTH SUITABILITY MAPS

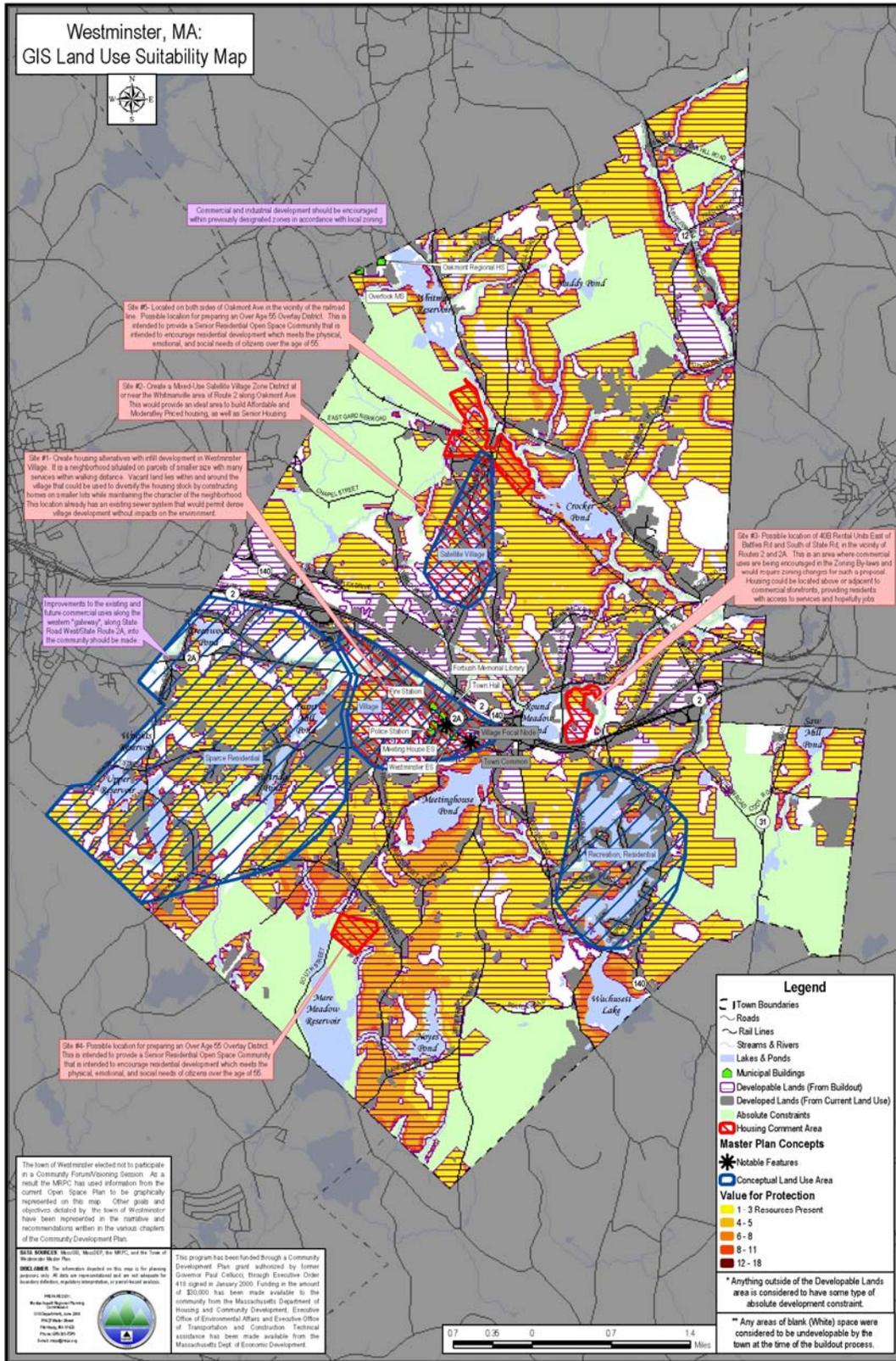
- Objectives Developed Through Meetings with Residents, Local Officials and Reviews of Relevant Plans.

5. STEP 4: IDENTIFY AND EVALUATE ALTERNATIVE ECONOMIC DEVELOPMENT STRATEGIES

- Multiple Strategies are Identified in Order to Help the Community Achieve the Goals and Objectives Identified in STEP 3.

6. STEP 5: ESTABLISH AN ECONOMIC DEVELOPMENT IMPLEMENTATION STRATEGY AND LOCATION MAP

- Some of the Economic Development Strategies have been Illustrated Onto an Economic Development Map.



C. Local and/or Regional Plans

Known local and/or regional plans are: Master Plan, 2000; Greater Gardner 2000 Economic Development Strategy, 1995; Greater Gardner Sustainable Growth Management Plan, November 1999; Montachusett Regional Transportation Plan, 2000; and the Montachusett Region Comprehensive Economic Development Strategy, June 2003. Other local and regional plans include: Nashua River Watershed Five Year Action Plan; CDM Hydrology Study; Nashua River Water Quality Assessment; and, Nashua River Watershed Growth Plan. These plans have been reviewed for their relevance to this Community Development Plan. Should the community plan for and develop commercial or industrial uses on a large scale, all known plans should be reviewed so that development may occur while balancing the protection of natural resources.

The following section contains both excerpts from local and regional planning documents followed by MRPC's observations and recommendations for the community. Selected portions of local and regional plans have been enumerated and appear prior to all relevant observations following each excerpt.

1. Westminster Master Plan 2000

Relevant excerpts from the Master Plan include:

- Expand tax base through controlled commercial development
- Establish well-defined commercial and industrial areas in town and enact the necessary controls to achieve aesthetic compatibility in order to preserve town character
- Increase employment opportunities
- Encourage the appropriate growth of small business convenience stores and retail services to meet daily needs of residents as the town matures

Comments about the labor force in the Master Plan included:

- (In 1990) Roughly thirty percent of the working population was employed in the services sector, and twenty-six percent in the manufacturing sector, and twenty-three percent in wholesale and retail trade. Less than two percent of the population was employed in agricultural services.
- The attributes and character of the region's labor force dictate in many ways the kind of regional economy that is possible. A critical input to most business location decisions is the quality and quantity of the labor supply. The total Westminster labor supply may seem limited at first glance since there were only 133 persons unemployed on average in 1999 with an unemployment rate of 3.8%. However, a company locating in Westminster can capitalize on the substantial regional labor force situated within commuting distance.
- The largest employment sector in town continues to be the manufacturing sector where nearly sixty percent (57%) of the jobs are located. Other types of jobs include thirteen percent in the trade and (an equal percentage) in services.
- 19% of the resident work force works in Westminster. Thirty four percent travel to Leominster, the central city in Westminster's metropolitan statistical area (MSA).
- Of the 95% who drove to work, 92% drove alone. This is endemic to a suburban community where busy schedules and scattered destination points prevail.
- A majority of Westminster's residents got to work in less than half an hour (66%); another 24% took up to one hour; and, 7% took greater than one hour. Three percent worked at home.

Other points of interest in the Master Plan:

- Tourism Strategy. One of Westminster's greatest strengths is its tourism potential.
- Westminster already draws a sizable visitor base, primarily (due) to Wachusett Mountain. The intent, therefore, is to find ways to maximize the existing visitor base as well as to expand the current market. To accomplish this, a series of projects are recommended that start out by effectively marketing what already exists in the Town and then proceed to creating new attractions and events. Recommended tourism projects (included): (the development of) Themed Tour Routes; Historic Quaint New England Villages; Early In-

dustrial Heritage; Outdoor Recreation; Business Brochure; Westminster Historic Village; Festivals/Special Events; and, Unique Lodging.

- Industrial Strategy. There are two major components to the industrial strategy, business retention and attraction and the provision of appropriately zoned industrial sites with adequate infrastructure. The lack of zoned sites has been a severe handicap for Westminster; the few sites that do exist have been constrained due to inadequate infrastructure or political issues. The recommended locations and their infrastructure needs are described below.
 - Willard Road Area – Sewer is available, access seems very reasonable, potentially there could be a connection and access to the Old Mill Restaurant and access from the region would not have to pass through residential areas to get to the property.
 - Village Inn Road. The land fronting on Village Inn Road between Wyman Road and Narrows Road has industrial potential. Water is available and where service can be extended to potential sites. The presence of the Wachusett Village Inn also enhances these properties as a business location.
 - Depot Road. Additional land fronting on and having access to Depot Road and connecting with industrial uses and areas already zoned industrial along State Road has industrial potential. Study and consideration of the impacts on existing residential uses would be required. Roadway improvements to Depot Road would be necessary as activity increases. Sewer and water exists along Depot Road.
 - Simplex Property. The large tract of land Simplex currently owns has the potential for additional industrial use. It is zoned for industry and both water and sewer service are provided to the existing facilities. Should Simplex not intend to fully use all of their property for future expansion, potential exists for further developing the property for other users. A public-private partnership may be a possibility, if necessary, to develop the added lands. The Town could study the advantages of designating the site (as) and EOA, Economic Opportunity Area. There is land for additional commercial facilities around the interchange of Route 2 and 14- across from Simplex.
 - The Town should of course give the Route 31 corridor's industrial park top priority to see the property occupied.

Strategies concerning organizational framework to facilitate business development were also recommended.

- Westminster Business Organization (lack of and development of). The representative businesses surveyed and interviewed concur that a Westminster business organization is necessary for a number of reasons. It would be the first step in the promotion of business cooperation and joint marketing. The business organization could serve as a lobbying vehicle to insure that the needs of Westminster businesses are met by local and regional government entities. There is no forum through which they can work together to obtain regulatory and other policy changes. The local business organization could help to support strategies and programs designed to attract new businesses to the area.
- Professional Staff. Industrial, commercial and tourist-related uses have excellent potential in Westminster but this potential cannot be achieved unless a full-time person is responsible for facilitating business attraction and for working with the existing business community.
- Business Retention. An organized program of support for existing businesses and start-ups will generate a greater payoff in terms of employment opportunities and economic growth than will a program, which only emphasizes outreach marketing. Given the high degree of competition for new businesses among local jurisdictions, it is much less expensive to convince a company to stay or to help one expand than to convince one to relocate.

2. Greater Gardner 2000 Economic Development Strategy

Relevant excerpts from the Strategy include:

- The Region's economic development strategies and actions will vary community by community in order to match the communities' varied characteristics and resources. Business development efforts in the smaller communities will be respectful of and consistent with the small town environment that is one of the Region's major attractions. A mutually supportive economic pattern for the Region is anticipated to feature concentrations of larger scale business development in Gardner and at a few other key points along major highways, with smaller scale businesses scattered in the outlying, smaller communities.

- The educational level of the (Greater Gardner) Region's population is relatively low by state standards, with a high proportion of high school dropouts and workers with vocational training.
- Many of the less educated residents are dependent on employment in traditional manufacturing industries, viz., furniture making, metals fabrication, industrial machining, and plastics.
- Employment in these sectors is forecast to continue to move to locations where operating costs are lower.
- The greatest long term need is the assurance of a quality labor force in the future. Strategies to address this issue must have a dual approach that includes: (1) quality education and training, with transition from school to work, and (2) recognizing and dealing with the cluster of issues that threaten to engulf people who are struggling to enter or to stay in the labor force. Training and education must be linked with a place to live, transport to work, child care, dealing with abuse – the full range of twenty-first Century stresses.

3. 2003 Montachusett Region Comprehensive Economic Development Strategy Excerpts

Relevant excerpts from the Strategy include:

- Goal 1: Utilize the current MRPC framework to coordinate community economic development and encourage cooperation among all entities. Objective 1. Educate communities to promote understanding of implementing integrated planning and economic development.
- Goal 2: Upgrade the transportation system. Objective 4. Upgrade the State Route 2 from Phillipston to Orange to a limited access divided highway; Objective 8 Return commuter rail service to Gardner, and, Objective 13. Create an innovative high-speed rail with appropriate signalization and commuter accommodations.
- Goal 4: Strengthen and expand the region's business sector. Objective 1. Support the efforts of organizations which provide non-traditional financing for businesses and self-employed individuals; Objective 4. Support municipal and regional planning and development efforts; Objective 8. Educate and offer technical assistance to communities on the most appropriate uses of existing industrial properties; Objective 9. Support local efforts to use zoning as an industrial development tool; Objective 10. Support the retention and expansion of existing manufacturing firms; Objective 12. Explore and support new ways to aggressively market the region for manufacturing, agriculture and tourism; Objective 13. Provide ongoing technical assistance to communities on the State's Economic Development Incentive Program; Objective 18. Gain an understanding of the local high-speed telecommunications infrastructure and develop a plan that complements any existing efforts to support the development of e-commerce; and, Objective 24. Support the streamlining of municipal permitting processes for the business community.
- Goal 8. Work towards full employment opportunities for area residents that will provide incomes sufficient to sustain families. Objective 2. Explore ways to provide opportunities for low- and moderate-income persons that will provide quality jobs with a future. Objectives 4. and 5. are related. Objective 4. Identify organizations to provide safe, affordable, and accessible extended daycare programs for children of the working population. Objective 5. Explore ways that businesses can participate in providing safe and affordable daycare for the children of their employees.
- Goal 9. Strengthen business district revitalization efforts within Montachusett Region communities. Objective 1. Support and assist communities seeking funds for revitalization efforts. Objective 4. Support and encourage historic preservation efforts in communities. Objective 5. Advocate communities identify unique opportunities within the region's business districts. Objective 6. Support collaborative marketing of the region's business districts. Objective 8. Support the establishment of ongoing revitalization efforts through the use of public-private partnerships. Objective 9. Support efforts to retain and recruit downtown businesses. Objective 11. Promote the neighborhood business districts. Objective 12. Support business association and other organizational efforts to recruit businesses into central business districts. Objective 13. Support other entities' efforts to market the region as the place to live, work, start and grow businesses, and visit.

Observations and related recommendations for the community, in relation to both goals from the MRCEDS and the community are:

- Observation: The majority of the people in the labor force in Westminster commute out of town for their jobs.

- The community should continually improve the local transportation infrastructure to ease commuting and make the system safer for use.
- Observation: First, the use of the words “industrial” and “manufacturing” may not specifically apply to the Town of Westminster. The words “business” or “commerce” or “commercial” may be substituted as needed. However, all other information in these Objectives should be relevant. Objective 1, be advised that MassDevelopment and the North Central Massachusetts Development Corporation provide “non-traditional” financing to businesses.
 - Inquiries received by local officials concerning financing should be referred to these and other financial institutions.
- Objective 4, the fact that Westminster is participating in the EO 418/Community Development Plan Program is a testament to the desire that local officials wish to complete a plan with implementable action steps fostering business development and job growth.
 - The recommended goals noted here and at the end of this chapter are implementable, reasonable and should be acted upon as soon as possible.
- Objective 8, addresses the need for agencies such as the MRPC to provide technical assistance to local officials, as needed, to promote the development of commerce in the community. Technical assistance with commercial and industrial planning and development is available from agencies such as the MRPC, MassDevelopment, Massachusetts Office of Business Development, community development corporations and chambers of commerce (the last four typically deal more with private enterprises than public).
 - Local officials are encouraged to access technical assistance from public and private resources as needed by the town.
- Objective 9, relates to using zoning as a tool to foster business growth.
 - This Community Development Plan offers improvements to local zoning in greater detail below.
- Objective 10, identifies “business retention” as a key ingredient to be used to foster job retention and business growth. While chambers of commerce typically engage in “visiting ambassador” programs to learn about the needs of local businesses thus encouraging stability, it is not uncommon for public officials to also implement visitation programs to existing businesses promoting retention of same. Concerning marketing a region to encourage business retention and expansion, this task is typically implemented by chambers of commerce and tourism organizations. Notable among these is the North Quabbin Chamber of Commerce, Greater Worcester Tourism Council and the Johnny Appleseed Trail Association, Inc.
 - Local officials are encouraged to contact the above-named business advocacy and tourism organizations in an attempt to collaborate on business retention with these existing groups and/or create a local business visitation program including several key members of the local government (ex. representatives from the Board of Selectmen and Planning Board).
- Objective 13 deals with economic incentives (tax incentives) that can be offered to businesses that expand making a capital investment and create at least one new job in the community (not transferring a job from another location in Massachusetts), through the Massachusetts Economic Development Incentive Program (EDIP), explained in greater detail later in this Chapter.
 - Local officials should be aware of the benefits of this program, both to the community and local businesses, before making a determination as to its need and usefulness to the town.
- Concerning Objective 18, in 2004 the MRPC will be collecting information concerning mapping the high-speed data transmission system in the Region. Local information to be requested from local officials and residents will be critically important to creating a product that will be useful to enterprises who need high data transmission as a component for business growth.
 - We recommend that town officials participate in the map creation process to help the MRPC construct the most effective GIS map possible.
- Also related to Objective 18, implementing “streamlining” of the local permitting process has been recognized as a tool assisting both the local officials and entities seeking permitting of local projects.
 - Any “streamlining” of local permitting processes for businesses will aid local officials with the review process and better educate businesses about expectations of them from local officials facilitating communication and between the applicants and local permitting authorities.
- Objectives 4. and 5., deal with the provision of daycare to working parents. Municipalities may be able to assist residents with this issue utilizing Community Development Block Grant (CDBG) funds that can be obtained from the Massachusetts Department of Housing and Community Development.

- We recommend further study of this issue to calculate the need of local businesses and workers prior to initiating obtaining funds for such a program.
- Observation: Goal 9, Objective 1. Some funds are available from federal and state agencies for certain revitalization efforts.
 - Local officials are encouraged to contact MRPC staff to learn about what funding sources may and may not be available for local projects, if needed.
- Objective 4. Technical assistance and funding are available from the Massachusetts Historic Commission and National Trust for Historic Preservation, respectively. Local officials on the Historic Commission, as well as others, may have experience obtaining either funding or technical assistance. MRPC has experience obtaining historic preservation funds for Athol with improvements to a former meetinghouse and in Templeton with emergency stabilization and preservation planning to two historic burial grounds.
 - Local officials are encouraged to contact local, regional and state agencies and organizations to prepare the necessary plans and make improvements to safeguard local historical assets.
- Objective 5. Local assets in commercial and village districts should be examined for use to foster entrepreneurial activities.
 - Further analysis of developable parcels and possible, future reuse of municipal buildings or town-owned land, should be analyzed as potential areas of commercial development.
- Objectives 6, 8, 9, 11, 12 and 13 deal with the promotion and marketing of business districts in the community, the community itself and region, and collaboration among the public and private sectors.
 - While there are no known grant-funding sources for marketing and promotions, a number of successful marketing and promotional efforts can be accomplished through partnerships among municipalities, business associations, chambers of commerce and visitors associations. Municipal officials are encouraged to contact the appropriate group when planning to implement marketing or promotional efforts. Examples of some of the possible appropriate groups includes, but is not limited to the: North Quabbin Chamber of Commerce; Johnny Appleseed Trail Visitor Association, Inc.; and, representatives of businesses within the community.

