

Town of Orange Housing Plan

August 2023



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Introduction

Purpose of a Housing Plan

A Housing Plan is a planning document that identifies the housing needs of a community and the strategies it will use to facilitate the development of housing and affordable housing. The plan provides information on trends in Orange relating to its residents, the existing types of housing, and the current development conditions in town. The collection and analysis of this information, along with public input, was used to develop the housing goals for Orange. These goals outline the types of housing desired in the future, where new housing should be targeted, and what this new development should ideally look like. Finally, the plan recommends strategies that the town can pursue to make these goals a reality.

On a broader level, this plan seeks to develop a vision that will help shape the future of Orange. Will long-time residents have affordable, suitable housing that allows them to stay in town as they age? Will children who grew up in town be able to return to Orange to raise a family? Will people who are employed in Orange be able to afford to live in town? These are the types of questions this plan has tried to address.

Housing Affordability

This Housing Plan also examines the affordability of the town's housing. Housing is generally considered affordable when households spend no more than 30% of their gross income on housing costs. Affordable housing can come in many forms – market rate or affordable, with or without subsidies, and privately or publicly owned. Typically, the private market rate housing that is affordable to low-income families has problems that keep the rent low, such as poor condition, limited maintenance and management, expensive utilities that are not paid for by the landlords, lead paint or located in an undesirable area. Similar to public subsidized housing, there is also private affordable housing that is reserved for low-income families. Typically, the owner of the property receives public or private funding for development and/or operation of affordable housing in exchange for long-term deed restrictions limiting tenant eligibility by income and limiting rent. The type and extent of this funding determines the affordability of the property.

In addition to outlining the general housing needs of a community, a Housing Production Plan is focused on a community's *subsidized* affordable housing. For a housing unit to be defined as affordable and listed on the State's Subsidized Housing Inventory (SHI), it must be affordable to a household earning no more than 80% of the area median income, must have some form of

subsidy for development and/or operations, and the housing must have deed restrictions to ensure long-term affordability.

In 1969, Massachusetts enacted the Chapter 40B Program, which sets a goal of increasing the amount of long-term affordable housing to 10% of the housing stock in each community. In municipalities that have not met this goal, developers of affordable housing can take advantage of a streamlined permitting process that provides exceptions to local zoning requirements. The SHI is the official measure of which communities currently meet the state's 10% affordability goal. The Town of Orange has achieved this 10% goal, with 11.8% of year-round housing units on the Subsidized Housing Inventory. However, meeting this goal is not the only purpose of assessing housing needs in town and proactively working to meet these needs. The Town seeks to support a high quality of life for all residents. Strategies that support diverse, quality housing options at a range of prices will help ensure that Orange continues to be a vibrant community into the future.

Housing Plans and Chapter 40B

A Housing Plan is important because it provides a community with a comprehensive understanding of its housing needs and allows the Town to think strategically about how it can best meet housing needs for community members now and in the future.

Because Orange currently exceeds the 10% affordable goal, Orange already has control over comprehensive permit applications. Orange can invoke "safe harbor" pursuant to 760 CMR 56.03(8) which allows the Town to deny or grant with conditions a comprehensive permit for affordable housing, as long as a specific procedure is followed, and the town board can prove that the denial or imposition of conditions is consistent with local needs.

The Subsidized Housing Inventory (SHI) calculated by the State is based on the number of year-round housing units in each town in a decennial census. In late June of 2023, MA Executive Office of Housing and Livable Communities (EOHLC) issued updated SHI inventories based on the 2020 Census. Orange currently exceeds the 10% subsidized housing threshold, but this is not a permanent state. As new housing is developed and if the affordable housing numbers stay the same, a town's SHI can drop below 10%. In Orange, of the 410 SHI units currently in town, 141 of these units will have their affordability restrictions expiring by 2035, although it is expected that these will be renewed.

Planning Process

The Town of Orange requested assistance from the Franklin Regional Council of Governments (FRCOG) through the Department of Housing and Community Development (now called the

Executive Office of Housing and Livable Communities) Rural and Small Town Grant to create this Orange Housing Plan. The Housing Plan Committee in conjunction with the Planning Board held seven publicly posted meetings with FRCOG staff from July 2022 through June 2023 to review and revise the plan. A public survey was distributed to gather input from residents on current housing needs and priorities. The survey was available online in both English and Spanish. Flyers with the survey link were distributed at the Town Hall, Library, and apartment complexes in town. Schools in town, churches, community health centers, food shelters, and the North Quabbin Community Coalition were asked to spread the word about the survey through their channels. The survey was also distributed to residents via the town website, social media, and at the general election in November 2022. A total of 65 surveys were completed by town residents. The survey does not aim to capture a statistically significant set of results; rather, it's a snapshot of those who chose to complete the survey.

