



# MBTA COMMUNITIES & READING

Presentation 6/12/24

## Goals:

1. Quick re-cap of process to date and context.
2. Establish the core concepts under review and their 'best fit' for compliance
3. Look to understand the options, their benefits and their limitations
4. Receive direct feedback on each concept so that we may look to narrow the options
5. Establish Next Steps

### Slides Expected

Local Context  
Core Concepts and how they apply to the Law  
Core Concepts and Forms they promote  
Current and Future Tools  
Upcoming Process

### Not Expected

What is the Law and its specific requirements  
Detail of additional controls for any concept  
Capital "A" Affordability Allowances/Discussion  
Non-Compliance

# WHAT IS THE MBTA COMMUNITIES LAW?

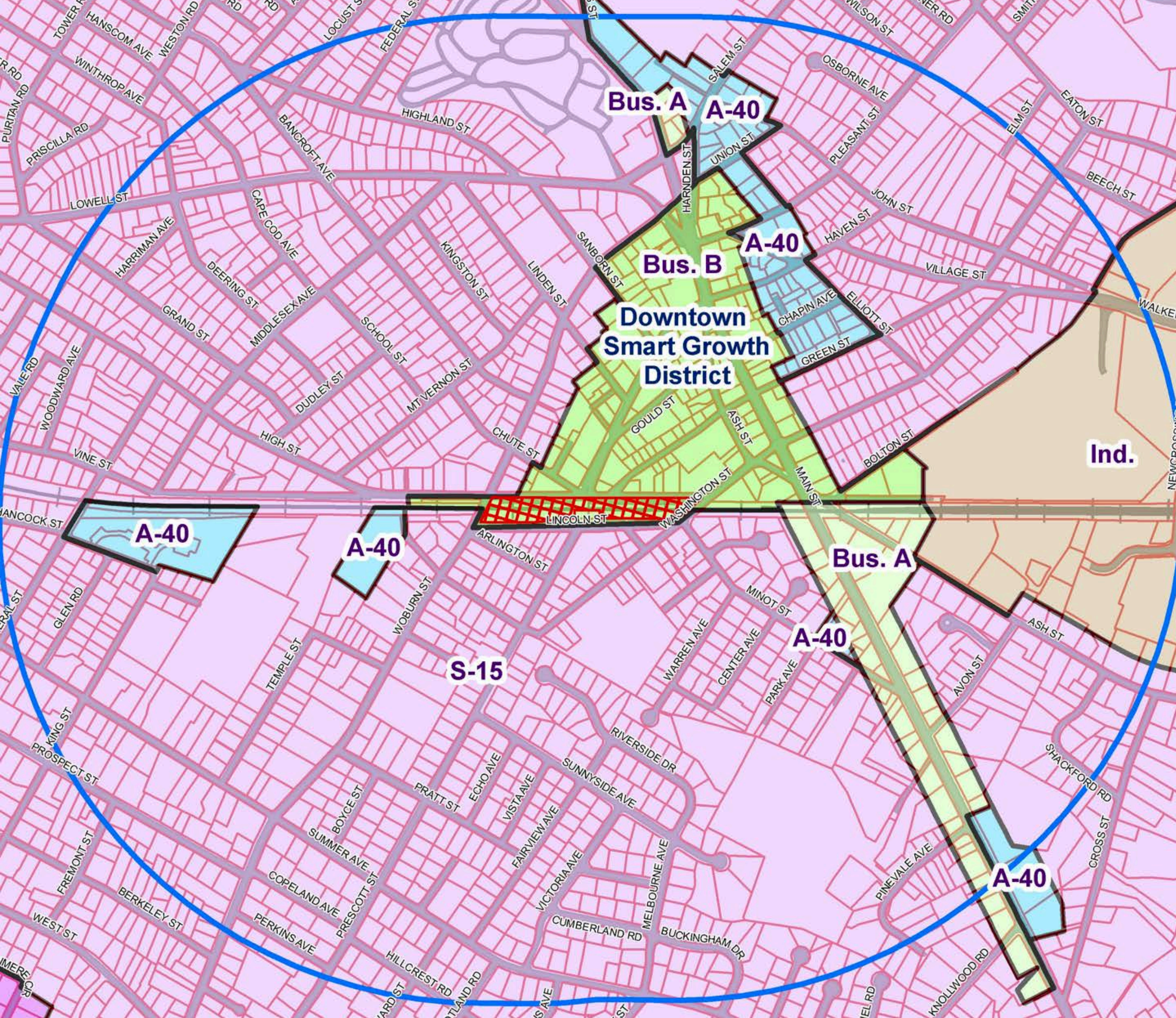


Reading is classified as a **commuter rail community** which means at least half of our zoning district must be within a 1/2-mile of the Reading train depot downtown.

By **December 2024**, Reading must confirm to the State that we have a district with **by-right** zoned **capacity** for 1,493 units of **multi-family housing** at a density of 15 units per acre across a district of a minimum of 43 total acres.\*

We do not currently have a zoning district that meets the requirements.

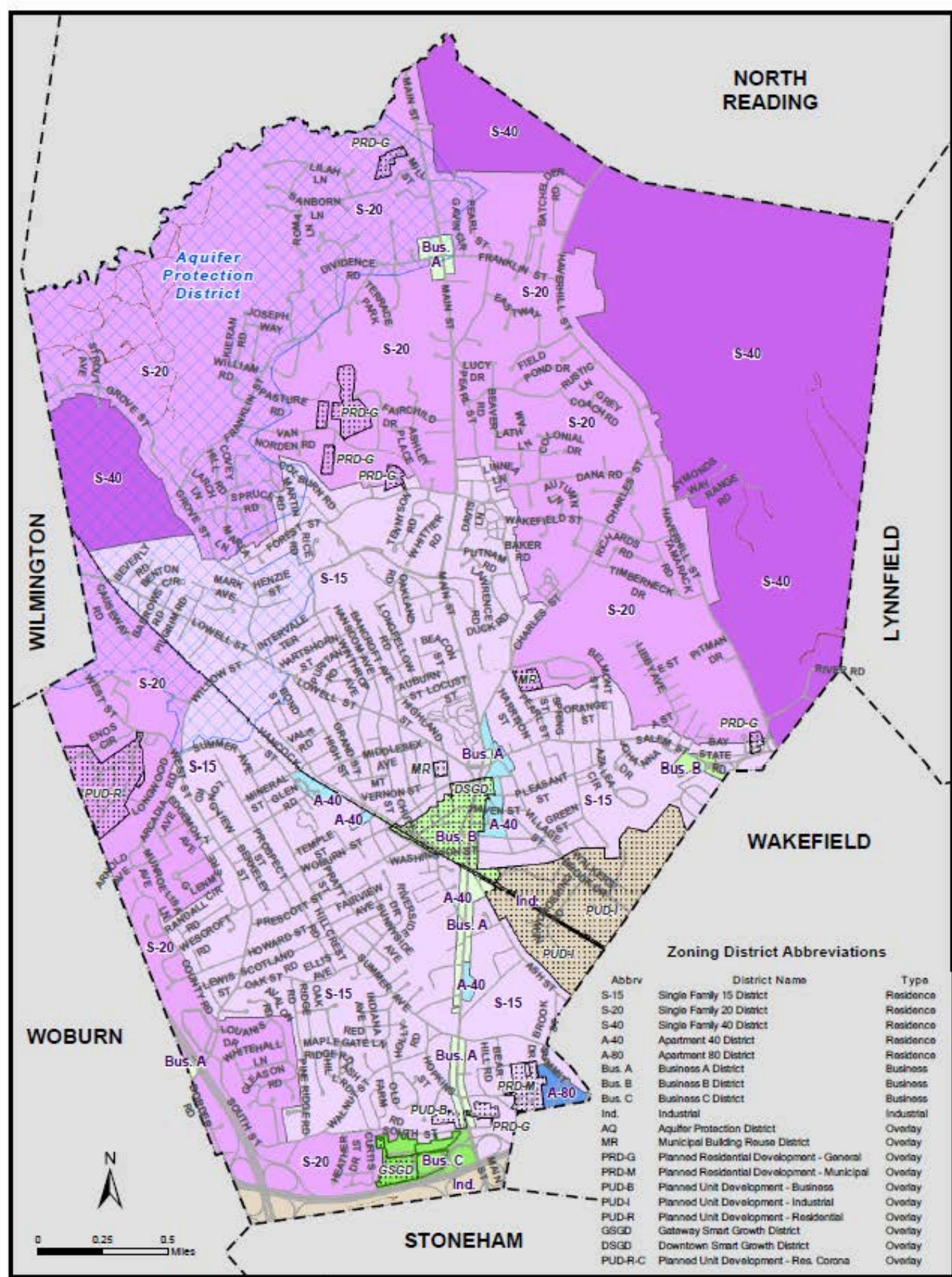
\*For the specific details on how these numbers were calculated by the State please see our project webpage.