4. 1999 Greater Gardner Sustainable Growth Management Plan Excerpts

Relevant excerpts from the GGSGMP include:

- At a minimum, Westminster should implement a scenic roadways bylaw that regulates the design of new roadside development. Scenic roadways bylaws can significantly improve the look and feel of ANR development, without significant burden to landowners or developers.
- Recognizing that most landowners ultimately need or want to profit from the sale of their land, the town must begin working with its large landowners to identify alternatives to development now, before the landowners decide to sell.
- As Westminster becomes more developed, the town should consider this (cluster zoning bylaw) tool as one of the few potentially effective ways to preserve significant areas of undivided open space and to provide an alternative to suburban subdivisions.
- The town should consider rezoning areas in and around the town center and/or establish a new village center area to encourage compact growth patterns and a mix of residential and commercial uses that stabilizes or improves town finances.
- Using the environmental constraints and opportunities maps provided by this (Greater Gardner Sustainable Growth Management Plan) project, town leader should identify suitable locations for new industrial development.

D. ECONOMIC PROFILE

1. CURRENT ECONOMIC PROFILE

The following current economic profile includes relevant socioeconomic data accompanied by brief analyses concerning the local workforce and commercial and industrial enterprises in the Town of Westminster.

E. COMMUNITY LOCATION

The Town of Westminster is:

- One of 22 cities and towns in the Montachusett Region
- One of 351 cities and towns in the Commonwealth of Massachusetts

Westminster is approximately:

- 6 miles west of Fitchburg
- 53 miles west of Boston
- 24 miles north of Worcester
- 198 miles north of New York City

Many later comparisons of data will be made between the community, Montachusett region, State and in some cases the Nation. These comparisons are intended to illustrate the socioeconomic condition of the community against the State and Nation.

The Montachusett Region comprises an area of 675 square miles located in north central Massachusetts. It is bordered by New Hampshire to the north, metropolitan Worcester to the south, former Franklin County to the west and metro Boston to the east. The 22 towns and cities that comprise the Montachusett Region lie in the former northern Worcester and western Middlesex counties (county governments and related political boundaries are slowly being dissolved in some parts of the Commonwealth of Massachusetts).

While the region is mostly rural, well-defined industrial centers are present in Athol, Ayer, Clinton, Fitchburg, Gardner and Leominster. Leominster, Fitchburg and Gardner are the Region's most populous communities, and are the only cities in the Montachusett Region. The largest concentration of businesses and workers can be found in these three cities in this tri-cities metropolitan region.

1. Local History – Town of Westminster

The Town of Westminster is a suburban hill town that was originally the six-square mile Narragansett Township Number 2, granted to veterans and heirs of veterans of King Philip's War in 1728. The initial grants to settlers were of 60-acre parcels, and in the Colonial period the town fit the description of a poor agrarian community.

Formerly used by Indians for hunting and fishing, the town was actually founded in 1733, although the first permanent settlement of the town didn't take place until 1737. Westminster was incorporated as a town in 1759, but the community wasn't accepted as a town until 1770. The community had been garrisoned as an outpost in the French and Indian Wars during the 1740's. Every homeowner was a farmer in those early days and some set up sawmills, grain mills and shops to provide other necessities. By 1820, Westminster's diversity of religious affiliation was great enough to force the town to stop supporting a single minister with public taxes. There were Armenians, Unitarians, Congregationalists, Baptists, Methodists and Universalists in the town. The community took a moderate position during Shays Rebellion, recommending release of the insurgents who had been captured but registering its opposition to the court system. The "new" road to Fitchburg was built in 1835, and the Vermont and Massachusetts Railroad reached town in 1848.

By 1900 East-West electric streetcar service was established from Fitchburg to Gardner through Westminster center.

Local Industry

Early on, Westminster became a bustling industrial community with chair manufacturing the chief occupation, in addition to paper and textile mills and brick making. When the railroad constructed their tracks only in the northern part of town, most businesses needing access moved to Gardner or Fitchburg leaving the town without major industry and enabling the center of Westminster to remain much as it was at the turn of the century, and thus to maintain its quaint New England country charm and flavor.

In the early 20th century, townspeople made chairs and manufactured paper while an unusually large influx of Finnish immigrants took over the old farms in town and settled into an agricultural lifestyle. Today's industries are diverse -- from small family owned businesses to large corporations.

Recent Growth

Suburban development of the town on attractive lakeside sites and in sections of town with views of Wachusett Mountain has been a key focus of Westminster's modern day growth. Source: <http://www.westminster-ma.org/#Historical> "Narrative (above) is based on information provided by the Massachusetts Historical Commission, and the Westminster Community Guide 2001-2002."

The Town of Westminster is a suburban hill town which was originally the six-square mile Narragansett Township Number 2, granted to veterans and heirs of veterans of King Philip's War in 1728. Used by Indians for hunting and fishing, the town was founded in 1733 although the first permanent settlement of the town didn't take place until 1737 and the community wasn't accepted as a town until 1770. The community had been garrisoned as an outpost in the French and Indian Wars of the 1740s. The initial grants to settlers were of 60 acre parcels and in the Colonial period the town fit the description of a poor agrarian community. By 1820, Westminster's diversity of religious affiliation was great enough to force the town to stop supporting a single minister with public taxes. There were Arminians, Unitarians, Congregationalists, Baptists, Methodists and Universalists in the town. The community took a moderate opposition during Shays Rebellion, recommending release of the insurgents who had been captured but registering opposition to the court system.

The new road to Fitchburg was built in 1835 and the Vermont and Massachusetts Railroad reached town in 1848. By 1900, there was east-west electric streetcar service established from Fitchburg to Gardner through Westminster center. In the early 20th century, townspeople made chairs and manufactured paper while an unusually large influx of Finnish immigrants took over the old farms in town and settled into an agricultural life. Suburban development of the town on attractive lakeside sites and in sections of town with Wachusett Mountain views has been apart of its modern day growth.

Source: Commonwealth of Massachusetts, Department of Housing and Community Development (Community Profiles and the Massachusetts Historical Commission).

2. Regional History

The Montachusett Region's earliest settlements were founded as trading outposts for the Massachusetts Bay Colony. Lancaster and Groton were settled in the mid-1600's to ensure the flow of animal pelts from the interior to Boston. By the second half of the eighteenth century, most communities in the region were settled. Originally, local economies focused on agriculture but, since farming provided a poor return, manufacturing quickly became the dominant economic force in the region.

Montachusett communities harnessed swift-flowing streams and rivers for water-powered manufacturing. The first mills were allied with agricultural production, but the nineteenth century saw the establishment of other industries, including paper, textile and woodworking industries. By the mid-nineteenth century, the production of lumber and wood products became the region's largest industry. For example, the City of Gardner was known internationally as a major center of chair manufacturing.

The growth of the region was accelerated by railroad connections enabling the easy transport of raw materials, finished goods and people. Communities with an industrial base prospered and expanded with the influx of foreign-born and US-born migrants. Smaller towns, such as Ashby and Hubbardston, did not see widespread growth. However, their industrialized neighbors enjoyed their heyday during the late Victorian era.

The 20th Century saw a period of economic decline that was caused by the migration of industries to southern states and exacerbated by the Great Depression. The smaller industrialized communities suffered most severely and revived most slowly. Today, the region's more urbanized communities are dominated by a mix of more "mature" manufacturing industries such as paper, wood and metals products with polymers, plastics, food processing and biotechnology companies supported by related service and retail industries forming a true cluster as defined by the Federal Department of Commerce, Economic Development Administration (EDA). Fitchburg, Gardner and Leomin-

ster's surviving paper, furniture and plastics companies are dispersed among the emerging technology firms mentioned above.

Local economies, recognizing the instability of the region's industrial base, are currently undergoing the transition away from specialization in manufacturing industries (Montachusett Regional Planning Commission, 1990). A foray into tourism in order to diversify the economy has proven successful with the creation of the Johnny Appleseed theme marketing and creation of the Johnny Appleseed Trail Visitors Center in Lancaster. This attempt at diversification has thus far proven to be successful providing additional jobs in the Region, adding entry-level jobs for many new workers and lessening the Region's dependence upon the manufacturing sector. A clear shift in jobs has occurred away from the manufacturing sector and into the service sector. While both high and low-paying service sector jobs are being created, it is likely that many of the new jobs created in the growing service sector are creating positions with lower wages than the jobs disappearing in the manufacturing sector.

3. Assessment of Local Businesses

The assessment of the local business community has been based upon an identification of the number of businesses in the community and their classification according to the Standard Industrial Classification (SIC) system.

a) Location of Businesses & Number of Businesses & Classification of Businesses by SIC (Standard Industrial Classification)

In the Community ...

There are 235 businesses in Westminster. Businesses with the highest number and concentration in the Town of Westminster include Services (29.4%), Construction (18.3%), Retail Trade (10.2%), Public Administration (6.8%) and Manufacturing (6.4%). Notably, Westminster has a:

- Higher concentration of establishments in Construction (18.3%) than compared with the Montachusett Region (10.5%)
- Higher concentration of establishments in Manufacturing (6.4%) than compared with the Montachusett Region (6.1%)
- Lower concentration of establishments in Retail Trade (10.2%) than compared with the Montachusett Region (16.3%)
- Lower concentration of establishments in Services (29.4%) than compared with the Montachusett Region (31.3%)

Westminster - Establishments by SIC

	NUMBER OF ESTABLISHMENTS	PERCENTAGE OF ESTABLISHMENTS
Agriculture, Forestry & Fishing	13	5.5%
Mining	1	0.4%
Construction	43	18.3%
Manufacturing	15	6.4%
Transportation & Utilities	7	3.0%
Wholesale Trade	6	2.6%
Retail Trade	24	10.2%
Restaurants, Etc.	8	3.4%
Finance, Insurance & Real Estate	13	5.5%
Services	69	29.4%
Public Administration	16	6.8%
Health Services	12	5.1%
Education	8	3.4%
Grand Total	235	100.0%

Source: Info-USA & the Massachusetts Executive Office of Environmental Affairs

In the Montachusett Region ...

Businesses with the highest number and concentration in the Montachusett Region include Services (31.3%), Retail Trade (16.3%), Construction (10.5%), Finance, Insurance and Real Estate (6.3%) and Manufacturing (6.1%).

Montachusett Region - Establishments by SIC

	NUMBER OF ESTABLISHMENTS	PERCENTAGE OF ESTABLISHMENTS
Agr., Forest, & Fishing	221	2.7%
Mining	6	0.1%
Construction	860	10.5%
Manufacturing	502	6.1%
Transportation & Utilities	247	3.0%
Wholesale Trade	403	4.9%
Retail Trade	1,332	16.3%
Restaurants, Etc.	392	4.8%
Finance, Ins. & Real Est.	515	6.3%
Services	2,567	31.3%
Public Admin.	471	5.7%
Health Services	467	5.7%
Education	213	2.6%
Grand Total	8,196	100.0%

Source: Info-USA & the Massachusetts Executive Office of Environmental Affairs

Further analysis of the number and types of establishments in the community and the region should be completed should be completed upon the completion of the Community Development Plan process. While this Community Development Plan relies on one source of data, multiple sources are available. A significant, future amount of resources should be allocated to cross-reference all sources (ex. Lists of Business Certificates from Local Town Clerk, Phone Books, Harris Directory and the Thomas Register) to improve the quality of data available to local and regional officials.

b) Recent Business Trends in Growth or Declines

It appears that virtually all, commercial and industrial buildings in the community are occupied. Some points of interest in Westminster concerning future growth are as follows:

- The Town Center is a “hub” of commercial activity servicing many of the needs of residents and attracting visitors to the community who frequent Wachusett Mountain Ski Area and other recreation and historic amenities in the community and region.
- The importance of the ski area to the local economy is high. While this recreational site offers employment to residents from the community and region, other businesses in the region, such as restaurants, hotels and gas stations, benefit from its presence.
- Several large employers are located in the community with good access to State Route 2. These are Tyco/Simplex-Grinnell, Aubuchon Headquarters and Distribution Center and Ranor. Tyco/Simplex-Grinnell appears to be the largest employer in the town. This facility was formerly owned by Simplex and Digital Equipment Corporation prior to ownership and occupation by Simplex. This employment site has seen periods of both increases and decreases in employment. The owner of this property provides a large contribution to the community and the region in terms of payroll and taxes to the local, state and federal governments.
- The addition of industrial land on adjacent to State Route 2A, with access to it via State Route 2, Depot Road, is a benefit to the town as this land allows local businesses a place to grow their businesses locally.

The “gateway” along State Route 2A along the Westminster-Gardner municipal boundary is a concern to local officials. Future uses are encouraged to provide a better use of this commercial land and a more aesthetically pleasing “entrance” into Westminster from the west.

Considering the large number of employees at the Tyco/Simplex-Grinnell site (former Simplex and former Digital Equipment Corporation site), any decline in the employment at this facility is keenly felt in the community and the region.

4. Local Workforce and Demographic Information

This section includes current workforce characteristics including population, working age population, age, gender and race. Three income data sets of local residents (median household income, median family income and per capita income) have been included. A comparison of growth in income with the consumer price index (“cost of living”) for the closest metropolitan region has also been provided. Finally, data about the poverty rate, labor force, unemployment rate, education, per pupil expenditures and workforce development programs has also been provided.

a) **Current Workforce Characteristics**

(1) *Population*

In the Community ...

The population grew 11.6% from 6,191 in 1990 to 6,907 in 2000. Between 1990 and 2000, Westminster’s population growth rate of 11.6% exceeds the Montachusett Region’s rate of 1.8% by 6.44 times.

In the Montachusett Region ...

This region grew at a rate of 1.8% from 1990 to 2000. For full statistics on Montachusett Region see Demographic Section.

(2) *Working Age Population*

In the Community ...

The percentage of working age population grew by 34.3% during the last twenty years: 20.1% from 1980 to 1990 and 11.8% from 1990 to 2000. Between 1990 and 2000, Westminster’s working age population growth rate of 34.3% was less than the Montachusett Region’s rate of 66.1% by 0.52 times.

In the Montachusett Region ...

The number of residents of working age in the region shrank 2.7% from 1980 to 2000: 68.8% in 1980 to 65.6% in 1990 to 66.1% in 2000. For full statistics on Montachusett Region see Demographic Section.

(3) *Age*

In the Community ...

In Westminster, between 1980 and 1990, the median age increased from 31.0 to 35.1 (13%) and the age increased again between 1990 and 2000 from 35.1 to 38.6 (10%). In 2000, the median age in Westminster (38.6) was slightly higher than that in the Montachusett Region (37.4) and the State (36.5). In 2000, the average age of local residents was 38.6, greater than the regional average of 37.4.

In the Montachusett Region ...

The average median age of Montachusett residents in 2000 was 37.4 years, slightly over the state median age of 36.5 years in 1990. This decade, the Region’s average age surpassed the state’s median age by 0.9 years. The region’s

population appears to be aging more rapidly than the statewide population. This result could also have occurred due to the loss of those at the lower end of the age spectrum. As a result, the region's median age inched closer to the state's median age. Median ages within Montachusett towns range from a low of 34.1 years in Fitchburg to a high of 43.2 years in Petersham.

The average median age of Montachusett residents in 1990 was 32.9 years, slightly under the state median age of 33.5 years in 1980. Though the region's median age remains lower than the state, the Montachusett median age has increased slightly more rapidly than the state as a whole, aging by 3.1 years during the 1980's as compared to the state increase of 2.4 years. As a result, the region's median age inched closer to the state's median age. Median ages within Montachusett towns range from a low of 25.0 years in Harvard to a high of 39.4 years in Petersham. For full statistics on Montachusett Region see Demographic Section.

(4) Gender

In the Community ...

In 2000, there are 3,445 (49.9%) males and 3,462 (50.1%) females in Westminster. There is a slightly lower concentration of males in Westminster (49.9%) versus the region (50.3%) and a slightly larger percentage of females in the community (50.1%) than in the region (49.7%).

In the Montachusett Region ...

According to the 2000 census, the region's population is divided approximately evenly between males and females. There are 114,724 (50.3%) females in the region and 113,281 males (49.7%). There are slightly more females overall, with this gender disparity most concentrated in the urbanized areas of (Fitchburg, Leominster, Clinton and Athol). For full statistics on Montachusett Region see Demographic Section.

(5) Race

In the Community ...

Caucasians (whites) were the predominant race in Westminster in 2000 (at 6,734 persons; 97.5% of the local population) while all minorities comprised 173 persons, (2.5% of the local population). The percentage of whites in Westminster (97.5%) is higher than the regional average (91.1%).

In the Montachusett Region ...

In keeping with national trends, the Montachusett population is becoming more diverse in its racial and ethnic makeup. In 1980, whites constituted 96.3% of the population but declined to 93.5% by 1990 compared with 91.1% in 2000. Minority racial and ethnic groups continue to be one of the fastest growing population segments in the region. For full statistics on Montachusett Region see Demographic Section.

Income Characteristics

(6) Median Household Income

In the Community ...

Westminster's median household income (MHI) rose 24.8% from \$46,292 to \$57,755 from 1990 to 2000. The community's MHI was higher than the region (\$54,629), state (\$50,502) and region (\$54,629) in 2000. For full statistics on Montachusett Region see Demographic Section.

Median Household Income

Community	Median Household Income 1990	Median Household Income 2000	% Change
Westminster	\$46,292	\$57,755	24.8%
Region Average	\$38,901	\$54,629	40.4%
Massachusetts	\$36,952	\$50,502	36.7%
US	\$30,056	\$41,994	39.7%

Sources: U.S. Department of Commerce, Bureau of the Census 1990 and 2000

In the Montachusett Region ...

In 2000, the average Median Household Income (MHI) in the Montachusett Region was \$54,629, above both the State and National MHI's of \$50,502 and \$41,994, respectively. Harvard (\$107,934), Groton (\$82,869) and Sterling (\$67,188) had the highest MHIs of all communities in the Montachusett Region while Athol (\$33,475), Fitchburg (\$37,004) and Gardner (\$37,334) had the three lowest incomes. Harvard (127.3%), Ayer (41.5%), Groton (38.1%) and Hubbardston (31.2%) realized the highest rates of growth in the MHI from 1990 to 2000.

(7) Median Family Income

In the Community ...

Westminster's median family income (MFI) rose 18.9% from \$51,986 to \$61,835 from 1990 to 2000. The community's MFI is higher than the nation and state's MFI, but lower than the region. For full statistics on Montachusett Region see Demographic Section.

Median Family Income

Community	Median Family Income, 1990	Median Family Income 2000	% Change
Westminster	\$51,986	\$61,835	18.9%
Region Average	\$43,576	\$62,297	43.0%
Massachusetts	\$44,367	\$61,664	39.0%
US	\$35,225	\$50,046	42.1%

Sources: U.S. Department of Commerce, Bureau of the Census 1990 and 2000

In the Montachusett Region ...

Region-wide the median family income rose 60.1% from \$38,901 in 1990 to \$62,292 in 2000. In 2000, Communities like Harvard, Groton and Sterling have MFIs higher than the regional average while the MFIs in Athol, Fitchburg and Gardner have the lowest MFIs in the Region.

In 1990, median family income in the Montachusett Region averaged \$38,901, slightly below the statewide median family income of \$44,367. The region's 1990 median family income represents a 148% increase from the 1980 regional level of \$15,700. The comparable statewide median for 1980 was \$21,329.