Respondents represented both renters and homeowners in Orange, as well as newcomers to town and long-time residents. The survey slightly over-represented homeowners with 63% of the respondents compared to the homeownership rate in town of 40%. The housing costs reported by the survey respondents generally match the average costs of renters and homeowners according to the U.S. Census. Forty percent of the respondents said that their housing costs are currently affordable, but notably, the remaining 60% reported that they had varying levels of unaffordability. If survey respondents planned to move in the near future, it would be primarily because of affordability concerns. Overall, respondents were inclined to support a variety of strategies to promote affordable housing in Orange – particularly if those strategies were focused within the village or developed areas, but not located on existing farmland. Detailed information on the survey and its results can be found in the Appendix.

A public presentation of the draft plan was made at a Board of Selectmen meeting on May 31, 2023. The meeting was publicized on the Town website, with the public invited to attend and review the draft plan. The draft plan was available on the Town website a week prior to the select board meeting, and public comment was accepted through June 5, 2023. All meeting agendas, sign-in sheets, and publicity is located in Appendix B.

At the May 23, 2023, Planning Board meeting, the Board voted to adopt the plan, and the Orange Selectboard voted on May 31, 2023 to adopt the plan.

1. Housing Needs Assessment

1.1 Community Demographics

This section of the Orange Housing Plan examines and reviews the population characteristics that influence housing demand. These characteristics include population size, household size, age distribution, and disabilities and other special needs. This section also discusses potential housing needs, both for Orange's population in general, and for particular population segments, such as households with children, seniors, and people with disabilities.

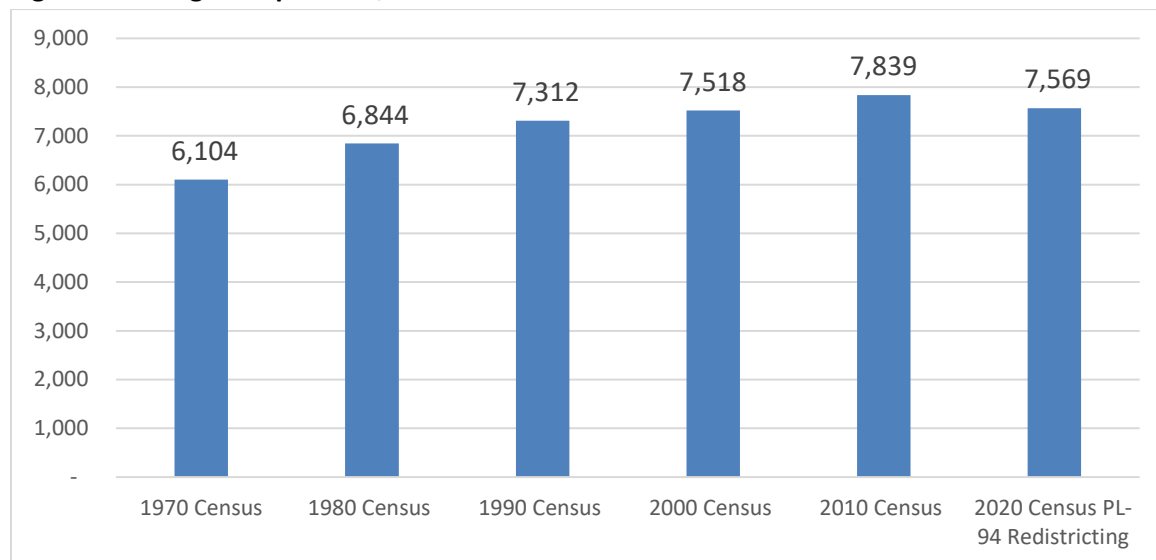
Total Population

Orange is estimated to have a population of 7,569 in 2020 and has experienced a 24% increase in population since 1970 (Figure 1). In the past two decades, Orange's population has been stable. This trend is similar to Franklin County, which has also experienced a relatively stable population since 2000 but has declined slightly recently (Table 1).

A Note about Data:

The Housing Needs Assessment section utilizes several sources of data to evaluate Orange's demographic and housing trends. A primary data source is the U.S. Census Bureau's 2016-2020 American Community Survey five-year estimates. This data is a compilation of five years of surveying a portion of Orange's residents each year. These figures may or may not be the final data points for the 2020 Decennial Census, which is a complete count of Orange's population. The final dataset for the 2020 Census has not been released as of the drafting of this plan.

Figure 1. Orange's Population, 1970 – 2020



Source: U.S. Census Bureau, Decennial Census and 2020 Census PL-94 Redistricting Data.