There are approximately 660 acres within the 1/2 mile area, 343 acres of which are defined as “developable”.

# Multi-family housing is any housing with at least 3 units on one lot





94% of the land  
in Reading is zoned  
for single-family homes only

**Legend**

- Town Boundary
- Railroad
- Roads: Unpaved, Paved
- Overlay Districts: PUD-R-C, Aquifer Protection District, Subdistrict

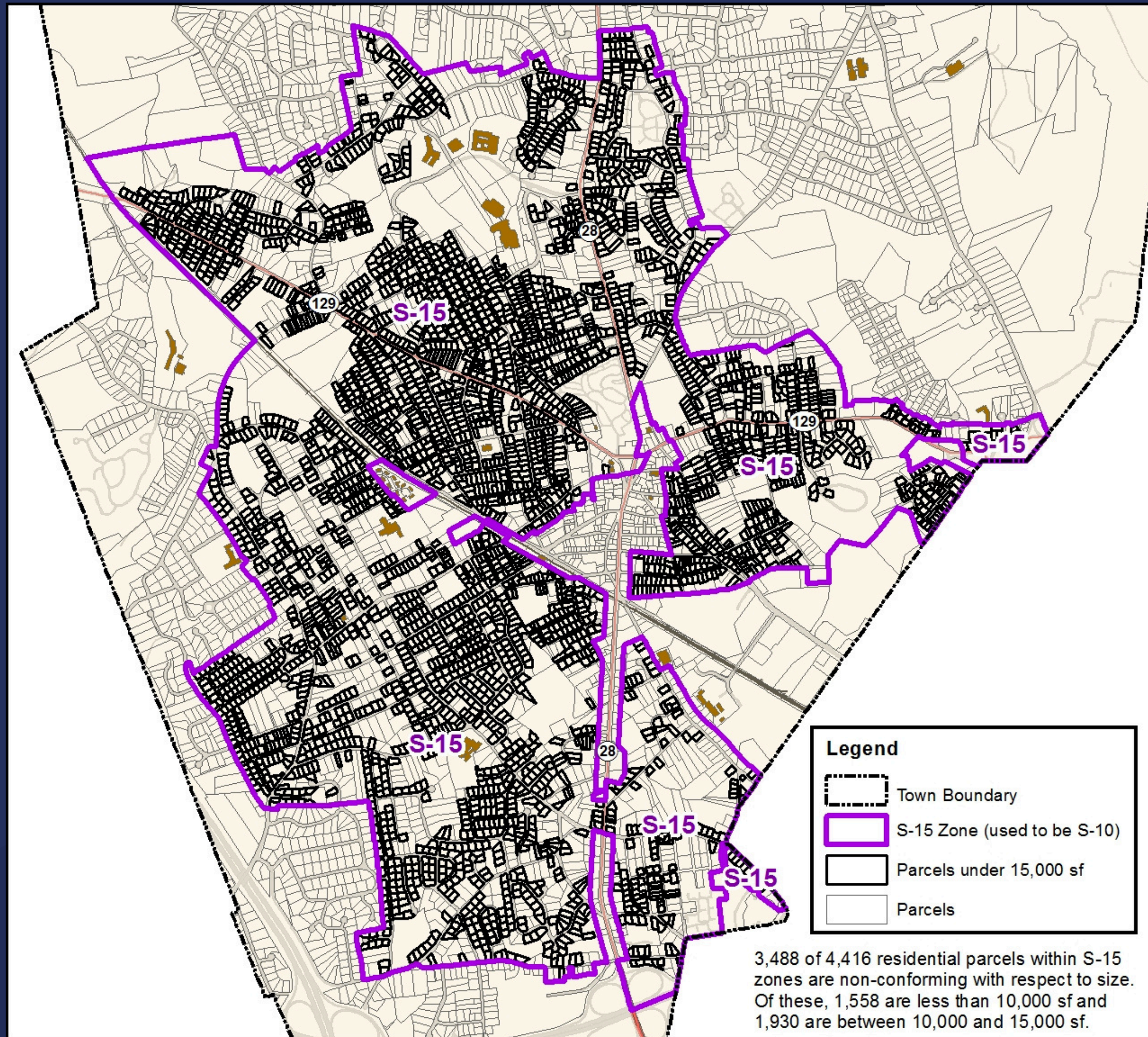
**Zoning**

- A-40
- A-80
- Bus. A
- Bus. B
- Bus. C
- S-15
- S-20
- S-40
- Ind.

**ZONING MAP**  
**TOWN OF READING**  
**MASSACHUSETTS**

Zoning current as of April 27, 2017.  
This map is to be used in conjunction with the Reading Zoning Bylaws and with the Reading Zoning Map approved on 4/8/13. The Town of Reading does not make any warranty, express or implied, for errors, omissions or inaccuracies in the information provided and does not assume any legal liability or responsibility for actions taken or not taken in reliance upon any information or data contained herein.