Comparison of the state and regional median family incomes over the 1980s shows Montachusett making significant gains, ending the decade nearly even with the state median. The overall increase in income, however, masks significant variations within towns and cities in the region. Within the region, the contrast between urban areas and wealthier, small towns ranged from a high of \$60,000 in Groton, to a low of \$32,939 in Ayer. Fitchburg (\$33,357) and Athol (\$33,263) also showed relatively low median family income levels, although other urban centers such as Leominster (\$41,927) and Clinton (\$40,139) compared favorably with the suburban towns. For full statistics on Montachusett Region see Demographic Section.

*(8) Per Capita Income**In the Community ...*

Westminster's per capita income (PCI) increased by 48.3% from \$16,798 in 1990 to \$24,913 in 2000. In 2000, Westminster's PCI stood higher than the region and national averages, but lower than the state average. For full statistics on Montachusett Region see Demographic Section.

Per Capita Income

Community	Per Capita Income, 1990	Per Capita Income, 2000	% Change
Westminster	\$16,798	\$24,913	48.3%
Region Average	\$15,501	\$23,262	50.1%
Massachusetts	\$17,224	\$25,952	50.5%
US	\$14,420	\$21,587	49.7%

Sources: U.S. Department of Commerce, Bureau of the Census 1990 and 2000

In the Montachusett Region ...

In 2000, region-wide the per capita income (CPI) rose 50.1% from \$15,501 in 1990 to \$23,262 in 2000. In 2000, communities like Harvard, Groton and Sterling have CPIs higher than the regional average while the CPIs in Athol, Fitchburg and Royalston have the lowest CPIs in the Region.

In 1990, average per capita income for the Montachusett Region was \$15,526. This ranks the region above the national per capita income of \$13,546, but below the statewide average of \$17,070. Within the region, per capita income in 1990 ranged from a high of \$22,832 in Groton to a low of \$12,140 in Fitchburg, the most populous community in the region. Again, Leominster (\$15,960) and Clinton (\$15,328) showed higher per capita income levels than other urban areas, indicating healthier local economies.

(9) Consumer Price Index

In the Boston-Brockton-Nashua-Worcester-Lawrence area, the “cost of living” (also known as the Consumer Price Index) rose 32.2% from 1990 to 2000.

YEAR	ANNUAL CPI % INCREASE
1990	5.8%
1991	4.4%
1992	2.5%
1993	2.9%
1994	1.3%
1995	2.4%
1996	3.0%
1997	2.8%
1998	2.3%
1999	2.5%
2000	4.3%

Ten Year CPI% Increase – 32.2%

Source: U.S. Bureau of Labor Statistics

In Westminster, from 1990 to 2000, the increase in MHI of 24.8% and MFI of 18.9% did not keep pace with the increase in the CPI at 32.2%. The PCI exceeded the growth of 48.3% exceeded the rate increase in the CPI of 32.2% for the same period. For full statistics on Montachusett Region see Demographic Section.

	1990	2000	% INCREASE
Median Household Income	\$46,292	\$57,755	24.8%
Median Family Income	\$51,986	\$61,835	18.9%
Per Capita Income	\$16,798	\$24,913	48.3%
“Cost of Living” (Consumer Price Index)	(Not applicable)	(Not applicable)	32.2%

Sources: U.S. Census for 1990 and 2000 and U.S. Bureau of Labor Statistics

(10) Poverty Rate

In the Community ...

Westminster’s poverty rate decreased to 3.1% from 4.4% between 1990 and 2000. There are 62 less people living in poverty in Westminster in 2000 than there were in 1990. The community’s poverty rate of 3.1% is significantly lower than the regional, state rate and national rates of 6.6%, 9.3% and 12.4%, respectively.

Community	Poverty			
	Number Below Poverty, 1990	Number Below Poverty, 2000	% Change in Number	Percent Below Poverty, 2000
Westminster	274	212	-22.6%	3.1%
Region Average		852		6.6%
Massachusetts		573,421		9.3%
US		33,899,812		12.4%

Sources: U.S. Department of Commerce, Bureau of the Census 1990 and 2000

In the Montachusett Region ...

Region-wide there was a decline in poverty from 1990 to 2000 of 14.3%. The poverty rates declined in nine of the twenty-two communities in the Montachusett Region.

The region's poverty level decreased during the 1980s, although not as significantly as the statewide decline. In 1980, 8.3% of all Montachusett households had incomes below the federally determined poverty level. By 1990, the poverty level for the region as a whole declined 1.9%, to 6.4%. Statewide, the poverty rate dropped from 9.8% in 1980 to 6.7% in 1990. Montachusett towns with the highest percentages of households below the poverty line in 1990 were the urban areas of Fitchburg (14%), Athol (11.7%) and Gardner (11.0%). In all three, poverty levels increased during the 1980s, in contrast to regional and statewide trends. The urban areas of Leominster (7.2%) and Clinton (7.5%) showed lower percentages of households below the poverty line than other urban areas in the region. The town with the lowest poverty rate was Ashby (2.5%). In addition, 10 of the 22 towns in the region reported fewer than 5% of households below the poverty line. For full statistics on Montachusett Region see Demographic Section.

(11) Labor Force

In the Community ...

According to the Massachusetts Department of Employment and Training (DET), the City of Westminster's labor force of 2,530 persons in 1983 grew to 3,738 in 2003.

Annualized Labor Force and Unemployment Rates

Year	Labor force	Employment	Unemployment	Unemployment Rate	Statewide Rate
1983	2,530	2,411	120	4.7%	6.9%
1984	2,558	2,483	75	2.9%	4.8%
1985	2,567	2,507	60	2.3%	3.9%
1986	2,541	2,478	63	2.5%	3.8%
1987	2,561	2,506	55	2.1%	3.2%
1988	2,970	2,866	104	3.5%	3.3%
1989	2,936	2,802	135	4.6%	4.0%
1990	3,430	3,138	292	8.5%	6.0%
1991	3,342	3,015	327	9.8%	9.1%
1992	3,457	3,152	305	8.8%	8.6%
1993	3,490	3,260	230	6.6%	6.9%
1994	3,534	3,308	226	6.4%	6.0%
1995	3,436	3,254	182	5.3%	5.4%
1996	3,393	3,247	146	4.3%	4.3%
1997	3,485	3,351	134	3.8%	4.0%
1998	3,476	3,358	118	3.4%	3.3%
1999	3,501	3,368	133	3.8%	3.2%
2000	3,395	3,286	109	3.2%	2.6%
2001	3,394	3,251	143	4.2%	3.7%
2002	3,755	3,500	255	6.8%	5.3%
2003	3,738	3,469	269	7.2%	5.8%

While jobs will still be available in manufacturing in the future, it is apparent that locally, regionally and on the state and nation levels that the number of manufacturing jobs is shrinking and a corresponding increase in service jobs (ex. education, government and tourism) are increasing. The diversification of the local economy is advised to provide for entry level and part time jobs as well as well paying jobs in the high technology, education and manufacturing sectors. Diversification of the availability of local jobs available to residents will help the community sustain its local economy over the long term.

In the Montachusett Region ...

According to Census figures, the Montachusett Region's labor force (those persons sixteen years and older) stood at 172,680 in 1990, and the civilian labor force consisted of 113,407. By comparison, the Census data for the decade showed a corresponding growth rate in the statewide civilian labor force of 7.8% during the 1980s.

In the 1990s, several Montachusett communities enjoyed an expansion of their employment base including Royalston (148%), Phillipston (83%), Sterling (61%), Shirley (56%) and Groton (54%). In these communities alone, 2,415 jobs were created. Since most of these communities had a smaller employment base to begin with, the absolute number of jobs created is less than the relative percentage of increased jobs.

The economic sectors in the region for which data are available are Government, Manufacturing, Agriculture/Forestry/Fishing, Mining, Construction, Transport, communication and Utilities, Wholesale/Retail Trade, Services and Finance, Insurance and Real Estate. The industry sector that experienced a significant decline in employment was manufacturing. The dominant role of manufacturing in the region has diminished significantly in relation to other sectors of the economy and this change parallels the statewide trend in Massachusetts. The number of manufacturing jobs has steadily and slowly declined over the past twenty years. Employment in the mature industries of the region such as chemicals, plastics-products and paper is declining and plant closings are a continuing problem. Gardner, Fitchburg and Leominster were most severely effected, each losing more than 1,500 jobs.

The greatest job gains were made in the service sector. The wholesale/retail trade sector is also gaining a larger share of the region's employment, another indication that the region is experiencing a transition from a manufacturing-based economy to a service-related one.

*(12) Unemployment Rate**In the Community ...*

Unemployment in the town typically follows state and national trends. According to the Massachusetts Division of Employment and Training (DET), in January 2004 the unemployment rates for the community, labor market area for the community, county, Montachusett Region, state and nation were:

Unemployment Rates – January 2004

	Labor Force	Employed	Unemployed	Unemployment Rate
Westminster	3,800	3,493	307	8.1%
Worcester County	389,865	362,785	27,080	6.9%
Massachusetts	3,421,800	3,231,200	190,600	5.6%
U.S.	146,068,000	136,924,000	9,144,000	6.3%

State and Local Data Source: Massachusetts Dept. of Employment & Training, www.detma.org, Not Seasonally Adjusted Data

U.S. Data Source: U.S. Dept. of Labor, www.bls.gov, Not Seasonally Adjusted Data

Annual unemployment rates for the above-listed areas from 1990 through 2003 were as follows.

	Westminster	Worcester County	Massachusetts	U.S.
1990	8.5	6.7	6.0	5.6
1991	9.8	10.0	9.1	6.8
1992	8.8	8.9	8.6	7.5
1993	6.6	6.8	6.9	6.9
1994	6.4	5.6	6.0	6.1
1995	5.3	5.3	5.4	5.6
1996	4.3	4.3	4.3	5.4
1997	3.8	4.0	4.0	4.9
1998	3.4	3.4	3.3	4.5
1999	3.8	3.4	3.2	4.2
2000	3.2	2.9	2.6	4.0
2001	4.1	4.1	3.7	4.7
2002	6.8	6.1	5.3	5.8
2003	7.2	6.7	5.8	6.0

State and Local Data Source: Massachusetts Dept. of Employment & Training, www.detma.org, Not Seasonally Adjusted Data

U.S. Data Source: U.S. Dept. of Labor, www.bls.gov, Not Seasonally Adjusted Data

Notable trends in employment and unemployment include:

- The unemployment rate for Westminster was higher than the county, state and nation for only four out of the fourteen years studied (1990, 1994, 2002 and 2003). For the majority of this period, the labor force in Westminster was more likely to be employed than the average county, state or national resident.

b) Local Workforce and Demographic Information: Education, Skill Levels and Training Needs

(1) Educational Attainment

In the Community ...

The percentage of residents with a high school diploma was 29.4% in 2000. This rate is higher than the state (27.3%) and national (28.6%) averages. Westminster residents are more likely to hold an Associates Degree (11.1%) than the average resident in the state (7.2%) or the nation (6.3%). In 2000, 19.2% of residents had a Bachelor’s Degree compared with the state at 17.1% and 21.0% average for state and national residents, respectively. Slightly less than one in ten local residents (9.3%) of local residents held graduate or professional degrees compared with the state at 13.7% and nation at 8.9%.

Educational Attainment				
	High School Diploma	Associate’s Degree Earned	Bachelor’s Degree Earned	Graduate of Professional Degree Earned
Westminster	29.4%	11.1%	19.2%	9.3%
Montachusett Region	31.4%	17.1%	16.7%	10.6%
Massachusetts	27.3%	7.2%	19.5%	13.7%
Nation	28.6%	6.3%	21.0%	8.9%

Source: 2000 U.S. Census

In the Montachusett Region ...

The percentage of Montachusett residents age 25 and over who graduated from high school stood at 71.7% in 1980, slightly beneath the state average of 72.2% but above the national rate of 66.3%. Between 1980 and 1990, the region’s graduation rate increased by 10.6%, to 82.2%. This rate significantly exceeds that of the nation (75.2%) and slightly exceeds the state level (80.0%). Also during the 1980’s, all Montachusett communities, except Harvard, experienced at least a 5% increase in the number of high school graduates. Harvard began and ended the decade with the region’s highest percentage of high school graduates (1980 - 95%, 1990 - 97%). The percentage of Winchendon residents with high school diplomas jumped from 58.5% in 1980 to 76.8% in 1990, representing an 18% increase over the course of the decade. The percentage of Athol residents with a high school diploma increased by 13.7% during that period. In 1990 and 2000, the percentage of high school graduates in the larger urban centers was lower than average, meaning that far more people in cities lack high school degrees.

In 1990, the percentage of Montachusett residents with a bachelor’s degree was 22.7%. (This trails the comparable statewide rate of 27.2%, but exceeds the nation-wide rate of 20.3%. Again, in 1990 Harvard contained the largest percentage of four-year college graduates (41.5%). Towns containing the lowest percentages of four-year college graduates included Templeton (10.5%), Athol (12.1%), Clinton (13.1%), Winchendon (13.4%), and Fitchburg (13.5%).) In 2000, the percentage of Montachusett residents with a bachelor’s degree decreased to 16.7%.

(2) Per Pupil Expenditures

The Town of Westminster’s per pupil expenditures rose from \$5,309 in 1998 to \$6,537 in 2002.

YEAR	EXPENDITURE PER PUPIL
1998	\$5,309
1999	\$5,644
2000	\$5,951
2001	\$6,451
2002	\$6,537

Source: Massachusetts Division of Local Services. Oakmont Regional School District.

(3) Workforce Development Programs Serving the Community

Workforce retraining programs are funded by the Federal Department of Labor and the Commonwealth of Massachusetts, Division of employment and Training. The North Central Massachusetts Workforce Investment Board, Inc. is one of the many WIBs in the Commonwealth. This partnership of private and public sector representatives responds to local workforce training needs and allocates resources to training agencies in the region so that training is available to the population in the Montachusett Region.

The NCMWIB works in tandem with the MA DET's North Central Career Center, located on Erdman Way in Leominster. Training programs for unemployed and displaced persons can be accessed at this facility. Additional information concerning programs and services offered at the Career Center can be found at www.mass.gov.

Local Workforce and Demographic Information: Workforce Development Programs Compatibility with Business Employment Needs in the Community

The Massachusetts Division of Employment and Training and the North Central Massachusetts Workforce Investment Board have been responsive to the needs of training the local present and future workforce. Curricula has been developed and training is available at designated centers for persons entering the growing fields of health care and the traditional fields of plastics manufacturing and of mold making and repairing. The technology schools and colleges located in the Greater Northern Worcester County Region have been responsive to the needs of the local business community. Continued analysis of the worker training needs of businesses should continue to ensure that the local workforce continues to remain employed and employable, especially in the emerging technology fields such as biotechnology and nanotechnology.

c) Workforce Transit and Transportation Issues

The movement and destination of the local workforce, places of work destinations, travel time to places of work and an analysis if local transit and transportation needs are discussed below.

(1) Commute Routes, commute times and journeys to work

An overwhelming percentage of Westminster residents (87.8%) drove alone to work in 2000.

	Car, truck, or van--drove alone	Car, truck, or van--carpooled	Public Transportation (including taxicab)	Walked	Other Means	Worked at home
Number Persons Traveling to Work	4,202	330	23	26	23	182
Percent Persons Traveling to Work	87.8%	6.9%	0.5%	0.5%	0.5%	3.8%

Source: U.S. Census 2000

The average commuting time (one way) for a Westminster resident (28.7 minutes) was less than the Montachusett Region (29.1 minutes), but exceeded the State (27.0 minutes) and National (25.5 minutes) averages.

AREA	MEAN TRAVEL TIME TO WORK (MINUTES)
Ashburnham	31.4
Ashby	31.4
Athol	24.6
Ayer	28.3
Clinton	24.0
Fitchburg	23.2
Gardner	24.1
Groton	33.5
Harvard	32.2
Hubbardston	35.5
Lancaster	26.2
Leominster	25.5
Lunenburg	26.0
Petersham	29.6
Phillipston	29.4
Royalston	35.1
Shirley	30.9
Sterling	28.8
Templeton	25.2
Townsend	36.4
Westminster	28.7
Winchendon	29.5
Montachusett Region	29.1
Massachusetts	27.0
U.S.	25.5

Source: U.S. Census 2000

(2) Availability of needed services (based on infrastructure plans and priorities)

Transit services to and from the Boston Metropolitan area can be accessed via the MBTA commuter rail stop in Worcester at Union Station and in Fitchburg (and other locations along the Fitchburg-Boston rail line).

Other transportation issues can be found within the Transportation Chapter of this Community Development Plan.

d) Commercial and Industrial Real Estate

(1) Available Commercial and Industrial Real Estate

The commercial and industrial zoning bylaws and districts appear to have been well planned. No future commercial and/or industrial development zones were proposed in the community. This may be due to the availability of land, transportation access and utilities within existing zones.

The EO 418/Community Development Plan resources available are insufficient to conduct a full assessment of all potential available commercial and industrial sites within the community. Some, known sites have been discussed in some detail, below. We recommend that further analysis be completed identifying existing buildings and land for commerce or manufacturing utilizing Assessors records, conducting a “windshield survey”, analyzing “Pictometry” data or some combination of these. Local Realtors should also be contacted for current information concerning the availability of such properties.

(2) Potential for Development of Commercial and Industrial Real Estate

Historically, commerce and industry had clustered near the rivers using water power to power the mills producing goods. Electricity replaced water as power source while the construction of the interstate highway system prompted a decades-long relocation of industry closer to state and interstate roadway system. These and other prudent commercial and industrial development patterns have promoted the development of land along major transportation routes with adequate infrastructure (water, sewer, drainage, roads and telecommunications) to support commercial and industrial development. Promoting this type of development pattern, where desired by the community, may mitigate the impact of traffic upon residential neighborhoods.

Areas of consideration for future commercial and industrial development are found in the following table.

**AREAS OF POTENTIAL FUTURE
COMMERCIAL & INDUSTRIAL DEVELOPMENT**

AREA	COMMERCIAL OR INDUSTRIAL USE
Future commercial and/or industrial development should be focused, primarily, within existing commercial and industrial zones.	Development in existing commercial and industrial zones should be encouraged while balancing the need to protect existing resources.
State Route 2A/State Road West	This western “gateway” into the community will need some improvement in the future as future development and redevelopment opportunities arise to improve the image of this neighborhood.
Westminster Center	Adoption of a village center bylaw for the community’s center should allow for expansion of commercial enterprises within the center catering to residents and visitors, would allow for existing business uses to coexist with housing uses and possibly allow for multi-family housing development (ex. two to three family structures such).

(3) Possible “Brownfield” Sites and Potential Reuse Options

The State Department of Environmental Protection (DEP) maintains a list of addresses where hazardous substances have been released, potentially threatening the health of the residents of the community - www.state.ma.us/dep. Sites where contamination may be perceived to be in the ground or may actually be in the ground are considered “brownfields”. The subject of brownfields has been covered in depth within the Open Space and Resource Protection Element of this Community Development Plan. While not a concern for the moment, the MRPC recommends that the community consider immediate study and potential redevelopment of future brownfields (should they be found in the community) for some public purpose benefiting low, moderate and middle-income persons and/or preservation of open space. Potential new uses are ultimately to be determined by the municipality and may or may not be “market driven”.