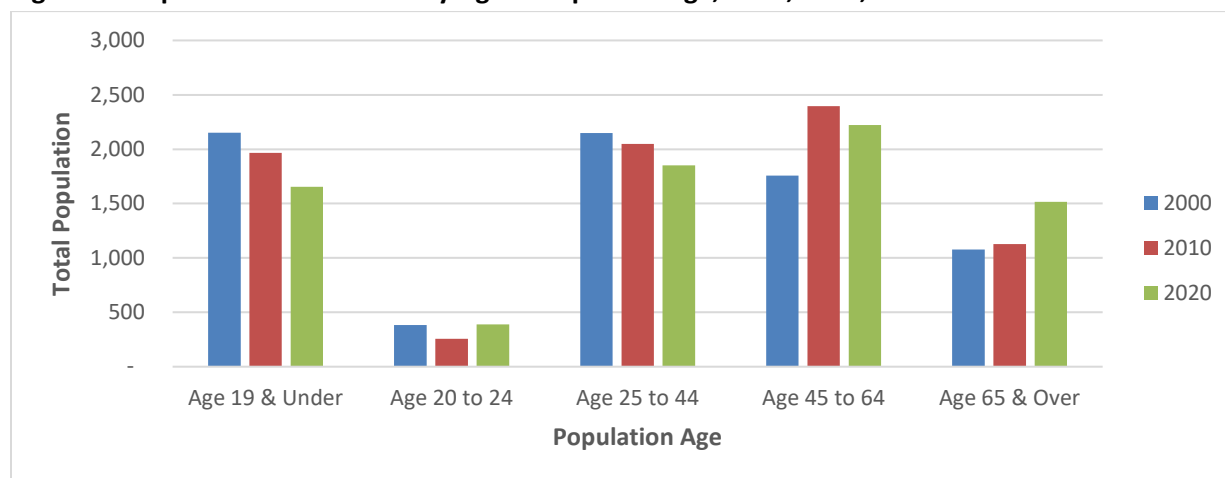
Table 1. Orange's Population, 1970 - 2020, Compared to Neighboring Communities, Franklin County, and the State

AREA	1970	1980	1990	2000	2010	2020	2010-2020	
Orange	6,104	6,844	7,312	7,518	7,839	7,569	-270	-3.4%
Athol	11,185	10,634	11,451	11,299	11,584	11,945	361	3.1%
Erving	1,260	1,326	1,372	1,467	1,800	1,665	-135	-7.5%
Montague	8,451	8,011	8,316	8,468	8,463	8,580	117	1.4%
New Salem	474	688	802	929	994	983	-11	-1.1%
Petersham	1,014	1,024	1,131	1,180	1,234	1,194	-40	-3.2%
Royalston	809	955	1,147	1,254	1,258	1,250	-8	-0.6%
Warwick	492	603	740	750	780	780	0	0.0%
Wendell	405	694	899	986	844	924	80	9.5%
Franklin County	59,233	64,317	70,092	71,535	71,381	71,029	-352	-0.5%
Massachusetts	5,689,377	5,737,037	6,016,425	6,349,097	6,547,629	7,029,917	482,288	7.4%

Source: U.S. Census Bureau, Decennial Census and 2020 Census PL-94 Redistricting Data

Population Distribution by Age Group

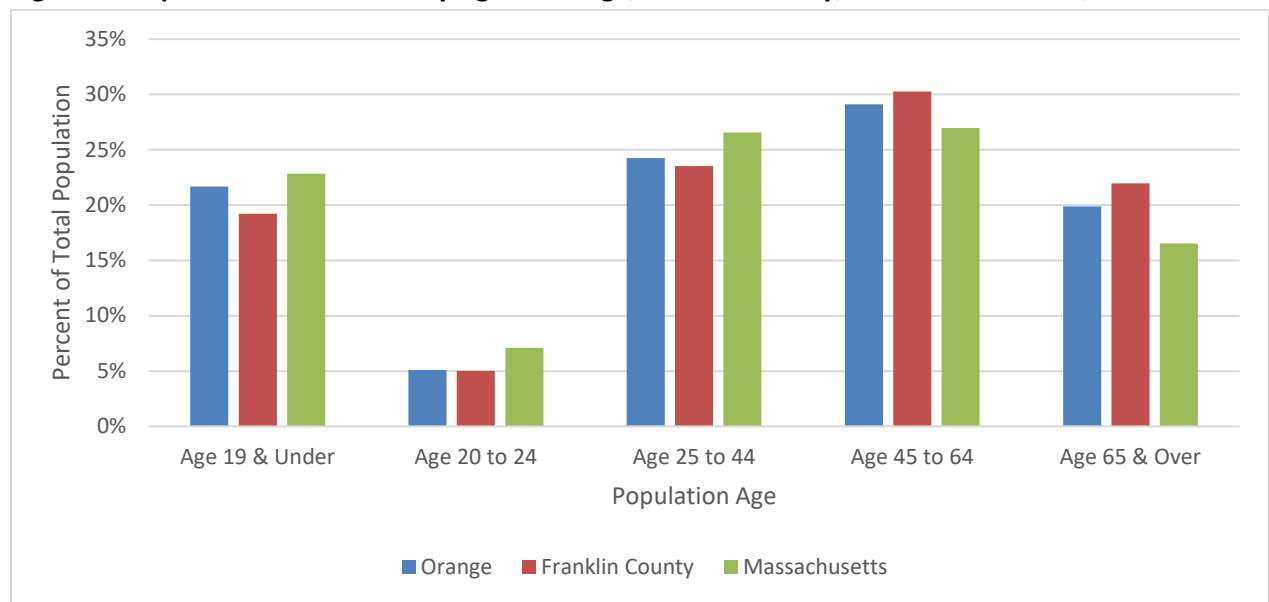
One demographic factor that can affect housing demand is the age distribution of the population. Different age groups have different housing needs. The population distribution for Orange in 2000, 2010, and 2020 is shown in Figure 2. The major changes during the last 20 years were a steady decrease in the number of children and young people age 19 and under, and a sharp increase in residents age 65 and over.