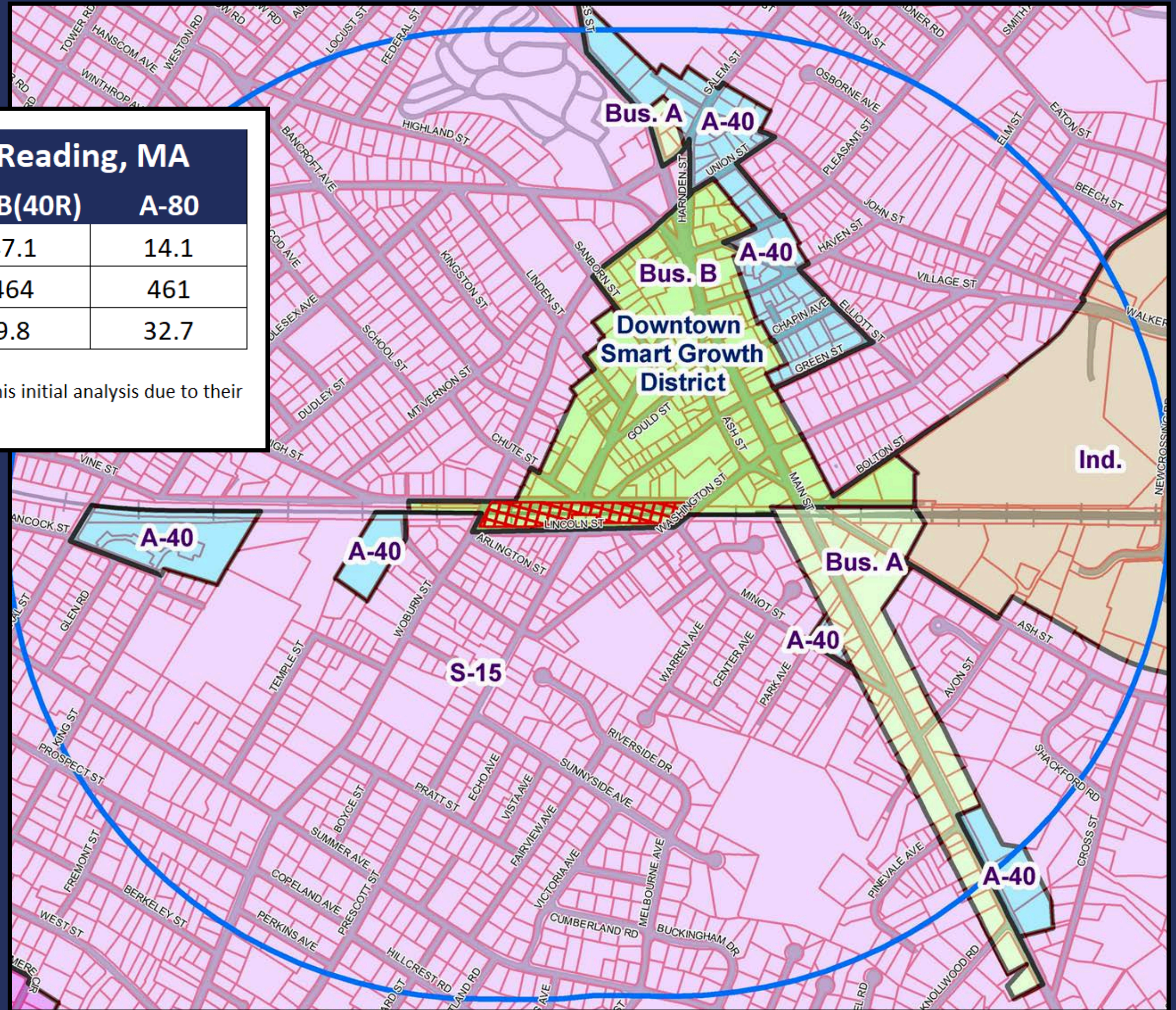


## Current Conditions by Zoning District - Reading, MA

	A-40**	Bus A	Bus B(40R)	A-80
Total Acreage	17.2	42.4	47.1	14.1
Unit Capacity	21	301	464	461
Unit Density/Acre*	1.2	7.1	9.8	32.7

\*calculation removes excluded land

\*\*only the A-40 district north of downtown; others were not included in this initial analysis due to their limited acreage



### Reasons why existing zones don't comply:

- Acreage is too small
- Unit density is too low
  - Large number of non-conforming parcels due to smaller lot sizes than the required
  - Maximum lot coverage restrictions
  - Parking ratios require lots of space
  - Waivers required





## How does this fit into our Community?

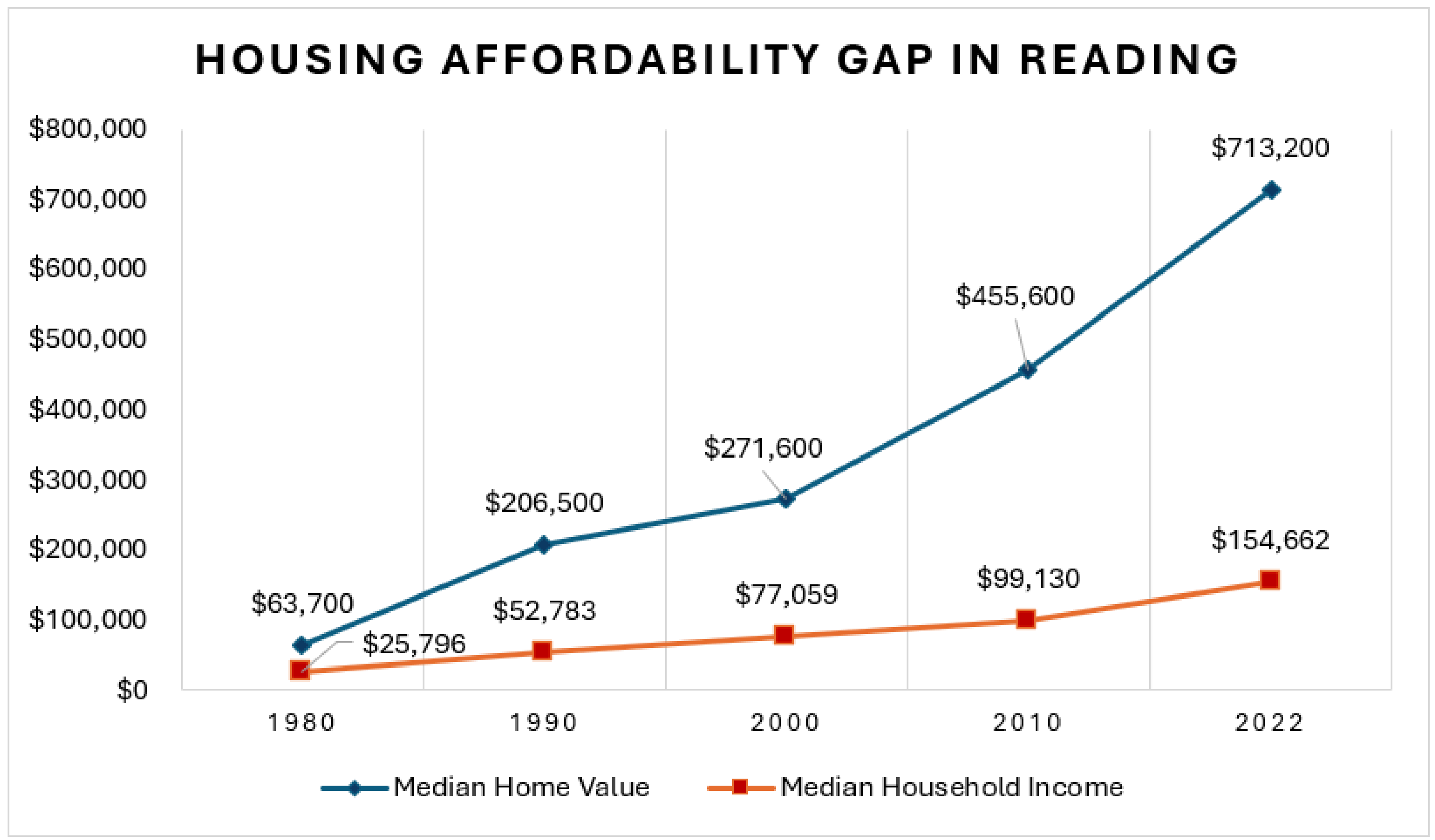
Reading's 2006 Master Plan recognizes the need for diverse and affordable housing types, as well as the value that they provide.