(4) Availability of Land and Buildings for Economic Development

This issue was previously addressed under “Potential for Development of Commercial and Industrial Real Estate” and “Brownfield Sites”, above.

Compatibility of Commercial and Industrial Land Uses with Abutting Uses and Neighboring Communities:

This information can be found below under “Step 3: Assess Economic Development Objectives in Relationship to Growth Suitability Maps”.

5. FUTURE ECONOMIC PROFILE

Projected Job Growth/Work Force Characteristics

As the local economy has been linked to the national and state economies for generations, local and regional job availability is anticipated to follow national and state trends. Availability of jobs will be linked to retention of existing businesses in the community, new commercial and industrial development in the community, home-based business development and continued jobs availability in the tri-cities metropolitan area of Fitchburg, Gardner and Leominster, and the Greater Worcester and Greater Boston metropolitan areas.

(1) Nation

Projections for the American workforce covering 2000 to 2010 have been issued by the Bureau of Labor Statistics (BLS), U.S. Department of Labor, providing information on where future job growth is expected by industry and occupation and the likely composition of the work force pursuing those jobs. Over the 2000-2010 period, total employment is projected to increase by 15 percent, slightly less than the 17 percent growth during the previous decade, 1990-2000.

The BLS projections were completed prior to the tragic events of September 11. While there have been numerous immediate economic impacts of this tragedy, the nature and severity of longer-term impacts remain unclear. At this time, it is impossible to know how individual industries or occupations may be affected over the next decade. BLS will continue to review its projections and, as the long-term consequences of September 11 become clearer, will incorporate these effects in subsequent analyses of industrial and occupational outlook.

Industry Employment

- The service-producing sector will continue to be the dominant employment generator in the economy, adding 20.5 million jobs by 2010.
- As employment in the service-producing sector increases by 19 percent, manufacturing employment is expected to increase by only 3 percent over the 2000-2010 period. Manufacturing will return to its 1990 employment level of 19.1 million, but its share of total jobs is expected to decline from 13 percent in 2000 to 11 percent in 2010.
- Health services, business services, social services, and engineering, management, and related services are expected to account for almost one of every two nonfarm wage and salary jobs added to the economy during the 2000-2010 period.

Occupational Employment

- Professional and related occupations and service occupations are projected to increase the fastest and to add the most jobs-7.0 million and 5.1 million, respectively. These two groups-on opposite ends of the educational attainment and earnings spectrum.
- Eight of the 10 fastest growing occupations are computer-related, commonly referred to as information technology occupations.

Education and training categories

- Employment in all seven education or training categories that generally require a college degree or other post secondary award is projected to grow faster than the average across all occupations. These categories accounted for 29 percent of all jobs in 2000 but will account for 42 percent of projected new job growth, 2000-2010.
- The four categories requiring work-related training are projected to grow more slowly than average, but would still add a substantial number of jobs.

Source: US Department of Labor, BLS Release of 2000-2010 Employment Projections

(2) *State*

By 2008 the Massachusetts economy is expected to expand by 10 percent or 345,000 new jobs – the bulk of which should arise in technology-driven industries. An additional 797,000 jobs should arise from the need to replace workers who retire, change careers, or advance up the career ladder. In total more than 1.1 million jobs should result.

Technology, demographics, and the globalization of commerce will play ever more important roles in shaping job growth through 2008. Advances in computers combined with those in telecommunications are creating a new economy based on information technology (IT). These developments along with the rapid aging of the population will greatly impact the growth of Massachusetts' labor force and job market. Baby boomer – those born between 1946 and 1964 – will continue to comprise the largest group of workers until about 2008 when they begin to retire. With most of this group still a decade away from retirement, the number of Massachusetts workers will remain at a record high.

The rapid networking of businesses and homes to the Internet will also transform the economy and the way business is conducted. The Internet is seeding up and broadening access to information. It is also increasing competition and the globalization of trade, and spurring additional investments in hardware, software, and education and training. There isn't an industry or company that can avoid incorporating the Internet in its future. Within this new economy, jobs will continue to exist for workers at all levels of education and training, but downsizing, mergers, and acquisitions will still occur.

Key highlights of the projected changes include:

- Services industries are projected to generate more than four out the five (83%) new wage and salary jobs in Massachusetts.
- As a result of rapid growth in technology-driven services, demand for professional and technical workers should expand the fastest of all workers and generate the most new jobs.
- Jobs for less skilled workers will grow at a slower pace.
- Of the 25 occupations growing the fastest, more than half are related to information technology or health care.
- The need for workers who are educated and highly skilled will grow as technology and health care. Jobs for more highly skilled workers should increase the fastest of all. Of the 345,000 projected new jobs generated in the economy over the next 10 years, about half will require a bachelor's degree or higher.
- Retirements and other replacement needs will account for 70 percent of the more than 1.1 million projected job openings through 2008.

Not all industries will contribute equally to the job growth. Some industries like IT will grow rapidly and add large numbers, while others, particularly those in manufacturing, will continue to decline, but at much slower rates.

Services industries are projected to generate 267,000 jobs or 83 percent of all new jobs, as they have in the current economic expansion.

Only four industries will generate 85 percent of the new jobs: business services, which include computer software and related IT services (107,300), health services (65,800), engineering and management services (33,400), and social services (22,100).

Business demand for computer software and other IT services, particularly networking, data communications, and other online services should alone generate 69,100 new jobs – the most jobs of any industry in the state. From 1988 to 1998 this industry grew 107 percent creating 39,700 high paying jobs. Computer software and related IT services is now the largest high-tech industry in the state.

In retailing, jobs should increase by more than 35,000 – the bulk (56 percent) of which should arise from the growth of eating and drinking places, the largest retail industry.

Fiscal pressures will keep public sector employment from expanding faster than 7 percent. Most new jobs should arise at the local level from the growth of elementary and secondary schools – one of the biggest employers of gov-

ernment workers. Local governments jobs should increase by 11 percent, the state by 2 percent and the federal government should be reducing its workforce by 5 percent.

The historic decline in manufacturing should moderate over the 1998-2008 period as exports expand and more manufacturers retool to stay competitive. Nevertheless, jobs should shrink 11 percent from 448,400 to 398,900 by 2008, as more aspects of production are automated or outsourced. In total, manufacturing should account for 11.4 percent of Massachusetts' jobs, down from the 14.1 percent it accounts for now.

The rapid acceptance and use of the Internet and or wireless technologies will also create new opportunities and lay the framework for additional technologies and investments in facilities, hardware, software, services and human capital. This trend should benefit Massachusetts' manufacturers at the forefront of research and development.

For every new job created from economic growth, there will be more than two jobs resulting from replacement needs.

Workers with more skills will have more job opportunities and greater access to better paying jobs than those with less training.

Professional and technical workers are projected to have the most openings overall – 371,000. They will have the largest number of replacements (176,900) behind service workers. Propelled by these gains, professional and technical workers should account for almost 30 percent of Massachusetts' workforce by 2008. New job projections by sector include: Production workers – 151,600 new jobs; Marketing and Sales Jobs – 147,000 new jobs; Clerical and Administrative Support Jobs – 129,700 new jobs; Managerial Jobs – 92,300 new jobs.

Jobs for more highly skilled workers will increase faster than jobs for less skilled workers. All jobs will require more technological “know-how” as companies make better use of technology.

Of the 345,700 new jobs projected to emerge in Massachusetts, more than three of every five (62 percent) will require an associates degree or higher. Due to replacement needs, jobs will continue to be available at all levels of education and training, but workers with more education and training will have more options and better prospects for rising up the career ladder and earning higher salaries. Indeed, a high-skilled workforce will remain key to maintaining Massachusetts' leadership in both technology and the emerging new economy.

Source: Massachusetts Division of Employment and Training, Massachusetts Employment Projections through 2008: A Focus on the Jobs, the Industries, and the Workforce

(3) Availability of needed services (based on infrastructure plans and priorities)

When examining infrastructure needed to support business retention and expansion, all infrastructure needed by businesses must be assessed in order to assess existing capacities and identify potential gaps potentially inhibiting future commercial and industrial properties development (ex. roads, drainage, water distribution, wastewater treatment, high-speed telecommunications and electricity). A local capital improvements plan should include an analysis of the needs of commercial and industrial users and their infrastructure needs. The community should provide for such services for the maintenance of the existing commercial and industrial users (and employers) to maintain the local workforce and provide for the generation of tax revenue.

(4) Availability of housing in the community and region for the present and expected workforce (considering expected income of the workforce)

It is clear that, according to the existing demand for housing units and their corresponding prices, the availability of housing units is behind demand. While this topic is covered in great depth within the Housing Element of this Community Development Plan, it is important to note that businesses depend upon the availability of local labor and adequately-priced housing units must be available to house the workforce.

(5) Needs of local and regional businesses based on projected expansion plans or plans to move from the town or region

The existing and anticipated level of commercial growth is not anticipated to strain local water resources. However, if deemed necessary by local officials, further analysis of water capacity and growth projections may be warranted within five to ten years to ensure that an adequate supply exists for existing and future needs.

Many Westminster residents commute out of town for employment and have long commutes. Their commutes will continue to impact State Routes 2, 140 and other routes. The increase in use of these state routes and local roads may affect local road improvements and law enforcement budgets ensuring traffic safety.

Transit planning services are provided to the community by the Montachusett Regional Planning Commission, as needed.

(6) Potential Growth of the Business Community

Growth of businesses in Westminster within the limits of existing commercial and industrial zones and possibly and expanded commercial at Westminster Center appears to be a genuine desire of the municipality. Continued growth of local businesses will help to:

- Retain and increase the number of jobs available to local residents
- Provide some of the services and retail products needed by residents
- Provide tax revenue for the town

National, state and local economic growth and “health” are closely linked. It has been proven that Westminster’s increase and decrease in its unemployment rate closely follows national and state highs and lows (above). Declines in manufacturing in the nation and the state have also affected Westminster’s workforce. Potential growth will follow the existing trend in the stabilization or loss of manufacturing jobs coupled with an increase in the number of jobs in services. The loss of manufacturing jobs may be curtailed if new products continue to be developed especially in the fields of polymers, biotechnology and nanotechnology. Manufacturers of polymer-based products and those related to the biotechnology industry are located within commuting distance from Westminster.

It is obvious that the services industry has been increasing for many decades. The creation of service jobs should not always be interpreted as negative. While some jobs in service businesses sometimes pay less than the majority of jobs in the manufacturing sector, service jobs are important for a number of reasons:

- Service jobs are sometimes quite high paying positions (ex. those service jobs in the finance, legal and some high technology professions).
- They will be new jobs added to the local economy.
- Some entry-level service positions are excellent opportunities for young workers (ex. of high school and college ages) to learn job skills preparing them for long-term employment opportunities.
- Some service positions may be available to adult workers who may need to supplement their existing incomes.
- Service jobs also help some seniors who require employment in their “post-retirement” years.

6. STEP 2: ESTABLISH ECONOMIC DEVELOPMENT GOALS

A series of economic development goals for the Town of Westminster have been provided for consideration for implementation. These goals have been developed by the community and its Community Development Planning consultant, the MRPC, using comments gathered at the community forum, information gathered from local officials after the community forum, a review of existing planning documents and local bylaws, and a statistical profile of the Town of Westminster, created in Step 1 above. The community’s economic development goals, objectives and recommendations are as follows.

Community Goals, Objectives and Recommendations

Goals:

- Building upon the completed Open Space and Recreation Plan (2002) and this Community Development Plan, develop a Comprehensive Plan for the community.
- Improve the commercial area on the western gateway into the community (State Route 2A/State Road West).
- Encourage development in the existing commercial and industrial zones in the community.
- Expand tax base through controlled commercial development.
- Establish well-defined commercial and industrial areas in town and enact the necessary controls to achieve aesthetic compatibility in order to preserve town character.
- Hire professional staff for the implementation of a business retention and attraction program. Industrial, commercial and tourist-related uses have excellent potential in Westminster but this potential cannot be achieved unless a full-time person is responsible for facilitating business attraction and for working with the existing business community. While Westminster has advertised for the hiring of a Town Planner, careful consideration of assigning this role to the Planner should be completed prior to possibly assigning business retention and attraction tasks to the staff person.
- Encourage the development of small businesses in the town center that appears to have a variety of businesses and ample parking. The lack of a variety of franchise businesses was viewed to be an asset at the community forum. Ensure that local zoning reflects compatibility of non-franchise and franchise businesses in the town center should they propose to locate there.
- The community should continually improve the local transportation infrastructure to ease commuting within and outside the community making the system safer for use.
- Promote regional cooperation in housing, transportation and boundary development issues.
- Promote the diversification of jobs in the community.
- Support and expand existing community efforts to increase development of businesses that provide jobs, increase tax revenues and expand opportunities for existing businesses.
- Encourage businesses that are compatible with adjacent land uses and resource protection concerns.
- Create a community outreach and education program to educate the public about economic development, workforce needs, and how (economic development) can fit into the unique environment of the town.
- Assess the needs of local and regional businesses based on projected expansion plans.
- Identify the types of businesses we want to encourage in the community and update the use table in the zoning bylaw accordingly.
- Encourage the development of and help to promote tourism in the community (eco-tourism, agri-tourism and historic tourism). The presence of recreation amenities, farms and historic buildings and old homes is important to the tourism industry.
- Create and consistently implement and fund a capital improvements program to maintain existing infrastructure in order to facilitate business development, enable the workforce to access local commercial and industrial businesses and facilitate the delivery of raw materials and shipment of finished goods.
- Encourage employment growth to keep pace with housing growth.
- Encourage the development of housing appropriate and affordable for the workforce needed by the businesses in the community.
- Promote development that is consistent with the Sustainable Development Principles promulgated by the Massachusetts Office for Commonwealth Development. In addition, promote compact development, expand housing opportunities, reutilize brownfields and abandoned buildings, plan for livable communities, promote livable communities, advance sound water policy, preserve working natural landscapes and promote sustainable development via other actions.

Objectives:

- Understand and access the economic planning and development services of the Montachusett Regional Planning Commission (MRPC) to enhance business retention and attraction in the community.
- Develop a website promoting businesses in the community.
- Educate residents and local officials about the benefits of adopting the Community Preservation Act to plan for and implement economic development initiatives.
- Expand tax base through controlled commercial development reflecting the character of the community and village centers.
- Utilize grant resources where available to accomplish objectives.

Recommendations:

- Local officials are encouraged to access technical assistance from public and private resources as needed by the town.
- The community should use local zoning to ensure that appropriate areas are zoned for commercial and industrial uses, while balancing the needs of housing and the protection of open spaces and natural resources.
- Local officials are encouraged to contact business advocacy and tourism organizations in an attempt to collaborate on business retention with these existing groups and/or create a local business visitation program including several key members of the local government (ex. representatives from the IDC).
- We recommend that town officials participate in the high-speed data transmission system map creation process to help the MRPC construct the most effective GIS map possible.
- Any “streamlining” of local permitting processes for businesses will aid local officials with the review process and better educate businesses about expectations of them from local officials facilitating communication and between the applicants and local permitting authorities. Local education about the benefits of “streamlining” the permitting process and implementing a streamlined permitting system should be accomplished.
- The creation of a “development review group” consisting of local officials from all, relevant permitting departments, boards and necessary staff should be completed.
- We recommend further study of the availability of daycare to calculate the need of local businesses and workers prior to initiating obtaining funds for such a program be completed.
- Local officials are encouraged to contact local, regional and state agencies and organizations to prepare the necessary plans and make improvements to safeguard local historical assets.
- Further analysis of developable parcels and possible, future reuse of municipal buildings should be analyzed as potential areas of commercial development.
- While there are no known grant-funding sources for marketing and promotions, a number of successful marketing and promotional efforts can be accomplished through partnerships among municipalities, business associations, chambers of commerce and visitors associations. Municipal officials are encouraged to contact the appropriate group when planning to implement marketing or promotional efforts. Examples of some of the possible appropriate groups includes, but is not limited to the: North Central Massachusetts and Greater Gardner Chambers of Commerce; Johnny Appleseed Trail Visitor Association, Inc.; and, representatives of businesses within the community.
- Utilize the Economic Development Incentive Program (EDIP) and Development Initiative Financing (DIF) to help local businesses grow and create employment opportunities and to pay for infrastructure costs related to business development. (Consistent education should be provided to local officials [ex. newly elected and hired officials] to ensure that the benefits of this program, both to the community and local businesses, are clearly understood.)
- The municipality should encourage the education of local residents to the best of its ability with the resources available. Having an educated workforce is an important aspect of business retention and attraction efforts. Preparing the future workforce for existing businesses (ex. manufacturing and services) is as important as providing students with the skills needed to move into growing areas of employment (ex. healthcare) and emerging markets in the region (ex. biotechnology and nanotechnology).
- Local officials should review land use and zoning requirements in the zoning bylaw and allow desirable commercial uses by right. They should also review the provisions for use variances and establish a special permit procedure instead of using the use variance procedures.
- The Town should develop a permitting guidebook establishing the permitting process for commercial buildings.
- The Town should also review undeveloped land near major transportation routes for possible rezoning to commercial uses.
- The Town may also want to develop a Site Plan Review Bylaw for non residential land uses as well as establish rules and regulations for site plans.

The above recommended goals are supported by the Master Plan, local reflect survey results (April 2004), Mon-tachusett Region Comprehensive Economic Development Strategy and comments in the community forum (August 20, 2003).

7. STEP 3: ASSESS ECONOMIC DEVELOPMENT OBJECTIVES IN RELATIONSHIP TO GROWTH SUITABILITY MAPS

An assessment of economic development objectives in relationship to the input received at the community forum and subsequent comments received from local officials has been completed and possible economic development initiatives have been mapped. (Economic development goals and strategies related to these maps can be found above in Step 2 Establish Economic Development Goals and later in Step 4 Identify And Evaluate Alternative Economic Development Strategies.) Using this map, residents can identify target areas for various types of economic development based on zoning. (Another essential map to consider in locating new commercial and industrial uses is the Growth Suitability map located in the Open Space and Resource Protection section of this Community Development Plan. This map was analyzed when the following comments concerning commercial and industrial development were formulated.)

According to the local zoning bylaws there are eight zones in the community. They are: Commercial I; Commercial II, Commercial III, Industrial I, Industrial II, Residential I, Residential II and Residential III. Comments received through a town-wide survey, at the Community Forum, and subsequent comments made by local officials, concerning commercial and industrial development in the community related to the Economic Development Implementation Map are:

- Commercial and industrial development should be encouraged within previously designated zones in accordance with local zoning. There is a lot of space available in the existing commercial and industrial zones with excellent access to State Route 2 and utilities available.
- Improvements to the existing and future commercial uses along the western “gateway”, along State Road West/State Route 2A, into the community should be made.
- Recreation land uses (ex. Wachusett Mountain Ski Area, Leominster State Forest and the Mid State Trail) are assets in the community. The community should work to maintain those businesses that cater to ecotourists (ex. skiers, bicyclists and hikers) fostering business and job retention in the town.
- The types of businesses in the community should be diversified. Having diverse types of businesses in town has been supported by local residents according to the survey completed in tandem with the completion of this Community Development Plan. (Respondents believed that the Town of Westminster should focus its economic development efforts on the following, ranked in order of importance: Tourism 17%; Food Services 16%; Warehousing/Distributing 16%; Retail Stores 15%; Manufacturing 12%; Professional Offices 12%; and, Technology 11%. Also, the majority of residents (63%) felt that they “would prefer to see Westminster as a town with a mix of residential, commercial, industrial and recreational uses”.)
- The maintenance of recreation sites and the continued preservation of open spaces are important to residents. According to the community-wide survey, “Nearly four-fifths (77%) of those households surveyed believe that the town should continue to expend funds toward acquiring land for open space preservation and for conservation and recreation purposes”. Development of commercial and industrial spaces should be accomplished while balancing open space preservation efforts.

a) Compatibility with Adjacent Land Uses and Communities

All proposed uses and reuses of commercial and industrial sites appear to be compatible with adjacent land uses (refer to Economic Development Implementation Map at the end of this chapter).