Figure 2. Population Distribution by Age Group in Orange, 2000, 2010, and 2020

Source: U.S. Census Bureau, Decennial Census (2000) and American Community Survey Five-Year Estimates for 2010 and 2020.

Figure 3 shows the percentage of the population that falls into each age group for Orange, Franklin County, and all of Massachusetts in 2020. Orange's age distribution is fairly similar to that of Franklin County, with the difference being slightly more children and slightly less people aged 45 and up. Orange and the rest of Franklin County have a lower proportion of people under 44 and a higher proportion of people over the age of 45 than Massachusetts in general.

Figure 3. Population Distribution by Age in Orange, Franklin County, and Massachusetts, in 2020

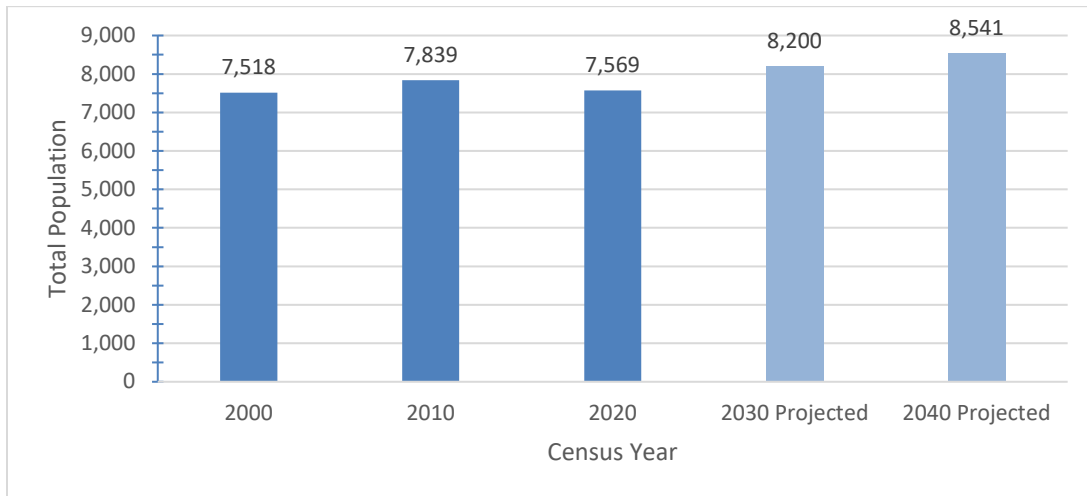


Source: U.S. Census Bureau, 2016-2020 American Community Survey Five-Year Estimates for 2020.

Population Projections through 2040

Population projections for Orange through 2040 are shown in Figure 4. These projections were developed by the UMass Donahue Institute in 2018. The Donahue Institute projections show Orange's population modestly increasing over the next two decades, adding another 1,000 residents between 2020 and 2040.