***“Reading will provide a variety of housing types for a diverse population.”***

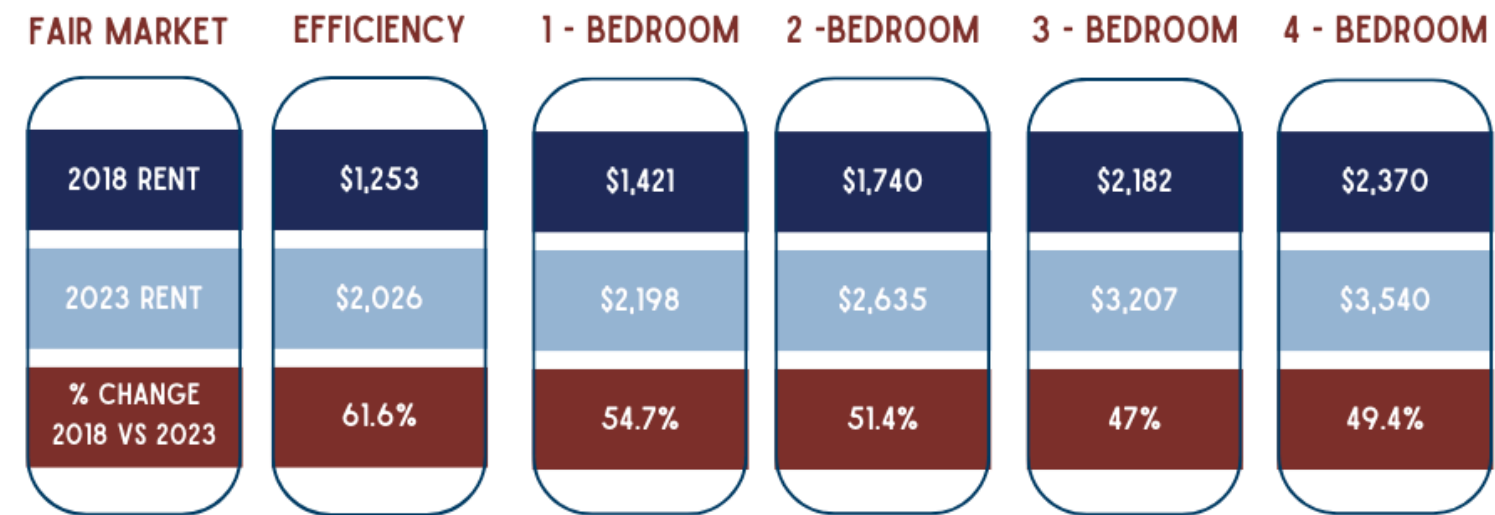
Providing these housing types, including affordable housing, will be accomplished in part by improving the Town's regulations to more easily allow certain types of housing, such as townhouses, multi-families and accessory apartments.

***“Although multi-family production has seen temporary increases with periodic real estate booms, based on zoning and the historically low production of other-than single-family units, it can be expected that most of Reading's future housing production will be single family houses on average half-acre lots. The likely result will be a continuation of high housing costs and fewer opportunities for low to moderate income households, empty nesters, and elderly.”***

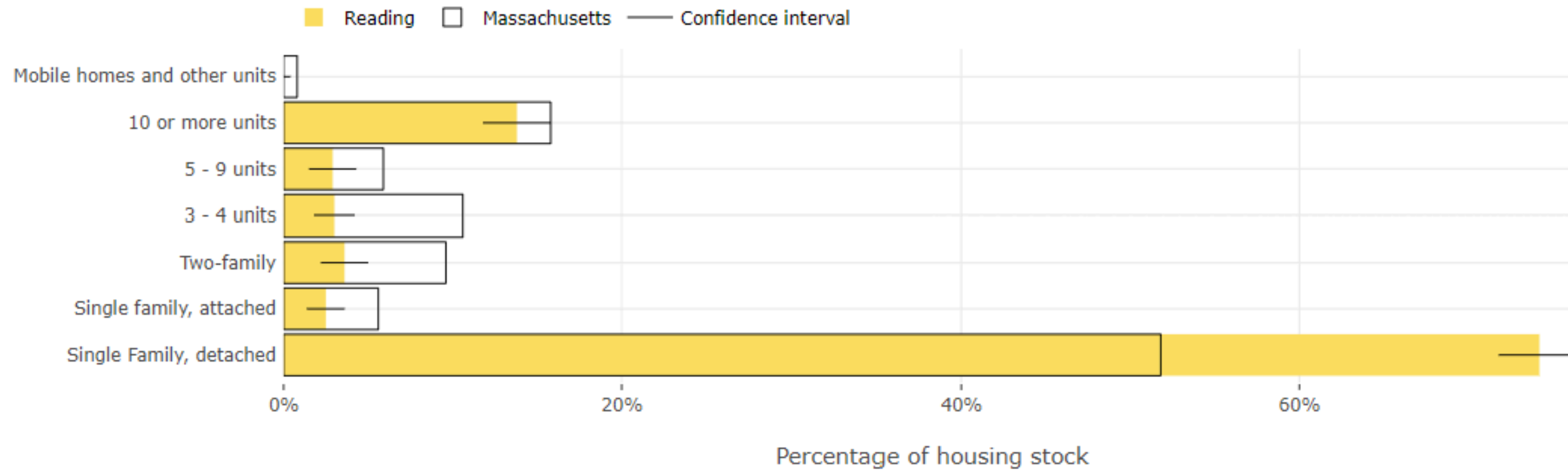
# 2022 Affordability Gap



**IN THE BOSTON REGION, FAIR MARKET RENT FOR A 2-BEDROOM APARTMENT INCREASED FROM \$1,740 IN 2018 TO \$2,635 IN 2023, A 51.4% INCREASE IN 5 YEARS**



### Housing units by building type Reading v. State



Source: U.S. Census Bureau American Community Survey, 2016-2020 5-year estimates  
Table S2504: Physical Housing Characteristics for Occupied Housing Units

**THE MAKEUP OF READING'S MULTI-FAMILY HOUSING IS CURRENTLY SKEWED TOWARDS LARGER DEVELOPMENTS, WITH 20+ UNIT BUILDINGS MAKING UP 57% OF THE EXISTING MULTI-FAMILY HOUSING IN READING**

**MULTIFAMILY UNITS (3+) MAKE UP 21.5% OF READING'S TOTAL HOUSING STOCK**



Reading Commons



**MBTA Communities gives us an opportunity to reconsider if, as a Town, we have met our goals.**

Have we provided a variety of housing types for a diverse population?

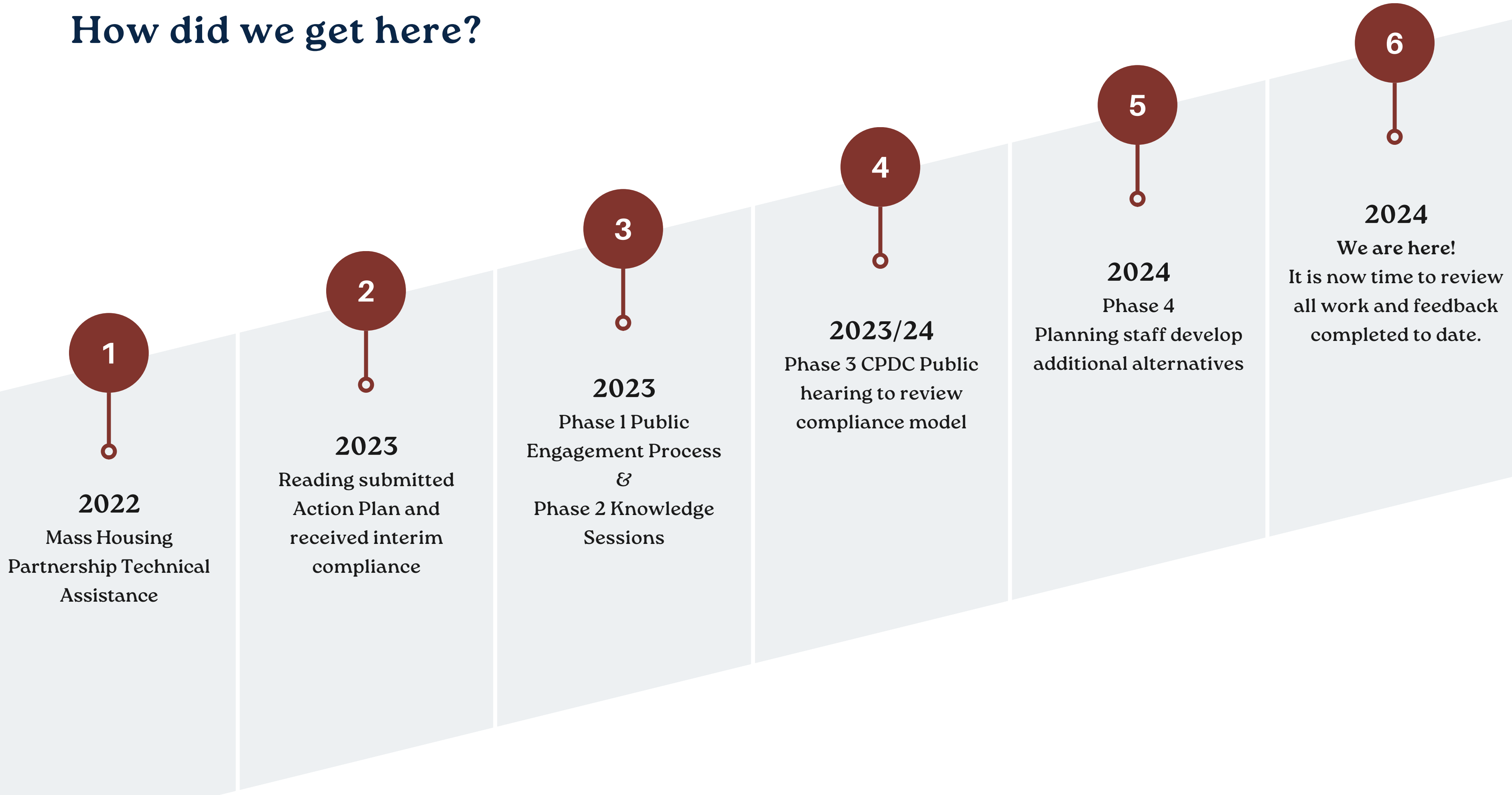
Can a first-time homebuyers or elderly residents find housing to match their needs?