8. STEP 4: IDENTIFY AND EVALUATE ALTERNATIVE ECONOMIC DEVELOPMENT STRATEGIES

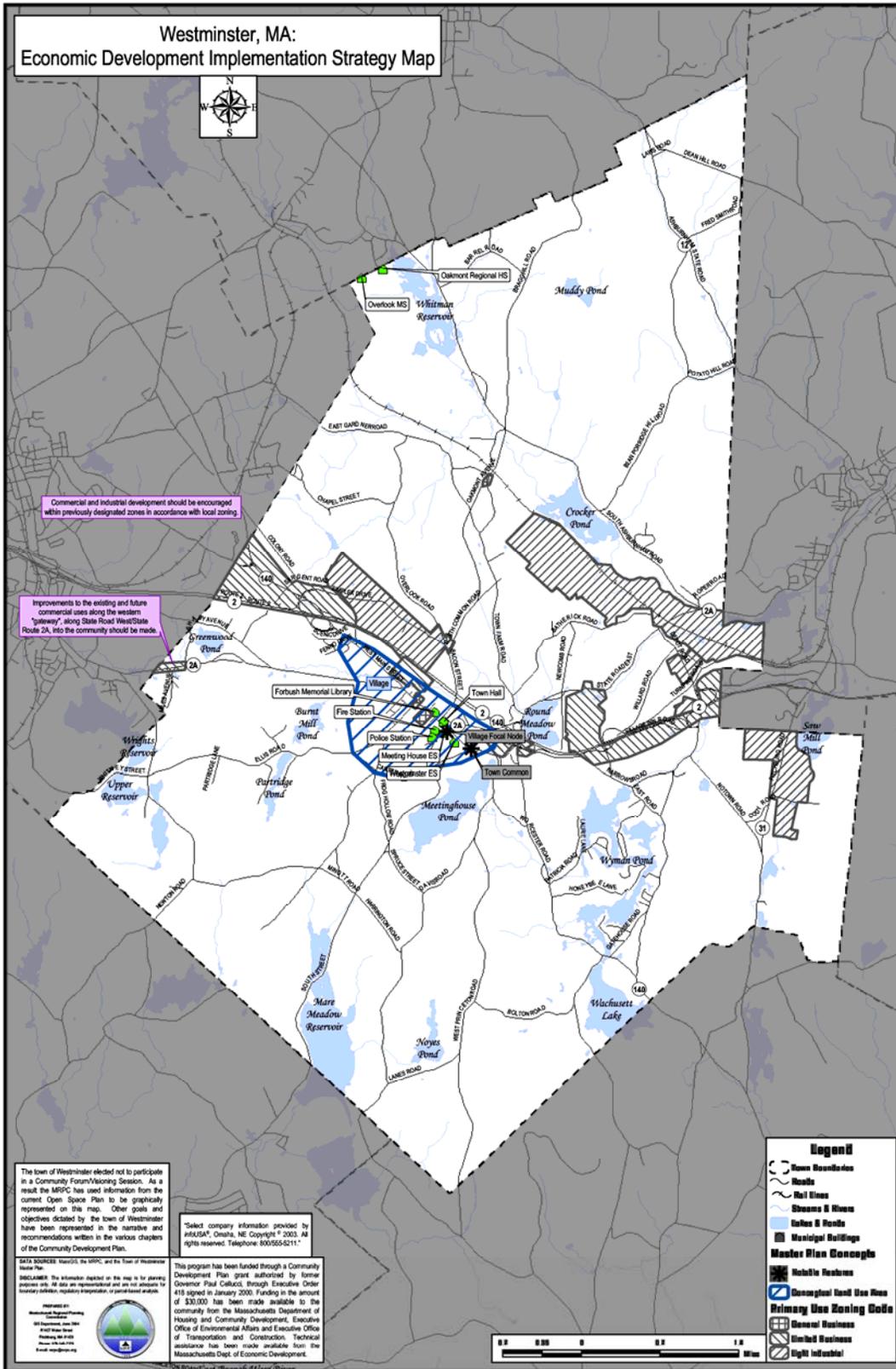
A variety of strategies, including state and/or federal funding programs and/or local regulatory and non-regulatory strategies, have been provided to the community. Because of the complexity of economic development issues, the town should consider both regulatory and non-regulatory strategies. Regulatory strategies will be based on zoning and other local by-laws. Non-regulatory options will include assistance to businesses, business organizations, and workforce development providers, support and promotion or appropriate economic development and use of creative financing programs and incentives.

Implementation strategies include:

- Continue to utilize the established Industrial Development Commission (IDC) as the “marketing department” for the Town of Westminster to encourage the development of commercial enterprises within appropriately designated commercial and industrial zones.
 - Benefit: The existence of this local entity enables the community to focus efforts on the types of businesses desired to be retained and recruited in the community.
- Establishment of a new or work cooperatively with an existing local economic development entity (such as an economic development and industrial corporation, community development corporation, redevelopment authority or other entity) charged with the redevelopment of a specific site.
 - Benefit: Creation of such a local entity would give the community control over redevelopment of sites as desired by the community.
- Adopt a “Green Business” zone within proximity to the Leominster State Forest and/or other recreation areas in the community promoting the development of businesses linked with ecotourism.
 - Benefit: Adoption of such a local bylaw may help the community target an area of the town in which it wishes to foster the development of eco-tourist-related commerce. (A “Green Business” zone was adopted in Ashburnham at the May 2004 annual town meeting. Adopting a similar zoning bylaw should be reviewed by Westminster’s local officials for merit and relevance.)
- Adopt a village center bylaw for the community’s center.
 - This would allow for expansion of commercial enterprises within the center and would allow for existing business uses to coexist with housing uses and possibly allow for multi-family housing development (ex. two to three family structures such).
- Work in cooperation with local officials to develop permitting checklists and possibly streamline the local permitting process for developers while protecting the interests of the community and its residents.
 - Benefit: Creation of a permitting checklist is a proactive step toward fostering improved communication among the public and private sectors.
- Creation of a community outreach program to educate the public about what economic development is, what are the economic development and workforce needs of the area, why economic development is a good idea for the community, and how it can fit into the unique environment of the town. The program can include discussions in the local newspaper, community cable television, and meetings or business organizations and other civic groups.
 - Benefit: Educating the community about the many aspects of economic development (ex. workforce development, TIFs, brownfields) will aid local officials and residents about the benefits of these programs to the business community who retain and create jobs in the community.
- Establish an outreach program to businesses fostering communication between local officials and the private sector. Consider collaborating on this initiative with business advocacy organizations operating in the community.
 - Benefit: Consistently communicating with the private sector keeps local officials informed about the needs of the local business community bolstering the retention of businesses and jobs in the community.
- Continue to work proactively to identify and assist with the conversion of vacant or underutilized commercial and industrial buildings for appropriate uses needed in the community. These uses may be commercial, industrial, residential or the creation of open space. Site conditions, needs of the community and local zoning should be used to guide local officials in determining new uses of these properties.
 - Redeveloping “brownfields” and similar sites will increase local tax revenue, improve the environmental conditions of the community, eliminate any existing blight in a neighborhood and provide new jobs in the community. Redevelopment of 150 Center Street and possibly the existing Town-owned DPW site should be accomplished to achieve public benefits (ex. increasing, local tax revenue, cleaning the environment, and creating new jobs or housing for residents).

9. STEP 5: ESTABLISH AN ECONOMIC DEVELOPMENT IMPLEMENTATION STRATEGY AND LOCATION MAP

The Strategy includes the economic development goals of the community combined with a graphic representation of the goals. The map reflects the goals at the end of Step 2 combined with the action strategies contained within Steps 3 and 4, above.



VI. TRANSPORTATION ELEMENT

A. Introduction

As part of the Executive Order 418 Program, the Montachusett Regional Planning Commission (MRPC) prepared a scope of work for the Town of Westminster that included the preparation of an official road map.

B. Status of the Creation of an Official Road Map

This report describes the work that has been completed as of June 29, 2004 concerning the development of an official road map for the Town of Westminster.

Based on the existing condition of Westminster's road status inventory, the emphasis of this project will be to first identify and classify the status of roadways within the Town of Westminster with respect to ownership and secondly (if possible) to identify maintenance responsibilities.

Preparing and maintaining an official road map should be an important part of the process to update the amount of public roads miles in Westminster to be reported to MassHighway for inclusion in the Road Inventory File. Road mileage is a critical element in the amount of Chapter 90 funds that are allocated to a community for local public road and bridge projects. The other elements are population and employment level. See the Massachusetts State Aid Manual put out by MassHighway for details.

1. Methodology

a) **Evaluating Existing Conditions**

(1) Data Inputs

Instead of using the 2002 MassHighway Road Inventory (line) File to represent Westminster roads on the official road map and the review maps, it was decided to use the line file that will replace it when it is completed - the MassHighway road centerline file for Westminster. This new line file is an effort to move the lines of the 2002 Road Inventory File to the center of real world roads and adds roads that have not been included before to create a very close representation of the roads within each city and town in Massachusetts. Also the most recent MassHighway road information table (MHD 04 Westminster.xls) for Westminster was obtained.

No physical or digital road data was collected from the Town of Westminster. Instead, Town Staff transferred road and road status information based on their knowledge and years of experience to MRPC staff at several review sessions held in the Town. This information was then digitized.

(2) Analysis & Mapping of Data Inputs

b) **Foundation for Analysis**

The new road information table from MassHighway was joined to the MassHighway road centerline file. This provided a foundation for updating and analysis. The table *Westminster Road Status Map Review* (see **Appendix A**) provided a street listing and *Review Map 1** displays the results.

*Review Map 1** displays the administration (jurisdiction) system categories for Westminster roads found in the new road information from MassHighway that were successfully joined to the MassHighway road centerline file. The administration system categories are as follows: Roads Unaccepted by Town, Roads Accepted by Town, MassHighway Department Roads, State Institutional Roads. Results based on this procedure shows that there are many roads that need reviewing to be assigned jurisdiction. These roads were categorized as Roads With No Name, Status Unknown.

c) Results from Review Session

This analysis discusses the results from the review sessions with the Town using the *Westminster Road Status Map Review* table and *Review Maps 1* & 1A**. The products of those review sessions can be seen in the table *Interim Mapped Road Status Analysis Table* (see **Appendix B**) and on *Review Map 2** (see **Figure 1** below). The Table is listed by the County Code Serial Number** of road segments and contains only those roads that were updated while the Map represents the roads that are on *Review Maps 1* & 1A**. The Interim Road Status categories (REVIEW RD STATUS, NOTES column) are listed below.

Accepted Roads
Unaccepted Roads
Approved Roads, Not Accepted
Discontinued Roads
OFF Roads
Paper Roads
State Institutional Roads
State Park Roads
MassHighway Roads
Roads Not To Be Displayed On Accepted Final Map

As part of this update, numerous roads had either incorrect, or no, STREET NAME, FROM STREET, or TO STREET data. Corrections were made in the REVIEW STREET NAME, REVIEW FROM STREET NAME, and REVIEW TO STREET NAME columns and noted in the REVIEW RD STATUS, NOTES column (i.e. State Ins Rds, Name Corrected). Also, Town Staff decided that certain roads should not be displayed on the official map. This was noted in the REVIEW RD STATUS, NOTES column (i.e. OFF Roads, off Map).

As of June 29, 2004 no further action has been taken.

d) Recommendations: Necessary Next Steps to Adopt an Official Road Status Map

REVIEW MAP #2: WESTMINSTER DRAFT ROAD STATUS MAP (see **figure 1** below) and the *Interim Mapped Road Status Analysis Table* (see **Appendix B**) need to be reviewed by the Town of Westminster Staff that will produce a final list of roads within each of the finalized road status categories that should be defined similar to the examples below.

PUBLIC WAYS/TOWN STREETS: All Town Accepted roads. These are roads that have been established by law as public ways (MGL Chapter 41: Section 81E).

PRIVATE WAYS: These are existing private ways that are used in common by more than two (2) owners (MGL Chapter 41: Section 81E).

UNACCEPTED SUBDIVISION ROADS: All roads approved by the Planning Board under MGL Chapter 41, Sections 81-K to 81-GG and the Planning Board's Rules And Regulations Governing The Subdivision Of Land, but not accepted as public ways by the Town Officials.

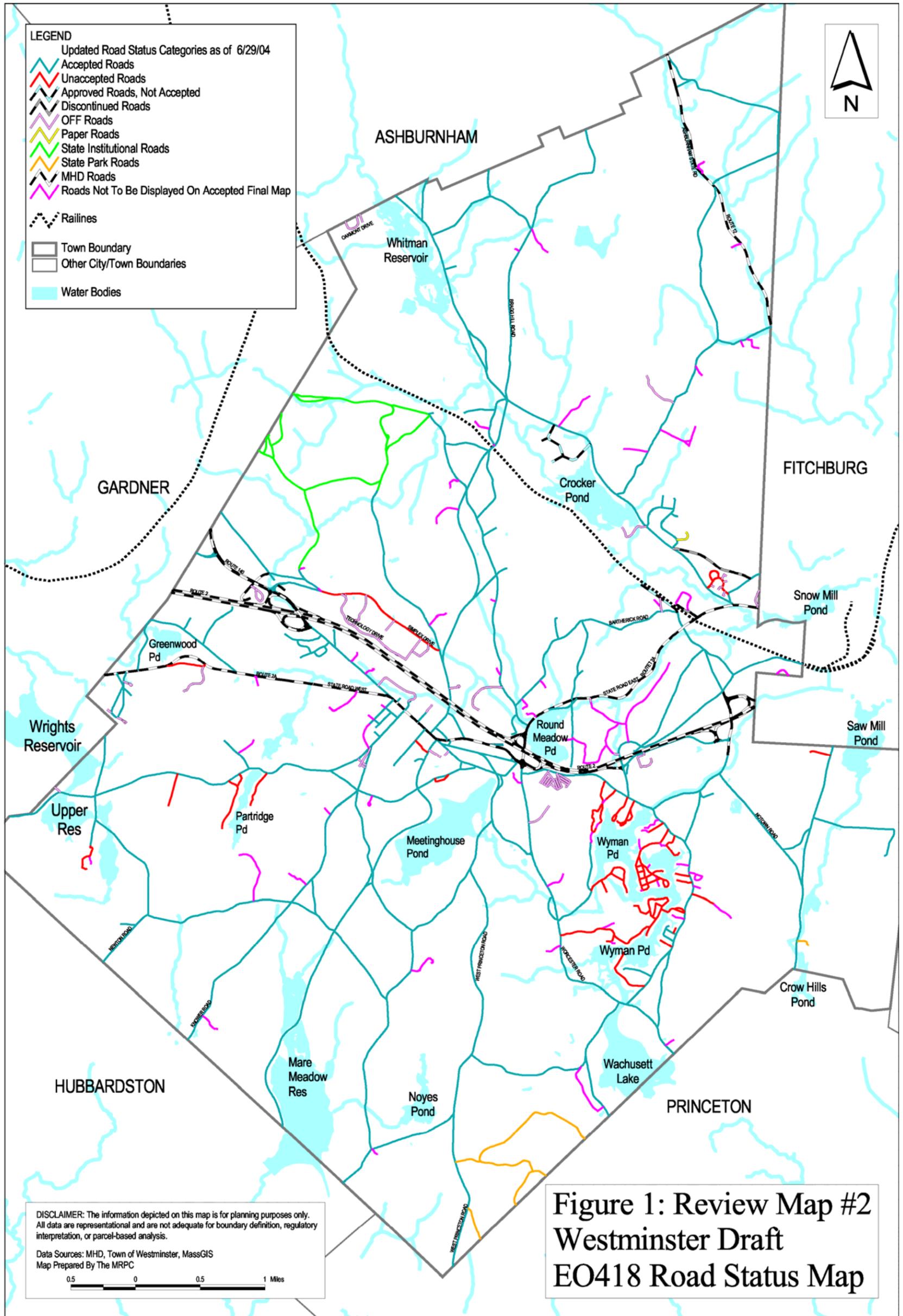
OFF ROADS: Roads that are defined as follows: State Facility roads, roads with no houses, private driveways, roads that access only one house, cemetery roads, school roads, roads that access businesses, single owner roads. The final draft road status list and draft road status map must be presented to Town Officials for action. Action should include the creation of an article based on **MGL Chapter 82, Section 21 Authority to lay out ways**:

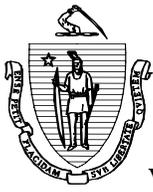
"The selectmen or road commissioners of a town or city council of a city may lay out, relocate or alter town ways, for the use of the town or city, and private ways for the use of one or more of the inhabitants thereof; or they may order specific repairs to be made upon such ways; and a town, at a meeting, or the city council of a city, may discontinue a town way or a private way."

The above action will then allow the Town Officials to adopt the Official Road Status Map. Steps 1 - 3 should be reviewed by the City Solicitor.

NOTES: *These are large size maps that may be viewed by contacting the MRPC at (978)-345-7376 at 2267.
**Not listed in table

Figure 1: Review Map 2: Westminster Draft Road Status Map





The Commonwealth of Massachusetts

Mitt Romney, Governor Kerry Healey, Lt. Governor

VII. COMMUNITY SCOPE OF SERVICES

MEMORANDUM

This Memo and the budget on page three are part of the contract.

TO: MRPC Contact: Amanda Amory
Town of Westminster Contact:

FROM: Executive Order 418 Interagency Work Group

DATE: 5/12/03

RE: Request for approval of Scope of Services in the Community Development Planning Process

The Interagency Work Group (IAWG) is in receipt of a Revised Proposed Scope of Services for CD planning submitted by the Regional Planning Agency on behalf of the community on 12/31/02.

The Town used no consultant to conduct preplanning activities leading to the development of the Scope of Services utilizing \$0 in pre-planning services.

The appropriate members of the Interagency Work Group (IAWG) reviewed the proposed Scope of Services. The findings contained in this report were agreed upon by the IAWG during a meeting held on 3/26/03. The Scope of Services is approved as modified in red. If the changes are agreeable to the various parties, planning can commence as soon as the signature page is signed by all parties.

Visioning and Goal Setting: Equivalency granted

Open Space and Resource Protection: Approved as modified in red

Housing: Approved as modified in red.

Economic Development: Approved as proposed

Transportation: Equivalency granted

Putting It All Together: Approved as proposed in red in the attached scope.