Figure 4. Population Projections for Orange, 2030 and 2040

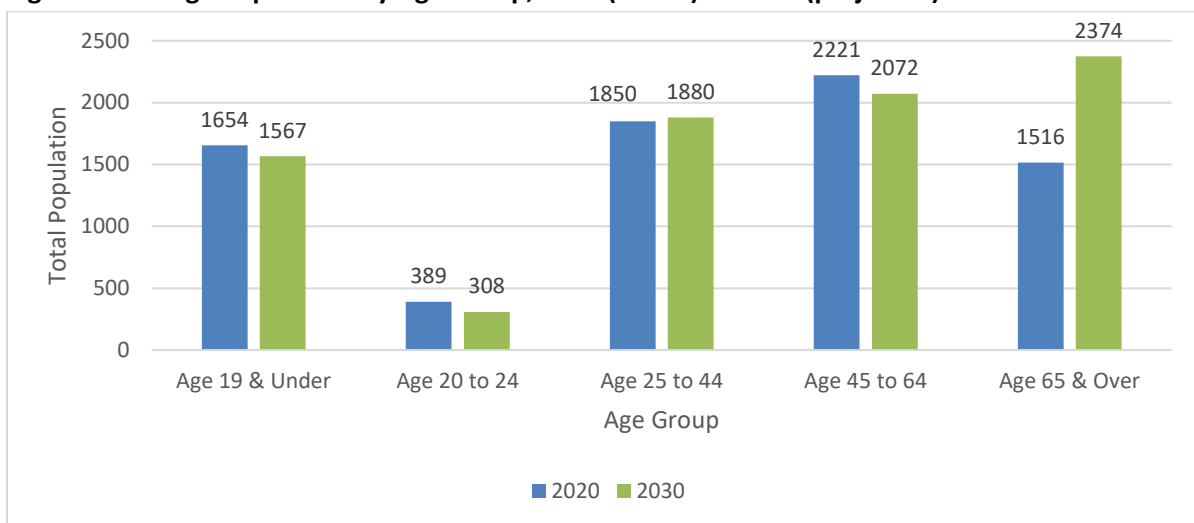


Source: U.S. Census Bureau Decennial Census for 2000 and 2020, 2016-2020 American Community Survey Five-Year Estimate for 2020, UMass Donahue Institute 2018 Population Projections.

Orange's overall population is projected to increase by about 8% between 2020 and 2030. The UMass Donahue Institute population projections for Orange (Figure 5) forecast that there will be a 57% increase in the population among residents ages 65 and older. Much of this senior population growth will be driven by the aging of the Baby Boom generation born between 1946 and 1964. As of 2020, many Baby Boomers are age 65 or older. As the number of older residents in Orange grows, it will be important to have housing that accommodates their needs.

All other age groups are projected to decrease as a proportion of the population.

Figure 5. Orange Population by Age Group, 2020 (actual) to 2030 (projected)



Source: U.S. Census Bureau 2016-2020 American Community Survey Five-Year Estimates for 2020 and UMass Donahue Institute Population Projections (2018) for 2030.

Households

A household is generally defined as an individual or group of people living in one housing unit. In 2020, Orange had an estimated 2,977 households (Table 2). This is a decrease of 365 households (-11%) since 2010. Nationally, average household size is declining, but in Orange, the average household size slightly increased from 2.33 to 2.54 persons per household, and family size increased from 2.8 to 3.28 between 2010 and 2020. Because the number of children aged 19 and under has decreased, it appears that possibly there are more intergenerational families and households in Orange than there were in the recent past.

Orange has an average household size between that of Franklin County and Massachusetts. The average household size for owner-occupied households in Orange is 2.79 people. In comparison, the average household size for renter households is 1.99 people.¹ It seems likely that renters in Orange tend to be people living alone or with one other person.

Almost two-thirds (62%) of households in town are family households, defined as two or more people living together that are related by birth, marriage, or adoption. In 2020, approximately a quarter of all households had one or more child under 18 at home. The number of male and female householders with no spouse present has increased between 2010 and 2020. An estimated 30% of all households have just one person in the household. An estimated 10% of households are single people 65 years of age or older living by themselves. That number decreased between 2010 and 2020.

Table 2. Orange Household Types, 2010 and 2020

Household Type	2010		2020		2010-2020 Change	
	Number	Percent	Number	Percent	Number	Percent
Total Households	3,342	100%	2,977	100%	-365	-11%
Families	2,189	65%	1,852	62%	-337	-15%
Households with one or more people 65 years and over	888	27%	1,062	36%	174	20%
Households with one or more people under 18 years	1,039	31%	721	24%	-318	-31%
Male householder, no spouse present	153	5%	439	15%	286	187%
Female householder, no spouse present	438	13%	851	29%	413	94%
One-person Household	876	26%	889	30%	13	1%
65 years and over	407	12%	300	10%	-107	-26%

Source: 2010 and 2020 U.S. Census American Community Survey Five-Year Estimates. Data tables DP02 and S2501

¹ U.S. Census Bureau American Community Survey Five Year Estimates for 2020, Table DP04.

The major changes in household types between 2010 and 2020 were an increase in households with someone aged 65 and over (20% increase). This generally mirrors changes in the population by age, showing an overall aging of the population. Other notable changes included a decrease in the number of households with one or more people under 18 years (31%) and large increases in both male and female householders with no spouse present.

Race and Ethnicity

Orange is ethnically and racially similar to Franklin County overall (Table 3). Residents are predominantly White, with 87.7% of all Orange residents in this racial and ethnic category. Like Franklin County, Orange became slightly more diverse between 2010 and 2020. Though the population in Orange slightly decreased between 2010 and 2020, the number of people identifying as two or more races increased substantially. The number of Black and Hispanic residents slightly increased, while the number of people identifying as indigenous (American Indian) decreased.