Have we considered our place within the Metro region and how our community is going to grow and evolve?

There is room to maintain character and still provide additional allowances.



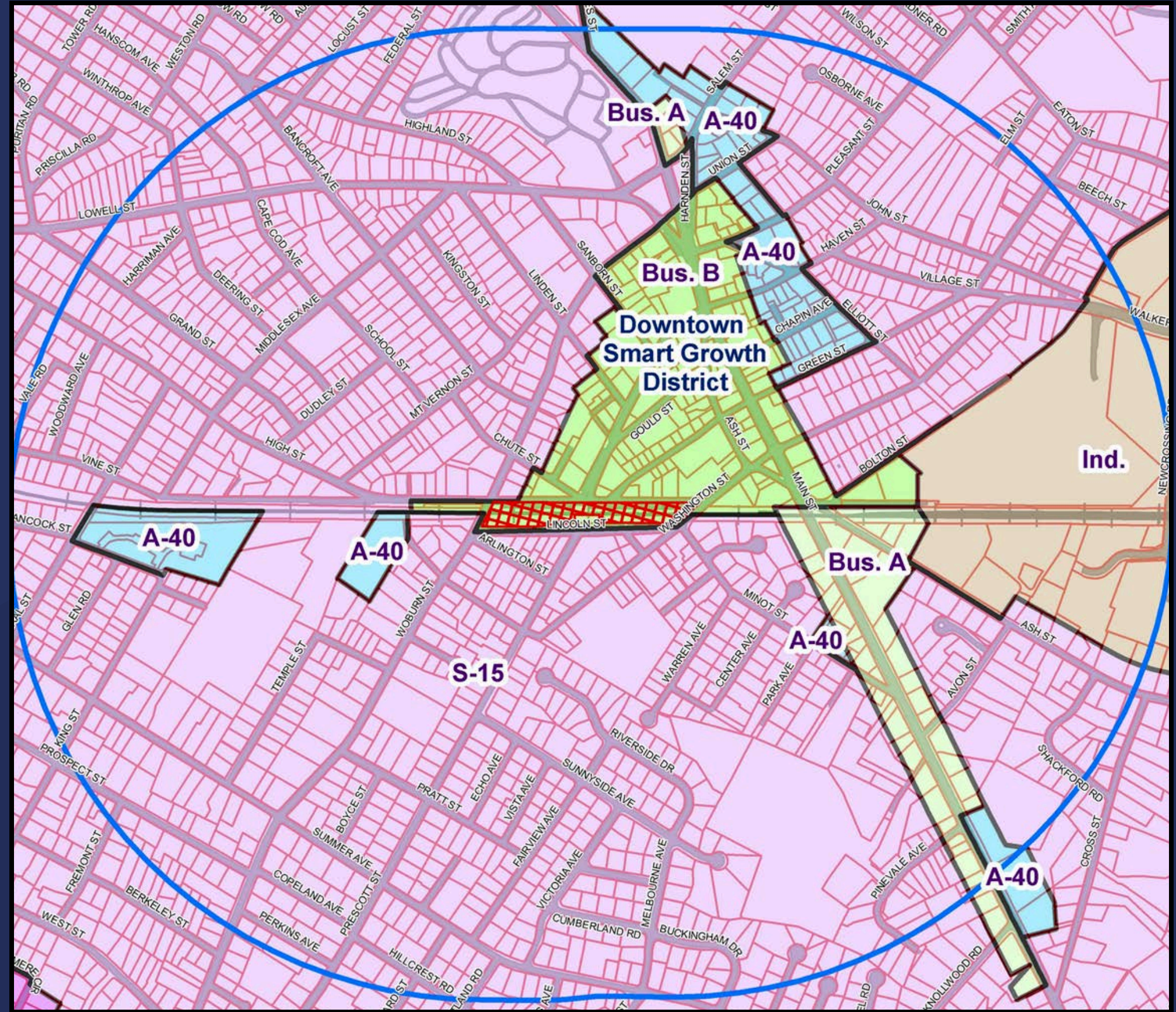
# How did we get here?



# Form and Location

Lets look at these concepts from a top-level view:

- Where are they?
- What style of development would they likely promote?
- What are the varying strengths and weaknesses of the concepts?
- In terms of the Law's general metrics, how do they fit and work?





# 1

# TRANSITIONAL RESIDENTIAL – TOWN CENTER

## DESCRIPTION

This is the original concept presented in late 2023. The concept is built around the termed “Missing Middle” housing stock to support downtown development and promote an in-kind transition from downtown to directly abutting neighborhoods and then to those beyond. The area maintains the greatest existing variety of housing stock/typology.

Controls were designed in efforts to allow and reflect what exists in the area today, while allowing maximum units allowed on a lot to range based on lot size. Proposed at **22dua**, the median lot size would allow up to 5-units. 85% of lots would allow 1-8 units, with the remaining 15% varying upwards in allowances. It is important to note that a strong portion of larger lots exist as denser multi-family already or institutional/commercial/protected uses and are unlikely for redevelopment.

## FAST FACTS

Combines/Amends existing A-40 and S-15 areas. **22dua necessary.**

Median parcel size ~9,500sf; Median Lot Sizes for existing 1-, 2- and Middle-family are consistent

Geography maintains ~1,500 residential units

Total Developable acres is approximately 221ac

Proposed controls are more restrictive for lots over 15,000sf



The Town Center location refers to the areas directly adjacent to our Downtown business zoning. This area has the highest concentration of, and access to, walkable amenities where existing and future transit is most likely to be located.

## COMPLIANCE METRICS

**Total Gross Acres:** 238.4ac

**Unit Capacity:** 3,323

**Zone Density:** 15.0du/ac

**Total Gross Acres:** 116.7ac

**Unit Capacity:** 1,717

**Zone Density:** 15.1du/ac

#1

# TRANSITIONAL RESIDENTIAL - TOWN CENTER

## WHAT COULD IT LOOK LIKE?



### Strengths

- Diversifies our housing stock
- Best access to amenities
- Incremental Growth
- Integration and maintaining smaller forms
- Homeowner Choice
- Sustained New Growth potential

### Weaknesses

- Determine appropriate parking requirement
- Design criteria and tools development
- What do any larger developable lots look like

### Opportunities

- Addresses primary issue head on
- Could promote starter homes/ apartments
- Revitalize and mimic what was

### Considerations

- Pace of change could be highly variable
- How to build supporting services (i.e. senior support, first-time homebuyers, etc.)