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CD Plan Scope & Report

Budget: The total EO418 budget for the Scope proposed is \$30,000 including preplanning. The amount utilized for preplanning was \$0. The approved planning tasks utilize the remaining \$30,000.

Definitions related to EO418 “affordable housing”:

Low income households are those making up to 50% of area-wide median income

Moderate income households are those making up to 80% of area-wide median income

Middle income households are those making up to 150% of area-wide median income

Administrative Arrangements: The RPA must develop an attachment to the Scope of Services which includes any administrative arrangements between the consultant and RPA, e.g., procedures and schedule for paying consultants, procedures for securing authorization from the community before the RPA pays the consultant, etc. Note: The MSA Contract signed by all consultants, including the RPAs, constitutes the general terms and conditions for performing work under EO418.

Budget, funding sources, and approved tasks and consultants: On page 3, we provide a summary of the tasks within the Scope of Services showing the funding sources to be used by the Regional Planning Agency (RPA) in processing bills for those services. It is critical that the RPA invoice the correct state agencies and pay consultant(s) consistent with this budget.

Signature Page: The signature page, when fully executed, turns the Scope of Services into a contract among the RPA, consultant(s), and community.

Record keeping: The fully executed copy of Scope of Services including all attachments and this memo is the official file copy of the Scope. In event of a problem or an audit, the RPA may be required to produce this official record. A copy of the fully executed Scope with all attachments should be forwarded to the IAWG.

Plan Submission: Four electronic copies of the completed CD or master plan in pdf format must be provided to the IAWG. No paper copies of the plan are required. One electronic copy including all GIS data files must be provided to the IAWG. All GIS products should be submitted as a stand-alone ArcView 3.x project with views and layouts, as well as all of the necessary data and graphics upon which the project depends. It is the intent of the IAWG that all completed plans will be placed on the EO418 web at DHCD.

If the community has questions related to the report, it should contact the RPA or Ann Whittaker at DHCD by phone: (617) 727-7001 x 401 or e-mail: ann.whittaker@state.ma.us for clarification. Please note that the primary source of information and guidance to the community throughout this process is the RPA, which is serving as the project administrator for the IAWG.

CD Plan Scope & Report

Westminster		Pre-planning		Planning					
Tasks from Scope of Services	Consultant	EOEA Planning for Growth	DHCD CDBG 1%	EOEA Planning for Growth	EOEA Mass GIS	DHCD CDBG 1%	DHCD CDBG Planning	MassHighway SPR	Municipal Funds
Preplanning	None								
Vision & Goal Setting	Equivalency granted								
Open Space & Resource Protection	MRPC			10,000					
Housing Element	MRPC						5,000		
Economic Development	MRPC			2,500			2,500		
Transportation	Equivalency granted							10,000	
Putting the Plan Together	MRPC								
Totals		0	0	12,500	0	0	7,500	10,000	0
EOEA	12,500								
DHCD	7,500								
MHD	10,000								
Total EO418	30,000								
Total Leveraged Funds	0								
Grand total	30,000								

On behalf of and in cooperation with the Town of Westminster (“Municipality”), the Montachusett Regional Planning Commission (MRPC, also referred to as the “Consultant”) shall provide the planning services necessary to complete a Community Development Plan for the Municipality. The Municipality and the Consultant agree to comply with all applicable laws, regulations, policies and guidance as set forth by the:

Federal Department of Transportation (DOT)
 Federal Department of Housing and Urban Development (HUD)
 State Department of Housing and Community Development (DHCD)
 State Department of Economic Development (DED)
 State Executive Office of Environmental Affairs (EOEA)
 State Executive Office of Transportation and Construction (EOTC)

The Consultant shall deliver the following services to the Municipality.

HOUSING

The Consultant shall deliver Community Development Plan, Housing Element planning services, report(s) and map(s) in accordance with the “Minimum Requirements” of the Commonwealth of Massachusetts, Community Development Plan program as per Executive Order 418, Community Development Plan Guidebook and subsequent technical guidance received from relevant State departments. At a minimum, the services to be delivered include:

H.1. Housing Inventory Map(s) and Accompanying Report. An assessment of the community’s current housing conditions based upon information obtained from sources such as the US Census (for income, housing units, specific conditions, age and household size, population trends, income levels, housing costs, vacancy rates, age and condition of housing stock), periodicals such as the “Banker and Tradesman”, DHCD, local Board of Assessors and Building Inspector, Rural Housing Improvement, Inc., local housing authority, relevant housing organizations such as community development corporations (where available), and Realtors (building permit data). Data from existing resources shall be obtained to produce a report of existing housing conditions in the community. Generation of new housing data shall not be created under this scope of services. While the administering state departments have deleted the “housing inventory map” as a requirement of this program, where possible, housing locations shall be described in GIS-map and narrative formats.

H.2. Housing Needs Report. An evaluation of current **and future** housing needs **of low, moderate and middle income** residents shall be created. The ability of residents to afford previously constructed and newly constructed dwelling units (homes, mobile homes and condominiums) shall be analyzed (a universal definition of affordability shall be explained and used within the context of this section of the final report). Based upon these analyses, an assessment of housing demand shall be completed. The housing demand report will attempt to quantify **the need for** the total number of dwelling units, by type, needed in the community, by user groups (i.e. families, single persons and senior citizens) and by location in the community.

H.3. Supply and Demand Comparison. Based upon the above analyses and data, a “housing gap analysis” shall be created identifying the gaps between what housing is available and what is needed for households with low, moderate and middle incomes.

H.4. Housing Goals and Objectives Statement. A narrative reflecting the community’s short and long term goals to address gaps in affordable housing will be generated.

H.5. Preliminary Future Housing Map and Accompanying Goals and Objectives Report. A GIS-map showing the location, type and quantity of new housing units, **including housing** for individuals **and families and those** with low, moderate and middle incomes shall be created. A narrative shall accompany the map describing the rationale used to explain the priorities and locations for the types of housing to be created in the community and the method used to develop the future housing priorities.

Step #1: Gather Information and Complete Housing Supply Inventory

MRPC will collect the following data:

Data	Source
# dwelling units, 1990 vs. 2000	Census
Age of dwelling units	Census
Zoning analysis (potential housing units)	Buildout Analysis

per zoning district)	
Median Sales \$	Banker & Tradesman
# building permits, 1990- 2000, S-F v M-F	Census
Renter occupied vs. owner occupied, 1990 vs 2000	Census
# subsidized units (Chapter 40B)	DHCD Inventory
Vacancy rates, renter vs. owner, 1990 vs. 2000	Census

Using the data above, MRPC will describe the community's housing stock and recent growth trends, including housing density, costs, number of subsidized units, *opportunities for individuals across a broad range of incomes* and vacancy rates. Presentation will include graphics and brief narrative.

Step #2: Complete an Assessment of Housing Demand

MRPC will collect the following data:

Data	Source
Current and future population	Census and MRPC projections
Current and future household size	Census and MRPC projections
Current and future number of households	Census and MRPC projections
Current and future age distribution	Census and MRPC projections
Estimated recent income level <i>including poverty-level income households, low-income, moderate income, middle income and upper income households</i>	1990 and 2000
Housing Authority waiting list	Housing Authority
Affordable housing gap (#units needed to reach 10%)	MRPC (Census and DHCD data)
Regional affordability gap indicators using regional median income, local average wage, and median local housing sales prices types	HUD, DET, Banker and Tradesman

Using these data, MRPC will assess current and future population, household size, age distribution, and income estimates. This information will be presented graphically with a brief narrative.

Step #3: Quantify Need by Comparing Supply and Demand

MRPC will prepare a housing needs report comparing supply and demand. Housing needs will be determined using the data collected in Steps 1 & 2 above, analyzed by considering project numbers of households (MRPC) projections, distributed by historic income levels; the 10% affordable housing gap; and the housing authority waiting list; these will be compared to recent housing construction trends and buildout projections with regard to building types. Study will estimate what the market is likely to produce based on recent building permit trends and identify gaps in income level served and in rental vs. ownership (assuming very low and low income households are best served by rental). *The narrative will also discuss the availability of housing stock that is available for individuals of ~~across a broad range of incomes (i.e., low and moderate incomes and up to the 150% of median as set forth in Executive Order 418).~~*

Step #4: Addressing Needs by Setting Goals and Objectives

MRPC will present the above information to local officials and others participating in the process and will facilitate a discussion to develop goals and objectives to address the gaps. The discussion will seek to relate the overall goals and objectives identified in the community visioning process with the results of the supply and demand analysis. The outcome will be a Housing Goals and Objectives Statement *addressing the needs of low, moderate and middle-income households.*

The community will organize the public process to achieve consensus: MRPC will present materials, help facilitate discussion, and prepare drafts and revisions of the statement. Assuming the community achieves consensus, MRPC will assist in developing more specific goals, such as where, when, what type, and for whom new housing should be built. MRPC will participate in up to two meetings to complete Step #4.

Step #5: Draft Preliminary Future Housing Map

Using the buildout map and results of Step #4 as a starting point, MRPC will lead a discussion comparing anticipated housing with desired housing as determined in Step #4 above. The map will be annotated by hand to show where changes may be necessary and where various housing types should go.

Step #6: Identify Additional Housing Opportunities

Based on Step #5, MRPC will lead discussion to identify preliminary locations for new housing that are most appropriate for each type of housing. Show relationship to transportation and water infrastructure, environmental resources, employment opportunities, etc.

Discussion will also generate a preliminary draft list of potential barriers and enablers, such as potential zoning changes, programs, and resource needs.

MRPC will prepare a briefing paper summarizing the results.

HOUSING PRODUCTS

Housing Inventory Map(s) and Accompanying Report

Housing Needs Report – All Groups

Supply and Demand Comparison

Housing Goals and Objectives Statement

Preliminary Future Housing Map and Accompanying Goals and Objectives Report

Technical Assistance and Recommendations for Complying with 40B Report

Consultant for this Element: Montachusett Regional Planning Commission.

Fee for this Element:

<u>STAFF</u>	<u>TOTAL HOURS</u>	<u>TOTAL BUDGET</u>
Comprehensive Planning Director	12	\$800.00
Comprehensive Planning Staff	30	\$2,100.00
Transportation Planning Director	0	\$0.00
GIS Technician	30	\$2,100.00
TOTAL	71	\$5,000.00

The cost for work related to the development of the Housing element shall not exceed \$5,000.00.

ECONOMIC DEVELOPMENT

The Consultant shall deliver Community Development Plan, Economic Development Element planning services, report(s) and map(s) in accordance with the “Minimum Requirements” of the Commonwealth of Massachusetts, Community Development Plan program as per Executive Order 418, Community Development Plan Guidebook and subsequent technical guidance received from relevant State departments. At a minimum, the services to be delivered include:

ED.1. Current and Future Economic Profiles. An assessment of the current economic base in the community including an inventory of major employers and number of jobs, demographic and income data, unemployment rates, labor force statistics, commercial vacancy rates and space available in commercial and industrial buildings (and commercial and industrial parks, where applicable) shall be created.

ED.2. Economic Development Goals Statement. Utilizing the information collected through the visioning session and the above goals and objectives will be written for the Municipality. A narrative will address the job opportunities that are available to low, moderate and middle income individuals. The Consultant will inform the Municipality how the Municipality may implement practices to retain existing businesses and attract new businesses to the community, which will provide job opportunities for low, moderate and middle income persons.

ED.3. Implementation Strategy and Accompanying Map. An Economic Development Implementation Strategy Map identifying the location, type and quantity of commercial and industrial uses in the community, and indicating area(s) of future commercial and industrial growth shall be created. *An analysis of the Route 2A transportation cor-*

ridor shall be conducted. Recommendations for improvements to the commercial and industrial zoned land along Route 2 and 2A shall be made. The map shall also show, at a minimum, locations of transportation infrastructure, water and sewer system components, and environmental constraints. The narrative accompanying the map will discuss the Economic Development Implementation Strategy, summarize the goals and objectives, and the rationale for the strategy.

The MRPC staff will gather all available economic data to provide a profile of existing economic conditions in the community. The types of data to be gathered includes, where available, as well as any other data available through the community or other sources:

- Location and number of businesses (1997 Economic Census)
- Employers and employees in the community (1997 Economic Census)
- Largest employers
- Types of businesses by industry (DET or BLS data)
- Recent Growth Trends (US Census)
- Size of workforce and unemployment (DET data)
- Average wage by sector (DET data)
- Jobs to labor ratio

The above data will be shown in tabular form or will be shown on a map of the community, which will be used in visioning/discussions within the community.

Assess Economic Development Objectives in relationship to Land Use Suitability Maps

Based on the discussions at the visioning session, a map illustrating the target areas for economic development will be prepared. Depending upon the feedback from the community as to whether this represents a firm concept of their economic goals or only a draft for future discussion, this information may or may not be added to Map 5 and Map 6 described previously in the Natural Resources component of the EO418 scope.

Alternative Economic Development Strategies/Future Plans and Resources

Based on the analysis above, and the input received at the Economic Development visioning session, prepare a brief listing and descriptions of alternative economic development strategies that are available for consideration by the community, as well as other resources for the community to use in follow-up economic development discussions.

Within the context of this report an analysis of public lands and buildings for their potential economic development uses shall be completed.

PRODUCTS

1. Current and Future Economic Profiles.
2. Economic Development Goals Statement.
3. Implementation Strategy and Accompanying Map.
4. Adaptive Reuses of Former Municipal Buildings Report

Consultant for this Element: Montachusett Regional Planning Commission.

Fee for this element:

<u>STAFF</u>	<u>TOTAL HOURS</u>	<u>TOTAL BUDGET</u>
Comprehensive Planning Director	12	\$800.00
Comprehensive Planning Staff	30	\$2,100.00
Transportation Planning Director	0	\$0.00
GIS Technician	30	\$2,100.00
TOTAL	71	\$5,000.00

The cost for work related to the development of the Economic Development element shall not exceed \$5,000.00.

OPEN SPACE AND RESOURCE PROTECTION

The Consultant shall deliver Community Development Plan, Open Space and Resource Protection Element planning services, report(s) and map(s) in accordance with the “Minimum Requirements” of the Commonwealth of Massachusetts, Community Development Plan program as per Executive Order 418, Community Development Plan

Guidebook and subsequent technical guidance received from relevant State departments. At a minimum, the services to be delivered include:

The purpose of the Natural Resources Element task is to develop information, to be shown on a series of maps, which will enable the community to discuss the natural resource needs of the community. These maps will be used at a forum to determine the areas of the community, which are critical for protection through acquisition, zoning or other means.

It is also important to note that the Natural Resource element will provide base maps that will be essential for follow-up discussions relating to areas of the community which the residents feel are appropriate for use in future housing or economic development. **In addition, the public forums under Maps 5A and 5B will provide an opportunity for citizens to continue to discuss community Assets and Liabilities and the draft Visions and Goals Statement.**

Map 1 Existing Conditions

Prepare a map that will illustrate the 1999 MacConnell Land Use data broken into the 11 “groups” of Land Use Codes selected by MassGIS. In addition, show the Permanently Protected Open Space and Municipal lands from the buildout analysis as an overlay hatch pattern and show a blackline outline of zoning district boundaries. This map is designed to show the existing pattern of various categories of land uses, open spaces and regulations for the community.

Map 2 Future Land Use Based on Current Zoning (Buildout Assumptions)

In this map, all developed land (i.e., the white space) from Buildout Map 2 (including miscellaneous, land use update areas, absolute constraint areas, and open spaces) is to be shown as the existing underlying land use (broken into the 11 land use codes from MassGIS/MacConnell). The Open Space and Municipal lands will also be shown as a hatch overlay pattern. For communities where wetlands are not “absolute constraints, the areas to be shown as the existing MacConnell Land Use will also include the wetlands, which may be able to be included in lot area required for zoning, but which may not be built in due to zoning or other local regulations.

All “undeveloped” lands (showing as developable lands on Map 2 of the buildout) within town which do not meet the specifications above will be shown as 11 land use codes, based upon conversion of zoning into Future Land Use by 11 codes as shown on MassGIS “crosswalk” sheet. These will show in the same colors, but a different shading, at the existing land uses.

Calculations will include total land area, and percent of town, within each land use at buildout. Also, the same calculations will be completed by subwatershed area, for purposes of comparisons to the 1999 impervious surface calculations.

Map 3 Natural Resources Component

This map illustrates the existing “developed” land uses (residential, industrial, commercial) by the 11 land use code categories, and also shows the agricultural uses (pasture, crops, orchards). It then shows as overlays the following:

- A) Endangered Species
- B) Priority Habitats
- C) Wetlands/Streams
- D) Protected and municipal open space from buildout analyses
- E) Vernal pools (certified and reported)
- F) ACECs
- G) Anadromous fish runs
- H) Watershed divides
- I) Well sites and zone I and II contribution areas

Map 3a will be prepared which illustrates, in gradations of color, the areas where more than one of these features occurs (i.e.; darker shades indicated more features than lighter shades). **These represent the areas that the community feels are least appropriate for future development. Other areas are assumed to be most appropriate for future housing, commercial, or industrial use.**

Map 4 Water Resources Component/Impervious Surface Calculations

Map illustrates

- A) Land Use 99 by 21 land use codes (needed for calculations)
- B) Watershed sub-basin divides
- C) Broad-brush approximations of sewer service areas from MetroPlan
- D) Well sites and zone I and II contribution areas
- E) Floodplains
- F) Potential water supplies/aquifers

A and B above are used to calculate the impervious surface area by town and by watershed as acreage and as a percent of the town and the watershed sub-basin. There is no other water analysis assumed in this estimate.

The Consultant shall deliver to the Municipality a report of the findings of the results of research and analysis of the community’s open space and recreation assets and liabilities. This report shall include GIS-produced maps with related narrative and data reflecting the findings reached through the open space and recreation research and analysis tasks. A GIS-Land Suitability Map shall be produced showing areas most suited for housing, economic development, transportation and community facilities. The narrative section this report shall include the community’s priorities for the protection of wildlife habitat, water resources, vistas and key landscapes, and documentation concerning outdoor recreational facilities. Recommendations will be presented to the community concerning the steps necessary and benefits of completing an Open Space and Recreation Plan (separate from the Community Development Planning work to be completed within the scope of this contract).

PRODUCTS

- 1. GIS Based Land Use Suitability Map
- 2. Water Budget Analysis
- 3. Water Quality Analysis
- 4. Recommendations for Existing Open Space and Resource Protection Plan Map and Accompanying Narrative
- 5. GIS Based Map of Parks, Conservation and Recreation Lands
- 6. GIS Based Map of Locations of Potential Ball Fields, Soccer Fields and Basketball Courts

Consultant for this Element: Montachusett Regional Planning Commission.

Fee for this element:

<u>STAFF</u>	<u>TOTAL HOURS</u>	<u>TOTAL BUDGET</u>
Comprehensive Planning Director	23	\$1,600.00
Comprehensive Planning Staff	60	\$4,200.00
Transportation Planning Director	0	\$0.00
GIS Technician	60	\$4,200.00
TOTAL	143	\$10,000.00

The cost for work related to the development of the Open Space Preservation element shall not exceed \$10,000.00.

The Consultant shall take care to insure that tasks completed within the Open Space and Resource Protection section will not duplicate those recently completed through the Town of Westminster’s completion of its Open Space and Recreation Plan.