Table 3. Orange Race and Ethnicity, compared to Franklin County, 2020

Race and Ethnicity	Orange		Franklin County	
	Population	% of Total Population	Population	% of Total Population
White alone, not Hispanic	6,635	87.7%	61,464	86.5%
Black or African American, not Hispanic	97	1.3%	963	1.4%
American Indian and Alaska Native, not Hispanic	11	0.1%	121	0.2%
Asian, not Hispanic	72	1.0%	1,186	1.7%
Native Hawaiian and Other Pacific Islander, not Hispanic	0	0.0%	10	0.0%
Some Other Race, not Hispanic	31	0.4%	362	0.5%
Two or More Races, not Hispanic	409	5.4%	3,130	4.4%
Hispanic, All Races	314	4.1%	3,592	5.1%

Source: US Census DEC Redistricting Data (PL 94-171), Table P2.

Fair Housing and Discrimination²

The Fair Housing Act, passed in 1968 as part of the Civil Rights Act, and amended in 1988, protects against discrimination based on race, color, religion, sex, disability, familial status, or national origin. The Act covers most types of housing, including rental housing, home sales,

² This section is largely excerpted from the "Massachusetts Department of Housing and Community Development 2019 Analysis of Impediments to Fair Housing Choice." <https://www.mass.gov/service-details/analysis-of-impediments-to-fair-housing-choice-ai>

mortgage and home improvement lending, and land use and zoning. Massachusetts fair housing laws, codified in Chapter 151B of the General Laws, provide for broader coverage and prohibit discrimination based on race, color, religion or creed, marital status, disability, genetic information, military status (veteran or member of the armed services), familial status (presence of children in the household), national origin, sex, age, ancestry, sexual orientation, public assistance reciprocity (including rental assistance), and gender identity or expression.

Current conditions that perpetuate racial segregation include the following examples:

- discrimination or differential treatment in the housing, mortgage and insurance markets;
- exclusionary zoning, land use, and school policies;
- government policies affecting the location of, and access to, subsidized housing;
- limited affordable housing and a lack of housing diversity in many communities;
- a lack of, or unequal, private and public investments; and
- displacement of residents due to economic pressures.

Some of these practices – restrictive zoning and land use regulations, lack of infrastructure, or high land and development costs, for example – limit housing variety and affordability, creating barriers to affordable housing for all residents. A number of studies have concluded that low-density-only zoning that reduces the number of rental units, also limits the number of Black and Hispanic residents.³

Orange has a slightly more diverse supply of housing than most towns in the county (see Section 1.2). It is important for the Town to continue to proactively plan for diverse housing options that promote affordability for a variety of income levels, in appropriate locations and at a scale that contributes to the quality of life for everyone in town.

Household Incomes

In 2020, the estimated median *household* income in Orange was \$54,113, compared to the estimated median household income of \$61,198 for Franklin County. In the same year, the estimated median *family* income in Orange was \$74,500, compared to an estimated median family income in Franklin County of \$82,687.⁴ The difference between these two measures is how families and households are defined by the U.S. Census. There are many households that are not considered families, including people living alone and non-related individuals living together. These types of households often have lower incomes than families do. This Housing

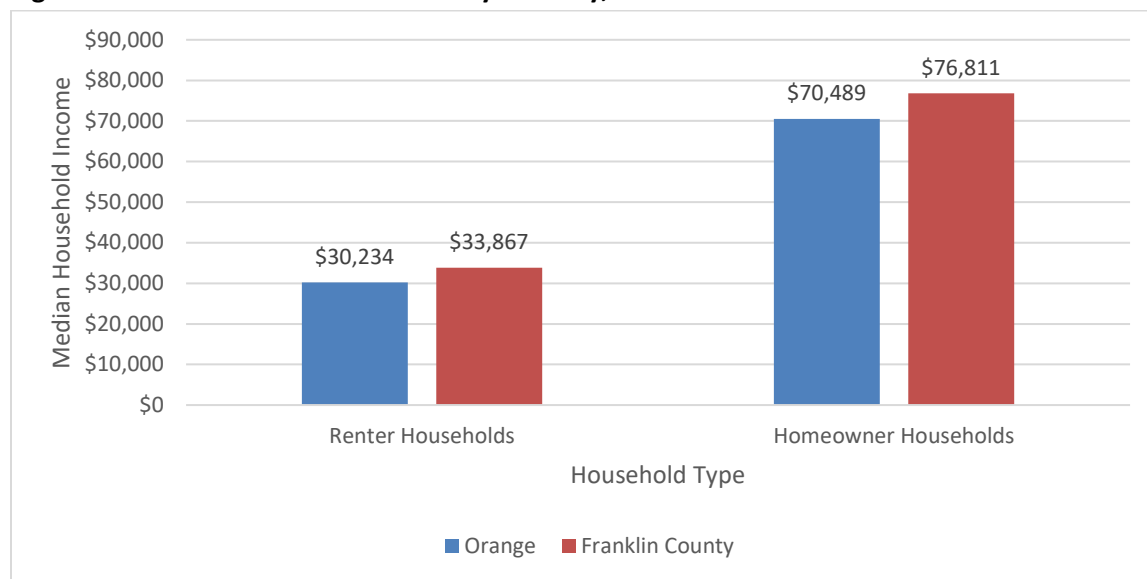
³ “Local Land Use Regulation and the Chain of Exclusion,” Pendall, Journal of the American Planning Association, November 2007.