# # 2

# TRANSITIONAL RESIDENTIAL – CORRIDORS

## DESCRIPTION

This concept takes the previous and looks to expand it outside of the 1/2 mile depot radius by looking at corridor allowances. Looking at existing primary corridors that can promote linear connections to the Downtown area and other amenities.

Because average/median lot sizes are higher than the Town center we would look for a higher minimum lot size and some higher setbacks in areas.

If this moved forward we would need to consider what we want these primary corridors to look like in the future. Is it small-scale single- to multi-family, do we wish for any type of commercial/mixed-use allowances on N. Main Street, what does transportation choice look like on the corridors, etc.

This would need to combine/conjoin with a concept zone in the Station Area (additional TR area, downtown, other).

## FAST FACTS

Average/Median lot sizes are larger than Downtown Center

10,000sf minimums; 3-stories, 18dua necessary

Developable acres can vary based on found appropriate stopping points. Up to 140ac.

Near 400 residential units existing on N. Main St.



Primary corridors that could be considered are N. Main St but also could consider Salem St, Woburn St, Lowell St.

Area's are fragmented but there is open space, school, and park connections available. As well as the linear connection to downtown.

## COMPLIANCE METRICS

**Total Gross Acres:** Up to 180 acres

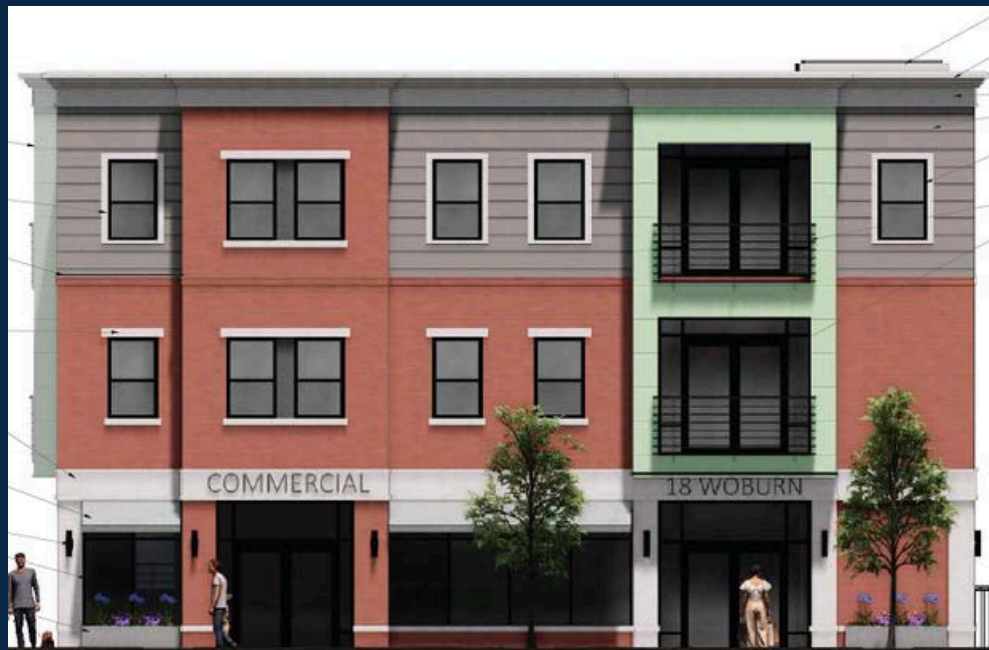
**Unit Capacity:** Up to 2,000

**Zone Density:** 17.4du/ac

# # 2

# TRANSITIONAL RESIDENTIAL - CORRIDORS

## WHAT COULD IT LOOK LIKE?



### Strengths

- New Opportunity/Visioning
- Variability
- Compliance Numbers

### Weaknesses

- Growth could be slightly less harmonious
- Existing structure very vehicle dependent

### Opportunities

- Reimagining of areas
- Potential for more mixed uses along the corridors

### Considerations

- Addressing streetscape
- Determining desires
- Pursuing more public transit



# 3

## COMMERCIAL COMPLIANCE – DOWNTOWN ONLY

### DESCRIPTION

This concept looks at our 40R District to meet the density and unit capacity by itself. It would open downtown to similar style developments that we have seen in the last 5-6 years, but instead of waiver requests these developments would transition to a full by-right status. We would likely look in write higher allowances for Mixed-use development to maintain commercial considerations.

The tiered waiver schedule would need to be removed or strongly adjusted.

### FAST FACTS

4-stories, 55dua necessary

Total Developable acres is approximately 48ac.

Downtown Median Parcel Size ~6,000sf = 8-units

Able to maintain 20-25% Affordability requirements



The Downtown 40R has seen over 200 units in development since 2017. It fostered New Growth and new commercial space. There is a strong series of open space within walking distance. Most edges directly abut single-family zoned areas.

### COMPLIANCE METRICS

**Total Gross Acres:** 48ac

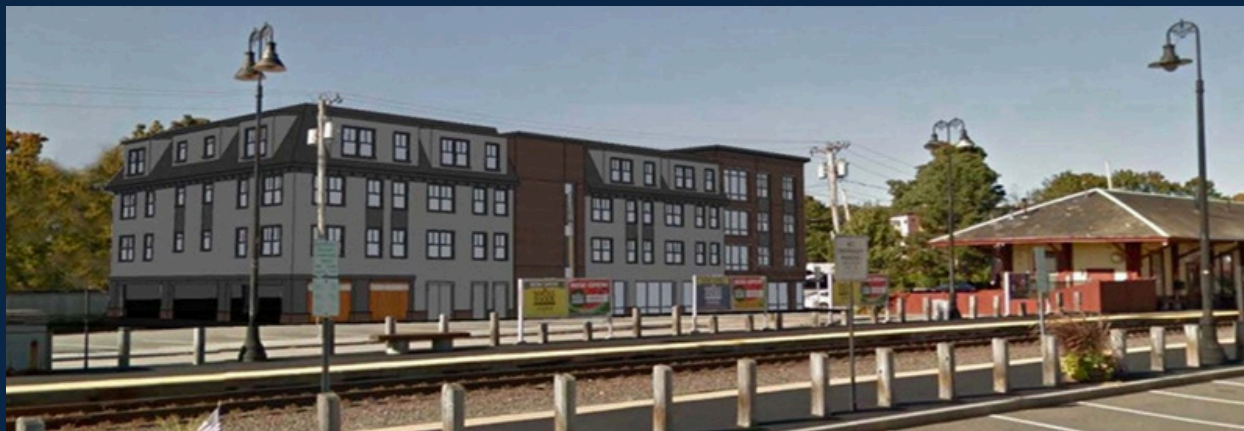
**Unit Capacity:** 1,584

**Zone Density:** 33du/ac

# 3

# COMMERCIAL COMPLIANCE - DOWNTOWN ONLY

## WHAT COULD IT LOOK LIKE?



### Strengths

- Mimic recent development patterns
- 3A compliance ideal area
- Utilities recently updated

### Weaknesses

- Four story by-right limits Mixed-Use incentive
- Appropriate parking ratios
- Potentially more intense development pace

### Opportunities

- Revisit landscape desires
- Determine most likely to develop
- New Growth injections more sporadic but potentially higher

### Considerations

- Least amount of acres necessary
- Would our Downtown become mostly housing?
- Higher development costs = higher housing costs
- Lose some waiver authority
- Tiered waiver schedule removal or adjustments
- What would commercial incentives look like?
- Appropriate trigger for Affordable units to ensure we are receiving them

# 4

# COMMERCIAL COMPLIANCE – DOWNTOWN + SOUTH MAIN

## DESCRIPTION

This concept looks to lessen the by-right density of Downtown by allowing multi-family at a similar scale on South Main Street. This promotes a transition and direction connection from the highways to our downtown area, but pedestrian connections are severely lacking on S. Main Street.