TRANSPORTATION

The Consultant shall deliver Community Development Plan, Transportation Element planning services, report(s) and map(s) in accordance with the “Minimum Requirements” of the Commonwealth of Massachusetts, Community Development Plan program as per Executive Order 418, Community Development Plan Guidebook and subsequent technical guidance received from relevant State departments. At a minimum, the services to be delivered include:

T.1. A GIS map of the regional or sub-regional area that identifies transportation improvements that can be implemented within the next one to five years will be created based upon the input received from the Municipality. The Consultant shall collect and analyze information, gathered through the visioning process, about the Municipality’s local and sub-regional (in concert with at least three contiguous communities) transportation needs. Transportation goals and short and long term objectives shall be reported to the community. The map showing transportation improvements, that can be accomplished within the next one to five years, shall show the location, type and quantity of

any transportation amenities including: 1. Matters of safety; 2. Access; 3. Congestion; 4. Transit; 5. Intermodal connections; and, 6. Environmental considerations.

T.2. Infrastructure Conditions and Needed Improvements in the Sub-region.

Each community’s plans for Natural Resources, Housing and Economic Development will impact not only its local transportation infrastructure but also the infrastructure needs of surrounding communities. In addition, the combined land use proposals of adjacent communities will have implications for the transportation infrastructure of the immediate sub-region and for the region as a whole. MRPC, through its role as facilitator of discussions in the Natural Resources, Housing and Economic Development components, will emphasize the need to coordinate these elements with each other, and to look at the local and regional transportation implications of the land use decisions.

Defining “Existing Conditions” of local transportation infrastructure. Some transportation funds should be available during the discussions with individual communities to enable staff to develop base maps that illustrate the volume/capacity ratios and existing levels of service for existing major roadways and transit systems. MRPC proposes that up to 30 hours in transportation funds be allowed for expenditures to develop the base data for the community and to discuss the transportation implications of land use decisions made during the discussions of the other three core elements.

Defining Sub-regional Transportation Infrastructure Needs. Following the initial community level transportation discussions relating to land use implications/alternatives, the transportation element expects to address transportation needs a minimum of three communities working together. This coordinated look at infrastructure needs will occur after each community has completed the other three core elements of the Community Development Plan. This will enable the communities to examine the implications of their Community Development Plans on the transportation needs of the sub-region.

To address transportation needs from a sub-regional perspective, MRPC will first prepare a map for the 3+ communities working together on the transportation element, that combines the results of MAP 6 (from Natural Resources Element) from each community into a sub-regional map, and adds the existing transportation network (roadways and transit system) serving these communities. MRPC will then host a sub-regional transportation needs forum, at which time the common transportation goals of the communities will be determined. Potential future projects of priority across the communities will be mapped during this effort.

TRANSPORTATION PRODUCTS

1. List of Town Roads and Roads in Question
2. Report on Conditions of Roads in Question and What Roads Will BE Included On a Map as Well as Roads Which May be Discontinued, Abandoned, or Not Recognized as Public Way(s)
3. Preparation of Town Official Road Map Classifying All Roadways Within Westminster

Consultant for this Element: Montachusett Regional Planning Commission.

Fee for this element:

<u>STAFF</u>	<u>TOTAL HOURS</u>	<u>TOTAL BUDGET</u>
Comprehensive Planning Director	0	\$0
Comprehensive Planning Staff	0	\$0
Transportation Planning Director	23	\$1,600.00
Transportation Planning Staff	60	\$4,200.00
GIS Technician	60	\$4,200.00
TOTAL	143	\$10,000.00

The cost for work related to the development of the Transportation element shall not exceed \$10,000.00.

Final CD Plan “Putting It All Together”

NOTE: budget funds will need to come from the Open Space Element to undertake this mapping and report. Send the IAWG a copy of the revised budget.

Maps 5A and 5B Land Use Changes Proposed by Community

Using Maps 1-4 developed above:

- a) Hold public forums to determine public goals for areas to be protected by zoning or acquisition or other means
- b) Determine which areas of community should be designed for residential and commercial and industrial uses (if any). These discussions will continue in the forums planned for housing and economic development.

Map 5A consists of sketch changes proposed by the townspeople relating to land uses. In order to save costs, THESE WILL NOT be incorporated into a GIS map, but rather will be the paper copy of the map used at the forums onto which the areas are written.

Map 5B specifically illustrates only those areas where zoning changes are proposed in order to implement the goals of the public forums. This Map 5B WILL be in GIS format. *Map 5b will be produced AFTER the community completes the housing, economic development and initial transportation planning discussions, in order to incorporate all of the proposed land use changes contemplated by the community.*

MAP 6 Future Land Use Assuming Implementation of Zoning Changes

This is a repeat of Map 2 above, with the exception that this map takes into account the zoning changes shown on Map5B. Map 6 will show the future land uses based on conversion of zoning into 11 land use code per MassGIS, and show protected open space as hatch over land use. *Since this map will incorporate the elements from all Community Development Plan components shown as Map5B, it will therefore represent the final community development plan for the community.*

CD Plan Report

The Consultant shall deliver to the Municipality a report of the results of Putting It All Together. It shall include a report and GIS-produced maps (including data layers) with related narrative and data reflecting the findings reached through the four elements of the CD Plan through the Putting It All Together section and leading to the final recommendations shown on the accompanying maps.

GLOSSARY OF TERMS

Geographic Information Systems or "GIS". The process of creating maps utilizing computer hardware and software and linking the visual reference points (known as points, lines and polygons) with relevant information stored in a computer database program such as Microsoft Access.

Executive Order 418 (aka EO 418). Directive endorsed by former Governor Argeo Paul Cellucci on January 21, 2000 directing various state agencies to allocate \$30,000 per community for the completion of a Community Development Plan addressing four elements: housing, economic development, open space preservation and recreation development, and transportation.

Community Development Plan. A planning document detailing the municipality's housing need and demand and future plan for housing development in concert with related planning in economic development, open space preservation and recreation sites maintenance and development, and transportation planning.

Pre-planning services. Tasks that may be completed prior to the approval of the municipality's Community Development Plan Scope of Services. These consist of providing assistance to the community in the development of the scope of services, visioning procedures and collecting and reporting the community's assets and liabilities (determined through the visioning process).

Buildout Analysis. A "buildout analysis" consists of a series of 4 or 5 geographical information system (GIS) based maps that illustrate a community's current zoning, the land available for development and how it is zoned, and maximum development possible in a particular community if every piece of developable land were developed based upon existing local zoning. Accompanying the maps are projections of the numbers of residents, households, public school students and water use at buildout. The buildout analysis provides a baseline for communities by demonstrating development as it could occur if no changes are made in current zoning. It is a planning tool designed to stimu-

late discussion and help communities identify if they are growing in the way they want and what, if any, changes they want to make.

Vision Statement or Visioning Statement. A succinct description of the results/direction of the visioning process.

Scope of Services. Identification of the tasks necessary to complete the agreed-upon project.

MSA. Master Services Agreement. A contract between the Commonwealth of Massachusetts and a variety of private and public sector consultants, previously selected by the Department of Housing and Community Development (DHD) to supply Community Development Planning Services.

Visioning. The process of identifying common concerns, goals and objectives usually conducted in an open forum with a cross-section of representatives of the entity in question, and moderated by an independent facilitator.

Assets and Liabilities. Attributes of a community determined by the residents of that community during the visioning process. These can be considered “strengths and weaknesses” as determined by the residents.

VIII. HOUSING APPENDIX

**SUBSIDIZED HOUSING UNITS
FOR THE MONTACHUSETT REGION / 2000**

	Year Round Units	Total 40B Units	% Subsidized 40B units
Ashburnham	1997	25	1.25
Ashby	1000	0	0
Athol	4775	227	4.75
Ayer	3141	118	3.76
Clinton	5817	527	9.06
Fitchburg	15963	1565	9.8
Gardner	8804	1321	15
Groton	3339	95	2.85
Harvard	2156	33	1.53
Hubbardston	1348	36	2.67
Lancaster	2103	74	3.52
Leominster	16937	1374	8.11
Lunenburg	3605	54	1.5
Petersham	453	0	0
Phillipston	598	0	0
Royalston	470	3	0.64
Shirley	2140	57	2.66
Sterling	2611	40	1.53
Templeton	2492	118	4.74
Townsend	3162	50	1.58
Westminster	2609	75	2.87
Winchendon	3563	291	8.17

WESTMINSTER SUBSIDIZED HOUSING INVENTORY

As of April 24, 2002

Chapter 40B Units	Percent Subsidized 2000 Base
75	2.87

Source: Department of Housing and Community Development

As the preceding table illustrates, Westminster's percentage of 40B housing units amounted to 2.87% as of 2002, well below the state's goal of 10%. The town has 30 subsidized units on South Street referred to as the Wellington and 45 subsidized units on South Ashburnham Road referred to as the Meadows at West Hill.

WESTMINSTER

Survey Methodology

The Town of Westminster mailed the survey to 4,000 households in the community through its real estate property tax invoice. At least 776 were returned to the Town Hall by the respondents enabling the community to achieve a 19% response rate. Data from the surveys was entered into a database and analyzed by staff at the Montachusett Regional Planning Commission (MRPC). Below are the results of that analysis.

Survey Form

TOWN OF WESTMINSTER – COMMUNITY DEVELOPMENT PLAN SURVEY

March 24, 2004

Dear Westminster Resident,

Using grant funding available from the Commonwealth of Massachusetts, the Town of Westminster is in the process of formulating a Community Development Plan. A Community Development Plan is a tool used to identify and implement short and long-term strategies in the areas of economic development, housing, transportation and open space and resource protection.

In order for local officials to develop a well thought out and implementable plan, we need the advice of our most important resource, the residents of the Town of Westminster. To that end, we encourage you to participate in this brief survey of issues in our community. When completed, the survey can be mailed back, delivered with your tax payment to the Tax Collector’s office, or deposited in the box in front of Town Hall on Bacon Street.

Thank you for your cooperation and valuable assistance.

Sincerely,

Westminster Board of Selectmen

Please return the completed survey no later than April 12, 2004.

<p>1. Where should the Town of Westminster focus its economic development efforts? (Please prioritize, with #1 being the highest priority.)</p> <p>The Town’s focus should be on attracting:</p> <p><input type="checkbox"/> Retail stores</p> <p><input type="checkbox"/> Manufacturing</p> <p><input type="checkbox"/> Professional Offices</p> <p><input type="checkbox"/> Technology</p> <p><input type="checkbox"/> Food services</p> <p><input type="checkbox"/> Tourism</p> <p><input type="checkbox"/> Warehousing/Distribution</p> <p><input type="checkbox"/> Other _____</p>	<p>2. Check any of the following areas that you feel present a barrier to the economic development of the Town. (Please check only one.)</p> <p><input type="checkbox"/> Not enough land zoned commercial/industrial</p> <p><input type="checkbox"/> Permitting process too cumbersome</p> <p><input type="checkbox"/> Taxes too high</p> <p><input type="checkbox"/> Insufficient labor force</p> <p><input type="checkbox"/> Location of the Town in proximity to major cities</p> <p><input type="checkbox"/> Other _____</p>
<p>3. Do you feel local zoning bylaws and regulations regarding commercial and industrial development are (please check only one):</p> <p><input type="checkbox"/> Too restrictive</p> <p><input type="checkbox"/> Not restrictive enough</p> <p><input type="checkbox"/> Adequate</p> <p><input type="checkbox"/> Do not know</p> <p><input type="checkbox"/> Other _____</p>	<p>4. Would you prefer to see Westminster as a (please choose one):</p> <p><input type="checkbox"/> A bedroom community (almost entirely residential)</p> <p><input type="checkbox"/> A town with a mix of residential, commercial, industrial and recreational uses</p> <p><input type="checkbox"/> Other _____</p>
<p>5. Do you feel that there is a sufficient supply of affordably priced housing available to Westminster’s residents? (Please choose only one.)</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Do not know</p> <p><input type="checkbox"/> Do not care</p> <p><input type="checkbox"/> Other _____</p>	<p>6. In your opinion, what type of housing does Westminster need the most? (Rank choices most important [1] to least important [5]):</p> <p><input type="checkbox"/> Senior housing</p> <p><input type="checkbox"/> Rental units</p> <p><input type="checkbox"/> Single-family homes</p> <p><input type="checkbox"/> Clustered condominiums</p> <p><input type="checkbox"/> Other _____</p>
<p>7. Do you feel local zoning bylaws and regulations regarding resi-</p>	<p>8. Have you constructed a new home within the last ten years?</p>

<p>dential development are (please check only one):</p> <p><input type="checkbox"/> Too restrictive</p> <p><input type="checkbox"/> Not restrictive enough</p> <p><input type="checkbox"/> Adequate</p> <p><input type="checkbox"/> Do not know</p> <p><input type="checkbox"/> Other _____</p>	<p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No.</p> <p>Overall, did you find the local permitting process:</p> <p><input type="checkbox"/> Very Satisfactory</p> <p><input type="checkbox"/> Satisfactory</p> <p><input type="checkbox"/> Not Satisfactory</p>
<p>9. Do you have a need for any transit services (ex. bus, train, taxi, bus or shuttle service) for any of the following reasons? (Please check all that apply.)</p> <p><input type="checkbox"/> Work</p> <p><input type="checkbox"/> Medical services</p> <p><input type="checkbox"/> Grocery shopping</p> <p><input type="checkbox"/> Other _____</p>	<p>10. What do you consider the Town's most pressing transportation-related need?</p> <p><input type="checkbox"/> Better roads</p> <p><input type="checkbox"/> Better sidewalks</p> <p><input type="checkbox"/> More sidewalks</p> <p><input type="checkbox"/> More public transportation</p> <p><input type="checkbox"/> Other _____</p>
<p>11. Check the five recreational facilities you feel are most needed in Town.</p> <p><input type="checkbox"/> Fishing area</p> <p><input type="checkbox"/> Swimming area</p> <p><input type="checkbox"/> Hiking trails</p> <p><input type="checkbox"/> Bicycle/Walking trails</p> <p><input type="checkbox"/> Playground(s)</p> <p><input type="checkbox"/> Cross-Country Skiing</p> <p><input type="checkbox"/> Basketball courts</p> <p><input type="checkbox"/> Tennis courts</p> <p><input type="checkbox"/> Other _____</p>	<p>12. Should the town continue to expend funds toward acquiring land to preserve open space for conservation and recreation purposes? (Please check only one.)</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Do not know</p>
<p>Cable Questions</p> <p>13. Is cable service available where you live?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p>If not, would you like to receive cable service?</p> <p><input type="checkbox"/> Yes * _____</p> <p><input type="checkbox"/> No</p> <p>(*Optional: Please provide the name of the street you live on.)</p>	<p style="text-align: center;">THIS SPACE LEFT INTENTIONALLY BLANK</p>
<p>14. What is the one <u>best</u> thing you like about living in Westminster?</p> <p>_____</p> <p>_____</p>	<p>15. What is the one <u>least</u> thing you like about living in Westminster?</p> <p>_____</p> <p>_____</p>
<p>TO HELP US INTERPRET THE RESULTS, PLEASE ANSWER THE FOLLOWING QUESTIONS.</p> <p>16. How long have you lived in Westminster?</p> <p><input type="checkbox"/> Less than five years</p> <p><input type="checkbox"/> 5-10 years</p> <p><input type="checkbox"/> 10-20 years</p> <p><input type="checkbox"/> More than 20 years</p>	<p>17. Which of the following best describes your current living situation?</p> <p><input type="checkbox"/> Two parent home with at least one child</p> <p><input type="checkbox"/> Two parent home with no children</p> <p><input type="checkbox"/> Single parent with at least one child</p> <p><input type="checkbox"/> Single parent with no children</p> <p><input type="checkbox"/> Senior couple with other family member(s)</p> <p><input type="checkbox"/> Senior couple with no other family member(s)</p> <p><input type="checkbox"/> Senior living alone</p> <p><input type="checkbox"/> Single adult sharing housing</p> <p><input type="checkbox"/> Other _____</p>

**SURVEY RESULTS
TOWN OF WESTMINSTER
COMMUNITY DEVELOPMENT PLAN SURVEY**

1. Where should the Town of Westminster focus its economic development efforts? (Please prioritize, with #1 being the highest priority).

Respondents believed that the Town of Westminster should focus its economic development efforts on the following, ranked in order of importance: Tourism 17%; Food Services 16%; Warehousing/Distributing 16%; Retail Stores 15%; Manufacturing 12%; Professional Offices 12%; and, Technology 11%.

2. Check any of the following areas that you feel present a barrier to the economic development of the Town. (Please check only one).

The lack of zoned commercial and industrial land was believed to be the most important barrier to economic development (22%). Taxes are also believed to be too high (19%), the permitting process too cumbersome (18%) and the location of the town in proximity to major cities (11%).

3. Do you feel local zoning bylaws and regulations regarding commercial and industrial development are (please check only one):

More than one-fourth (24%) of the respondents feel that local zoning bylaws and regulations regarding commercial and industrial development are adequate. At least 16% believe that zoning bylaws and regulations are too restrictive while 14% believe that they are not restrictive enough. Nearly two-fifths (38%) do not know.

4. Would you prefer to see Westminster as a (please choose one):

Nearly two-thirds (63%) of all respondents would prefer to see Westminster as a town with a mix of residential, commercial, industrial and recreational uses. Slightly more than one-fourth (28%) of the respondents would prefer to see Westminster as a bedroom community (almost entirely residential).

5. Do you feel that there is a sufficient supply of affordably priced housing available to Westminster's residents? (Please choose only one)

Nearly two-fifths (38%) of those surveyed feel that there is a sufficient supply of affordably priced housing. More than one-tenth (14%) of those households surveyed do not know.

More than two-fifths (41%) of those surveyed did not respond to this question.

6. In your opinion, what type of housing does Westminster need the most? (Rank choices most important [1] to least important [5]):

The townspeople surveyed believed that two types of housing are needed the most: Retail units 28%; clustered condominiums 28%. Slightly more than one-fifth (21%) of those surveyed believe single family homes are needed while slightly less than one-fifth (19%) of the respondents believe that senior housing is needed.

7. Do you feel local zoning bylaws and regulation regarding residential development are (please check only one):

Further analysis of data needed. The total number and percentage of responses do not add up to 100%.

8. Have you constructed a new home within the last ten years?

Further analysis of data needed. The total number and percentage of responses do not add up to 100%.

9. Do you have a need for any transit services (ex. Bus, train, taxi, bus or shuttle service) for any of the following reasons? (Please check all that apply)

The majority of those surveyed (82%) did not respond to this question. Those who responded indicated that their needs for transit services were related to: medical services 9%, grocery shopping 8%, work 5% and other 4%.

10. What do you consider the Town's most pressing transportation-related need?

The most pressing transportation need was: better road 47%, more sidewalks 28% and more public transportation 19%. Slightly less than one-tenth (7%) of those surveyed would like to see better sidewalks.

11. Check the five recreation facilities you feel are most needed in Town.

The recreation facilities deemed to be most in need were: bicycle/walking trails 19%; swimming area 18%; hiking trails 15%; playground(s) 13% and fishing 10%. Additional desired recreation needs were: basketball courts, tennis courts and cross-country skiing.