⁴ U.S. Census Bureau American Community Service (2020), Table B19113

Plan primarily uses household incomes for its analysis, instead of family incomes, because of the more inclusive nature of the household data.

Typically, when considering median household income by tenancy (renter and homeowner), the median homeowner income is higher than the median renter household income. In Franklin County, homeowner household income is more than double that of renter household income (Figure 6). In Orange, the renter income was estimated to be around \$30,234 and the homeowner income was \$70,489, based on 2016-2020 American Community Survey five-year estimates. Both homeowner and renter households in Orange have lower median incomes than Franklin County households. See Section 1.2 for more information on housing costs.

Figure 6. Median Household Income by Tenancy, 2020



Source: U.S. Census Bureau American Community Survey Five-Year Estimates 2016-2020, Table B25119

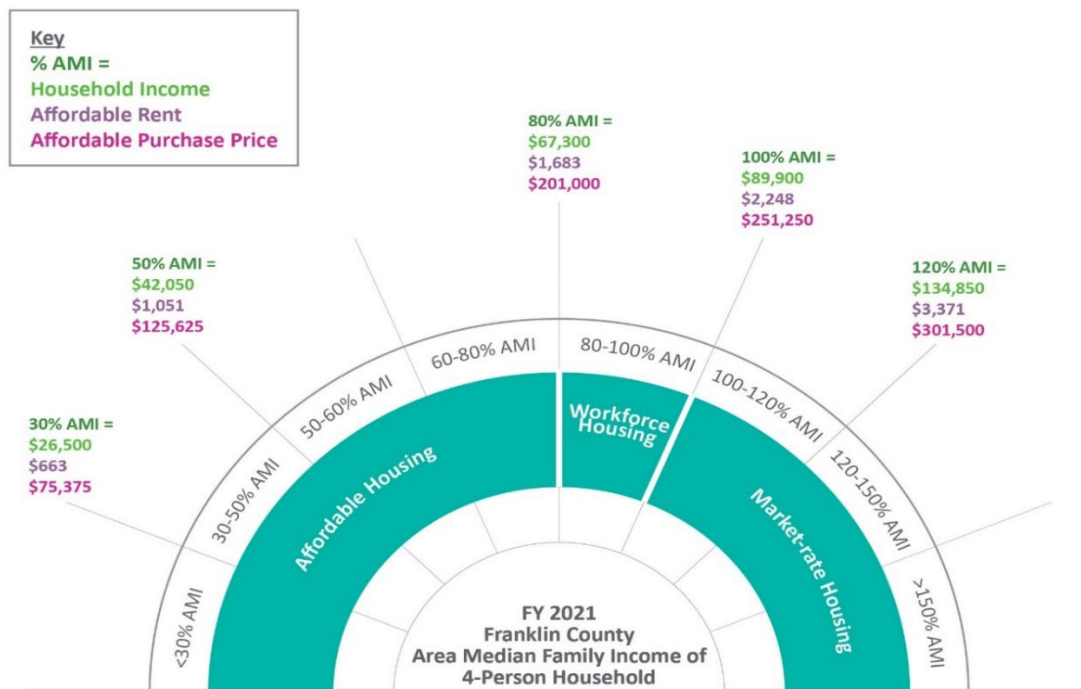
The determination of which households are very low income, low income, moderate income, and middle to upper income is based upon the Area Median Income (AMI), which is defined by the U.S. Department of Housing and Urban Development (HUD) and household size.

Households are considered to be extremely low income if earning less than 30% of AMI, very low income if earning between 30% and 50% of the AMI, low income if earning between 50% and 80% of the AMI, and moderate income if earning up to 100% of the AMI. Middle to upper income households have incomes greater than 100% of the AMI. In Fiscal Year 2022, the Area Median Income for Franklin County (Orange is part of the Franklin County income limit area) is \$92,200 (Table 4 and Figure 7).