Taking Reading's limited commercial space and allowing reasonable multi-family growth must be weighed. Can we similarly incentivize Mixed-Use if desired?

## FAST FACTS

3-stories, 25dua necessary for each zone

Total Developable acres is approximately 112.5ac.

Downtown Median Parcel Size ~6,000sf / South Main St Median Parcel Size ~15,000sf

Must 'un-split' BUS-A lots and some zoning language



The South Main Street corridor runs towards Stoneham and the I-95 Interchange. There are associated wetland buffers but there is a range of existing multi-family, commercial, and future mixed-use properties in the corridor. Single-family zoned areas abut on both sides.

## COMPLIANCE METRICS

Total Gross Acres: 124ac

Unit Capacity: 1,925

Zone Density: 17.1du/ac

## WHAT COULD IT LOOK LIKE?



### Strengths

- Similar forms are existing
- Achieves minimum acreage requirements within the 1/2-mile radius, while meeting the remaining unit requirements within the South Main Street area.

### Weaknesses

- Potential loss of future (and existing) commercial growth for residential
- S. Main St corridor lacking connections/amenities
- Highly vehicle dependent

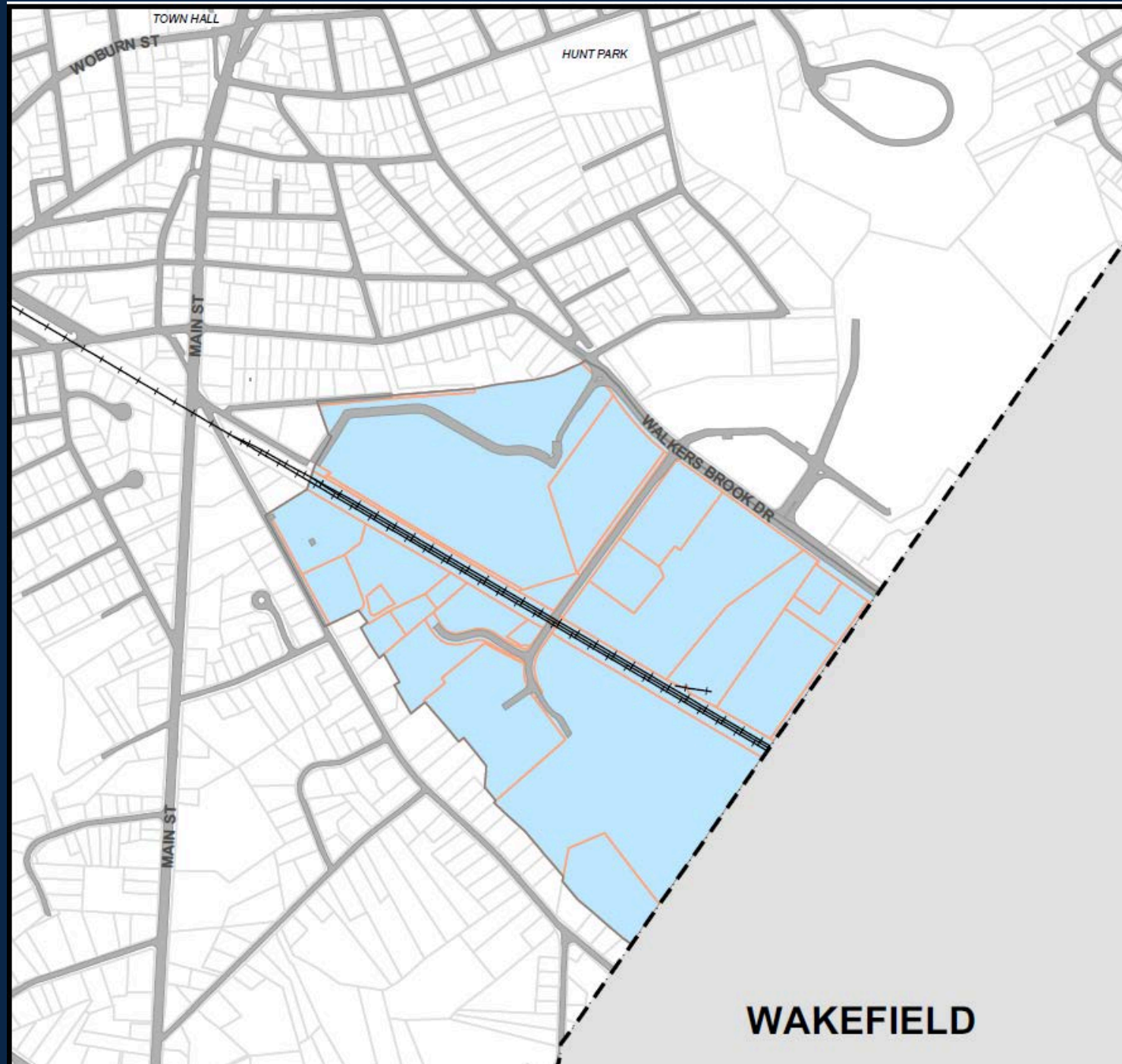
### Opportunities

- Look to improve Main St design
- 10-15% Affordability plausibility on S. Main?
- Corridor zoning could create a more gradual transition into Downtown
- Consider additional amendments to Downtown zoning

### Considerations

- Mixed-use considerations in each zone
- Addressing Streetscape
- Addressing transit choice
- Rear residential abutters
- **Don't forget about the Homegoods site on N. Main St**





The Industrial areas include the western side of Walkers Brook Drive. Served by the 1 General Way property (Market Basket), Bertucci's area, medical offices, RMLD and DPW, and other. Parcels average very high in size.

### FAST FACTS

High minimum Lot Size  
Req. (20,000sf+)

3-stories, 30dua necessary

30dua on 20ac = 600units

### COMPLIANCE METRICS

Total Gross Acres: 100

Unit Capacity: 1,545

Zone Density: 26.7dua

#### Strengths

- Large injector potential
- Revitalization potential of underutilized area

#### Weaknesses

- Even moderate density allowances add up quickly on large lots
- Town at large has not discussed IND desires and vision