12. Should the town continue to expend funds toward acquiring land to preserve open space for conservation and recreation purposes? (Please check only one)

Nearly four-fifths (77%) of those households surveyed believe that the town should continue to expend funds toward acquiring land for open space preservation and for conservation and recreation purposes.

13. Is cable service available where you live? If not, would you like to receive cable service?

The overwhelming majority (86%) of households surveyed have cable service. Of those who do not have cable service (9%) nearly half (4%) would like to receive cable service.

14. What is the one best thing you like about living in Westminster?

Analysis of all responses will take more time.

15. What is the one least thing you like about living in Westminster?

Analysis of all responses will take more time.

16. How long have you lived in Westminster?

Nearly one-half (48%) of those surveyed have lived in the town of Westminster for more than 20 years. Slightly more than one-fifth (22%) have been residents for 10-20 years. Slightly more than one-fourth (27%) moved into town in the last 10 years.

17. Which of the following best describes your living situation?

More than one-half (58%) of the households surveyed appear to be young families. Nearly two-fifths (39%) of these young families have at least 1 child, while nearly one-fifth (19%) have no children. More than one-fourth (28%) of those households responding are represented by senior citizens. One in ten (10%) of the households responding is a senior citizen living alone.

IX. NATURAL RESOURCES AND OPEN SPACE APPENDICES

MISER POPULATION PROJECTIONS: METHODOLOGY

The MISER Population Projections for Massachusetts, 2000–2020, employ a cohort-component model in which fertility, mortality, and migration are projected independently using the Census 2000 population by sex and age group as the launch for the 2010 projection.⁵⁰ The first step is the mortality component, which calculates the number of survivors to the end of the projection interval, by applying state-level age-specific survival rates to each age-sex cohort of the launch year population. Mortality and survival rates have changed significantly throughout the last century with the trend being toward lower mortality, higher survival, and higher life expectancy for both sexes, most age groups, nearly everywhere.

The next step is the migration component, which involves the calculation of net migration during the projection period using the forward survival rate method and the vital statistics method. The third step is the fertility component, which calculates the number of births during each projection interval by applying age-specific birth rates to the female population in each age cohort from ages 0 to 49, using a multi-year average of the recorded number of resident births during the period 1995–2001.

The birth rates for the MISER population projections were calculated using the average of five three-year averages: 1995–1997, 1996–1997, 1997–1999, 1998–2000, and 1999–2001. Over the last twenty years, in many cities and towns in Massachusetts the trend has been toward lower fertility rates and toward a shift to having births at later ages. Therefore the projection uses the most recent age-specific birth rates and holds these constant throughout the projection period.

The MISER population projections reflect the assumptions made about future fertility, mortality and migration trends, as well as about the group quarters population, and as such are subject to some degree of uncertainty. The population projections should be used as an interpretive tool and not as a forecast or prediction of future population, since many factors can play into changes in population, such as changes in economic conditions, unforeseen events, and the like.

⁵⁰ MISER Population Projections for Massachusetts, 2000–2020, Stefan Rayer, Ph.D., July 17, 2003

Draft Land Use Suitability Model: METHODOLOGY

The Draft Land Use Suitability Model illustrates the highest concentrations of resources present in the town. The steps taken to produce this model are as follows:

1. We compiled a list of all the resources present in the MRPC Region. Those resources include:
 - Wetlands
 - DEP Non-Potential Drinking Water Source Areas
 - DEP Outstanding Resource Waters
 - DEP Interim Wellhead Protection Areas
 - DEP Zone 1's, 2's, A's, B's & C's
 - FEMA Q3 Flood Zones
 - DEP River Protection Act Buffers
 - MDC Watershed Protection Act Buffers
 - Aquifers (High, Med & Low Yield)
 - Surficial Geology (Alluvium and Sandy Soils)
 - NHESP Certified Vernal Pools, Potential Vernal Pools, BioMap Core Habitats, Biomap Supporting Natural Landscapes, Priority Habitats for State-Protected Rare Species & Estimated Habitats of Rare Wildlife
 - MRIP Riparian Corridors, Natural Land Riparian Corridors & Contiguous Natural Lands
 - MRPC Designated 20' Buffers around Bikeways, Proposed Bikeways, Proposed Rail Trails, Tracks & Trails & Long Distance Trails
 - Areas of Critical Environmental Concern
 - Non- Permanently Protected Open Space
2. From this list we identified the resources that are present in the town.
3. We then gave each resource a specific numeric value as represented in the "eo418_dlus_mapping_elements" spreadsheet.
4. All of the resources were merged together into one master layer for the town, that represents all of the resources present in the town, and indicates what each of those resources is.
5. We then clipped the master layer to the limits of the town boundary, and removed the permanently protected open space and surface water from it.
6. The result of this process is a Draft Land Use Suitability Model that graphically shows the numeric value of the resources present in specific areas throughout the town.

Available Datalayers and Weighting of Environmental Resources

<u>DATA LAYER</u>	<u>VALUE</u>	<u>CLASSIFICATION</u>
Base Data		
Town Boundary	X	
Surrounding Mask	X	
Roads	X	
Rail Lines	X	
Municipal Buildings	X	
Route Numbers	X	
Hydrography		
Streams 5k	X	
Streams & Rivers	X	
Lakes and Ponds	X	
Wetlands (Legend Layer)	X	
Wetlands NWI	1	WETCODE= 4,7,8,12,14,15,16= 1
Wetlands 5k		POLYCODE= 4,5,6,7,8,9= 1
Water Resources		
Watersheds	X	
DEP Non Potential Drinking Water Source Area	1	
DEP Public Water Supplies	X	
DEP Ground Water Discharge Permits	X	
DEP Tier Classified Oil or Hazmat Sites	X	
NPDES Permits	X	
DFWELE Anadromous Fish	X	
DEP Outstanding Resource Waters	1	
DEP Interim Wellhead Protection Areas	1	
Zone I- DEP Wellhead Protection Areas	1	
Zone II- DEP Wellhead Protection Areas	1	
Zone A- DEP Surface Water Supply Protection Areas	1	
Zone B- DEP Surface Water Supply Protection Areas	1	
Zone C- DEP Surface Water Supply Protection Areas	1	
FEMA Q3 Flood Zones	1 & 2	ZONE= A/AE= 2, X500= 1
DEP Rivers Protection Act Buffers	1 & 2	RV_ZONE= 100= 2; 200= 1
MDC Watershed Protection Act Buffer	1 & 2	BUF_ZONE= 200= 2; 400= 1
Aquifers	1 & 2&3	CODE=2= 3; 3= 2; 4= 1
Surficial Geology (7=Alluvium, 1= Sand)	1 & 2	CODE=7= 2; 1= 1
Wildlife Habitat		
NHESP Certified Vernal Pools	1 & 2	100 FT Buffer= 2, 300FT Buffer= 1
NHESP Potential Vernal Pools	1 & 2	100 FT Buffer= 2, 300FT Buffer= 1
NHESP BioMap Core Habitat	2	COREPOLY= 1
NHESP BioMap Supporting Natural Landscape	1	BIOSNLPOLY= 1
NHESP Priority Sites of Rare Species& ENC	2	
NHESP Estimated Habgitats of Rare Wildlife	1	
MRIP Riparian Corridors (RIPC)	1	INSIDE= 100= 1
MRIP Natural Land Riparian Corridors (NATC)	2	NAT= 1, INSIDE= 100= 2
MRIP Contiguous Natural Lands (NATL)	1	NAT= 1= 1

<u>DATA LAYER</u>	<u>VALUE</u>	<u>CLASSIFICATION</u>
Land Use		
State Register of Historical Places- Points	X	
Landmark- Points	X	
Public Access Board Sites	X	
Canoe Access Points	X	
Elevation Contour Lines	X	
Canoe Trips	X	
MRPC Existing Bikeways	1	20 FT Buffer= 1
Bicycle Trails	1	20 FT Buffer= 1
MRPC Proposed Bikeways	2	20 FT Buffer= 2
MRPC Proposed Bikeways	2	20 FT Buffer= 2
MRPC Proposed Rail Trails	2	20 FT Buffer= 2
Tracks & Trails	1	20 FT Buffer= 1
Long Distance Trails	1	20 FT Buffer= 1
Areas of Critical Environmental Concern	1	
State Register of Historical Places- Polygons	X	
Scenic Landscapes	X	
Protected & Recreational Open Space	1	LEV_PROT= T, L, N= 1
Chapter 61 Lands	X	
Land Use	X	

BOLD Resources that are applicable to the Draft Land Use Suitability Model
BLACK Data is not applicable to the Draft Land Use Suitability Model.

X. ECONOMIC DEVELOPMENT APPENDICES

Village Center Zoning Bylaw Models

Community Development Plan: Economic Development Element*(Village Center Zoning Bylaw From Greater Gardner Sustainable Growth Management Plan)***Type of Bylaw:** Village Center Zoning Bylaw**Problems/Challenges Addressed:** Town finances; providing alternative housing types for empty nesters, single people and small families; town character/enhancing village center**Towns:** Sheffield Village Center; Williamstown GR1, GR2, and BV districts**Commentary:** Many of the places that give Greater Gardner its special character such as downtown Ashburnham, historic Royalston center and Westminster center, could not be built today: it's illegal! That's because the smaller lot sizes and mixture of uses that characterize the New England village center are prohibited in most Greater Gardner towns. The following two sample bylaws allow mixed uses and/or smaller lot sizes in and near historic village centers.

The Village Center district in Sheffield may be a good model for several of the Greater Gardner communities that have existing mixed-use town centers, and would like to allow the expansion of this pattern without overcrowding. Notice the variety of uses allowed in the district, including one-, two- and three-family dwellings, moderately-sized retail stores, and business/office uses.

The GRI and GR2 districts in Williamstown are residential-only districts with a minimum lot size of 10,000 square feet. This type of district could be implemented in and near existing residential town centers, such as Westminster center and portions of Winchendon and Ashburnham with historically small lots. This type of bylaw can increase the vitality of town centers and provide an alternative to sprawl-type residential development. The Village Business district in Williamstown provides for a mixture of commercial uses on small lots. While not suitable for all Greater Gardner communities, this bylaw demonstrates (for anyone who has visited Williamstown) how allowing compact mixed-use development can result in an attractive downtown district.

**SHEFFIELD ZONING BY-LAWS – ARTICLE 5 DEVELOPMENT REGULATIONS
BERKSHIRE COUNTY
TOWN OF SHEFFIELD**

**ARTICLE 5
DEVELOPMENT REGULATIONS**

5.1 Dimensional Regulations

a. Table of Dimensional Regulations

The following table describes the minimum Lot Area requirements, minimum Frontage requirements, minimum Front Setback requirements, minimum Rear and Side setback requirements, Maximum Lot Coverage requirements and Maximum Building Height requirements in each of the zoning districts.

DISTRICT	Minimum Lot Area	Minimum Frontage
Rural	one acre	100'
Rural with public water	one-half acre	100'
Village Center	one-half acre	50'
Commercial	one acre	100'
General Business	four acres	200'

DISTRICT	Minimum Front Setback	Minimum Rear and Side Setback
Rural	40'	20'
Village Center	20'	10'
Commercial	40'	20'
General Business	100'	75'

Maximum DISTRICT	Maximum Lot Coverage	Building Height (FN*)
Rural	25%	35'
Village Center	75%	35'
Commercial	50%	35'
General Business	50%	35'

(FN*) The structure must be less than the maximum building height on at least one side of structure, however no portion of the building may be greater than 150% of the stipulated maximum building height.

Green Business Zoning Bylaw

At Ashburnham's Annual Town Meeting held on May 1st, 2004, the Town of Ashburnham adopted a "Green Business" zone and amended its zoning table to allow certain uses in said zone to encourage users of recreational amenities in the community. The relevant articles on Ashburnham's May 1st Town Meeting Warrant are as follows:

2.1 Types of Districts

G-B Green Business

The Green Business is intended to foster businesses that will support tourism and passive and outdoor recreation while preserving the natural beauty and ecological significance of the area.

2.2 Location of Districts

- 2.2.1 Districts R-A, R-B, B, V-C, I, ***G-B***, W, and WSP are located and bounded as shown on a map entitled "***Zoning Map of Ashburnham, Massachusetts***", dated, ***March 2004***, and on file as subsequently amended in the offices of the Town Clerk and the Zoning Enforcement Officer.

G-B: Route 119 from the Ashby town line to the New Hampshire state line 2000 feet on either side of the road, excluding the existing business district already designated at Route 119 and Route 101, as depicted on the map referenced above.

3.2 Schedule of Use Regulations

Use	R-B	<i>G-B</i>
3.21 Public, Semi Public and Institutional		
a. Church or other place of worship, parish house, rectory, convent, and other religious institutions.	Y	<i>Y</i>
b. Schools, public, private, religious, sectarian, or denomination.	Y	<i>Y</i>
c. Colleges or junior colleges and buildings accessory thereto.	Y	<i>Y</i>
d. Nursery school or other use for the care of children or a privately organized camp.	Y	<i>Y</i>
e. Library, Museum or civic center.	SP	<i>SP</i>
f. Public buildings and premises for government use.	SP	<i>SP</i>
g. Public utility buildings and structures.	SP	<i>SP</i>
h. Hospital, sanitarium, nursing, rest or convalescent home, charitable institution or other non-correctional use.	SP	<i>N</i>
i. Flood control or water supply use.	Y	<i>Y</i>
j. Country or tennis club, or other non-profit social, civic, or recreational lodge or club, but not including any use, the principal activity of which is one customarily conducted as a business.	SP	<i>SP</i>
k. Conservation or preservation of land or water-bodies in an essen-	Y	<i>Y</i>

	Use	R-B	G-B
	tially natural condition.		
l.	Cemetery.	SP	SP
m.	Road and/or railroad.	Y	SP
3.22 Residence			
a.	Single-family detached dwelling other than a mobile home.	Y	Y
b.	Conversion of a single-family dwelling existing prior to the adoption of this By-Law to accommodate not more than two (2) families.	SP	SP
c.	Cellar hole or basement area used as a dwelling for not more than two (2) years.	Y	N
d.	Two (2) family or semi-detached dwelling.	SP	N
e.	Mobile home park not including mobile home sales except to renters of lots within the park.	SP	N
f.	Family type camp ground.	SP	SP
g.	Mobile home used as a dwelling within a mobile home park.	Y	N
h.	Renting of one (1) or two (2) rooms with or without the furnishing of board by a resident family to not more than three (3) non-transient persons.	Y	N
i.	Professional office or studio of a resident physician, dentist, attorney, architect, artist, musician, engineer, or other member of a recognized profession.	Y	Y
j.	Customary home occupation conducted on the premises by a resident of the premises provided that not more than one (1) full-time employee, or equivalent thereof, excluding immediate family, is employed therein in connection with such use and that there is no exterior storage of material or equipment and no display of products visible from the street.	Y	Y
k.	Accessory use, including storage of a recreation vehicle, trailer and boat on the premises.	Y	Y
l.	Assisted Elderly or Supportive Housing	SP	N
m.	Use of part of a residence as an apartment for next of kin, to the second degree, reverting to single family use upon sale of the property.	SP	SP
3.23 Agriculture			
a.	Farm-Including cultivation and tillage of the soil; the production, cultivation, growing, harvesting, and preparation for market or storage of any agricultural, floricultural, or horticultural commodities; the keeping of bees; and forestry or lumbering operations.		

Use	R-B	G-B
Parcels less than five (5) acres		SP
Parcels of five acres (5) or larger	SP	Y
	Y	
b. Farm – Including dairying, the raising, breeding, keeping and preparing for market or storage of livestock, cattle, poultry, swine, and other domesticated animals used for food purposes, and fur-bearing animals.		
Parcels less than five (5) acres		SP
Parcels of five (5) acres or larger	SP	Y
	Y	
c. Sales room or stand for the display or sale of agricultural or horticultural products, the major portion of which is grown or produced on the premises by a resident proprietor.	Y	Y
3.24 Business		
a. Retail store distributing merchandise to the general public.	N	SP
a(1).Adult Entertainment Establishments, as defined in Section 5.12	SP	SP
b. Craft, consumer, professional or commercial service establishment dealing directly with the general public.	N	SP
c. Office or agency for non-resident business or professional use.	N	Y
d. Bank or other financial institution.	N	N
e. Restaurant or other establishment providing food and beverage within a building.	SP	SP
f. Restaurant or other establishment providing food, beverages, and live entertainment within a building.	N	SP
g. Drive-in or open-air restaurant or other establishment providing food and beverages with no live or mechanical entertainment.	SP	SP
h. Sales facility for motor vehicles, trailers, mobile homes, boats, farm implements or machinery with repair services and storage permitted.	N	N
i. Service station and/or repair garage for motor vehicles, not including autobody, welding or soldering shop.	N	SP
j. Autobody, welding or soldering shop.	N	N
k. Commercial greenhouse.	Y	SP

	Use	R-B	G-B
l.	Undertaking establishment or funeral home.	N	N
m.	Animal or veterinary hospital.	SP	N
n.	Commercial sale, care, breeding or boarding of dogs, cats, or other domestic pets.	SP	SP
o.	Drive-in or open-air business other than a restaurant and appurtenant buildings or structures.	N	SP
p.	Storage of construction equipment and building material.	SP	N
q.	Tourist Home Bed & Breakfast , but not including a hotel, motel or overnight cabins.	SP	SP
r.	Hotel, motel, or overnight cabins.	SP	SP
s.	Commercial indoor amusement or recreation place, or place of assembly.	N	N
t.	Commercial outdoor amusement or recreation place not including an outdoor movie theatre.	N	SP
u.	Wireless Communication Facilities & Towers	SP	SP
v.	Commercial sale of domestic pets other than dogs & cats	N	SP
3.25 Wholesale and Industry			
a.	Freight and terminal or storage warehouse.	N	N
b.	Wholesale warehouse including office or showroom facilities.	N	N
c.	Passenger station.	N	N
d.	Airport or heliport.	SP	N
e.	Light industrial use including manufacturing, processing, fabrication, assembly, packaging and storage.	N	N
f.	Excavation, processing and storage of soil, loam, sand, gravel, rock and other mineral deposits.	SP	N
g.	Reclamation, processing, storage and sale of scrap materials.	N	N
h.	Light industrial use including research and development within a building.	N	N
3.26 Scientific Research and Development			
a.	Activities connected with scientific research or scientific development or related production.	SP	N
b.	Accessory use necessary in connection with scientific research, scientific development, or related production.	SP	N

Use	R-B	G-B
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1.2 SCHEDULE OF DIMENSIONAL REGULATIONS (TABLE)

District	Minimum Lot Dimension		Minimum Yard Dimensions (3) (feet)			Maximum Building Height		Maximum Lot Coverage (%)
	Area (sq. ft.)	Frontage (feet)	Front	Side	Rear	(stories)	(feet)	
R-B	**60,000	*200	40	25	25	2-1/4 2½	35	20
G-B	60,000	200	40	25	25	2½	40	30

XI. TRANSPORTATION APPENDICES

APPENDIX A.

Current Roads

(See PDF folder on CD for appendix)

APPENDIX B.

Road Status

(See PDF folder on CD for appendix)