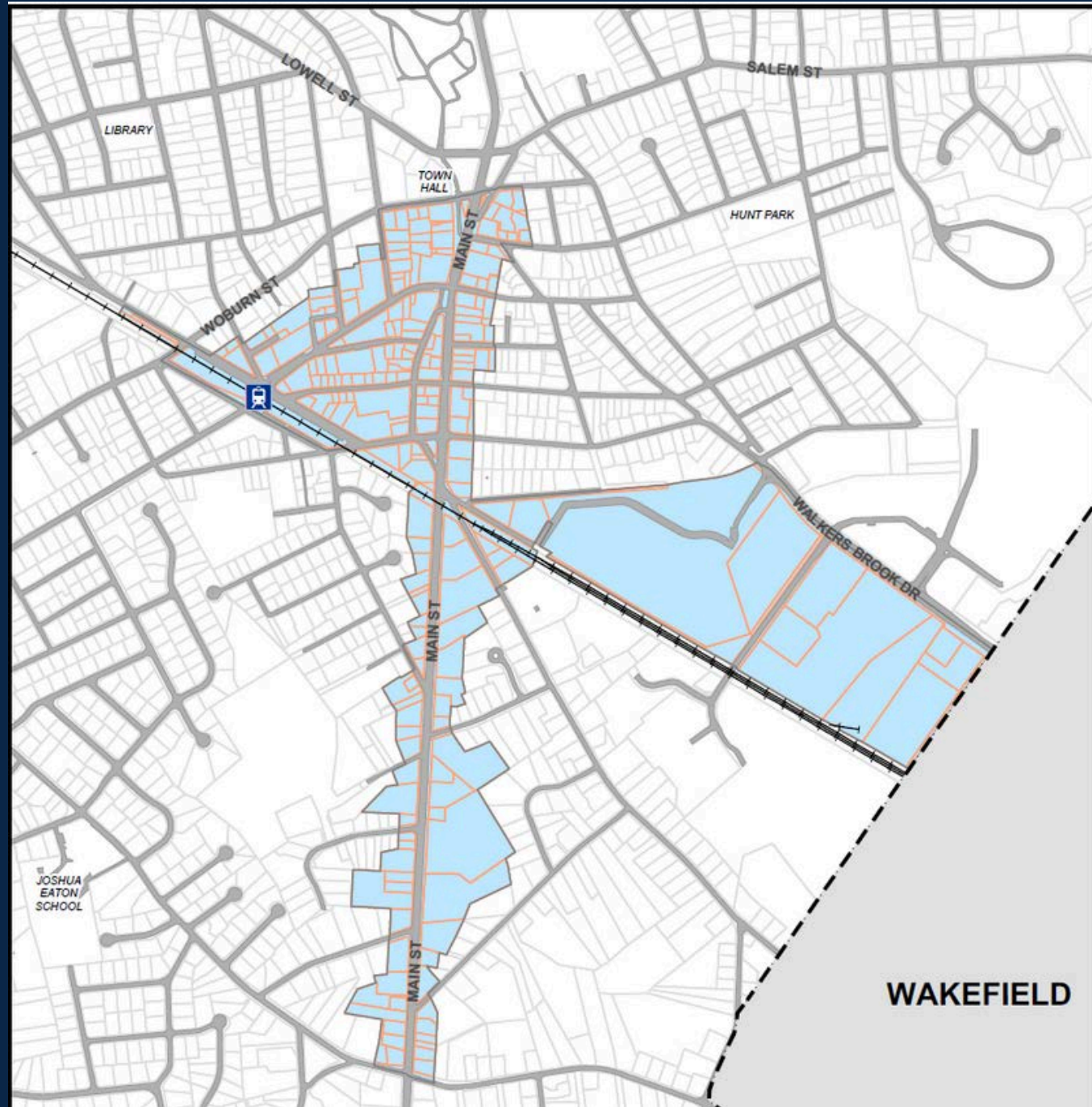
#### Opportunities

- Craft other allowances in conjunction with housing
- Density bonuses above by-right

#### Considerations

- The Town is looking to award grant funded contract to engage considerations on the IND area. Housing, commercial, other should be on table.
- If housing desired could we pursue deeper and broader affordability out of MBTAC
- Wetlands and Floodplain remove a lot of 'developable acres'
- Determine necessary "Station Area" needs

# USING ALL COMMERCIAL AREAS



## FAST FACTS

Downtown = 3-stories, 30dua

S. Main = 3-stories, 15dua

IND = 3-stories, 15dua

## COMPLIANCE METRICS

Total Gross Acres: 153

Unit Capacity: 1,911

Zone Density: 15.9

### Strengths

- Large injector potential
- Revitalization potential of underutilized IND area

### Weaknesses

- Too much commercial area?
- Even moderate density allowances add up quickly on large IND lots
- Town at large has not discussed IND desires and vision

### Opportunities

- Craft other allowances in conjunction with housing
- Density bonuses above by-right

### Considerations

- The Town is looking to award grant funded contract to engage considerations on the IND area. Housing, commercial, other should be on table.
- If housing desired could we pursue deeper and broader affordability out of MBTAC

# Lets Talk Needs

1. Is there a consensus that there is a shortage and/or underlying issues in the housing system?
2. Do we feel Reading's existing stock meets diverse housing needs? How so?
  - a. How will aging young adults be able to afford to live in Reading and serve the community?
  - b. How will seniors downsize and stay in place if desired?
3. How do the recent subdivision developments meet Reading's goals and character? With limited room left for horizontal sprawl where can we look towards?
4. What have been any *unintended consequences* of the recent downtown development patterns?
5. Is continued subsidized housing and density the right answer? If so, how do we, outside of MBTAC, start looking to 60% Area Median Income and other allowances if we pursue the limited options here.

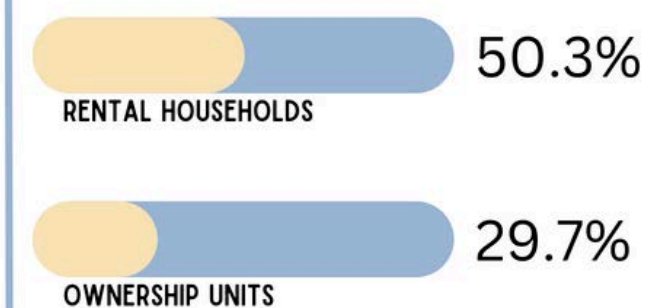


A HOUSEHOLD WOULD NEED TO EARN APPROXIMATELY \$235,000+ TO AFFORD THE MEDIAN HOME PRICE OF \$815,000

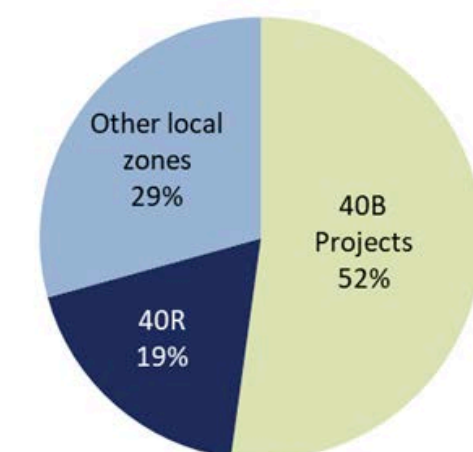


AN ESTIMATED 1/3 OF READING HOUSEHOLDS HAVE INCOMES AT OR BELOW 80% OF AMI (LOW/MODERATE INCOME)

COST-BURDENED - PAYING MORE THAN 30% OF THEIR INCOME ON HOUSING



Affordable Housing Units in Reading by Project's Zoning



# Lets Talk Concepts

1. What alternatives and geographies are preferable? Which options should not be explored further at this time?
2. What alternative is the most attainable and best addresses needs discussed?
3. What characteristics of historic, recent or future development patterns do we like best? Which of the concepts best fits into these preferences?
4. What are benefits of using commercial area for higher dense housing?

## Potential Consideration

1. Using Downtown at the 30-35dua (~820 Unit Capacity) and combining with:
  - i. A 'lesser' Transitional Residential Zone - either directly abutting or up N. Main St?  
And/Or
  - i. The upper portion of S. Main St Business-A
- o If pursued, what we do we want to set as some criteria?
  1. Downtown no more than X-dua, Bus-A X-dua, T.R no more than X-dua?
  2. If using T.R - no more than X-blocks from downtown core?

# Future Tools & Studies

1. Interactive Map Explorer on [readingma.gov/mbtac](http://readingma.gov/mbtac) webpage
2. As we finalize geographies:
  - a. Propensity to Develop study - seeking an understanding of which lots may be more expedient than others simply based on market analysis
  - b. Affordable Unit Requirement Analysis - if any final geographies are fitting towards Inclusionary Zoning we can start to run the model to identify allowances and if control changes are necessary

## What to Expect

1. Either strengthen or modify preferred concepts heard/discussed and present changes
2. Provide considerations for controls (setbacks, lot coverage, etc.) on preferred concepts
3. Additional concept calculations as plausible and necessary
4. Where additional studies above are going/found to date



Questions?

Next Event : Wednesday, July  
10 @ 7pm

## Refining the Details

Contact Reading's Planning  
Staff:  
[readingmbtac@ci.reading.ma.us](mailto:readingmbtac@ci.reading.ma.us)

More information:

[www.readingma.gov/mbtac](http://www.readingma.gov/mbtac)

<https://readingma.gov/842/Housing-Demographic-Stats>