Table 4. FY2022 HUD Area Median Income (AMI) Income Limits for Franklin County

Median Income	FY 2022 Income Limit Category	Persons in Family					
		1	2	3	4	5	6
\$92,200	Extremely Low (30%) Income	\$19,800	\$22,600	\$25,450	\$28,250	\$32,470	\$37,190
	Very Low (50%) Income	\$32,950	\$37,650	\$42,350	\$47,050	\$50,850	\$54,600
	Low (80%) Income	\$52,750	\$60,250	\$67,800	\$75,300	\$81,350	\$87,350

Source: U.S. Department of Housing and Urban Development. <https://www.huduser.gov/portal/datasets/il.html>

Figure 7. Affordability Spectrum for 4-Person Owner Household in Franklin County by AMI, 2021

Source: U.S. Department of Housing and Urban Development. <https://www.huduser.gov/portal/datasets/il.html>

American Community Survey (ACS) income ranges were used to approximate the number of Orange households that fall within each of the above income categories (Table 5). HUD uses median family income from the U.S. Census ACS estimates as a basis for calculating income limits. As noted previously, the definition of family in the census excludes all single person households and households with two or more unrelated people sharing a home. In order to capture all households in Orange, the below table determines the estimated number of households falling within each income category by household income, not family income. In

addition, income categories are based more closely to the income limits for a 2- or 3-person household, since Orange's average household size falls between 2 and 3 people.

Table 5. Orange Households by Income Bracket and by Age of Householder, 2020

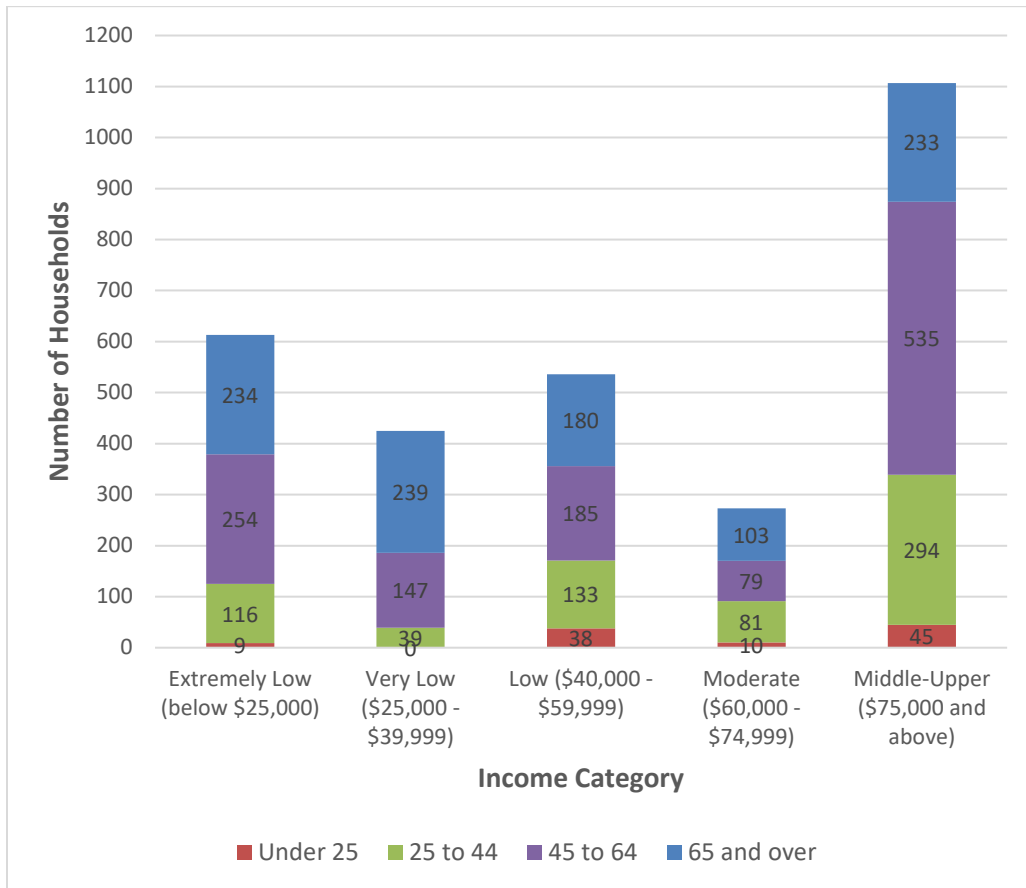
Income Category	Orange Households		Numbers within income brackets by age of householder			
	Number	Percent	Under 25	25 to 44	45 to 64	65 and over
Extremely Low (below \$25,000)	613	21%	9	116	254	234
Very Low (\$25,000 - \$39,999)	425	14%	0	39	147	239
Low (\$40,000 - \$59,999)	536	19%	38	156	185	180
Moderate (\$60,000 - \$74,999)	273	9%	10	81	79	103
Middle-Upper (\$75,000 and above)	1,107	37%	45	294	535	233
Total	2,977	100%	102	686	1,200	989

Source: U.S. Census Bureau American Community Survey Five-Year Estimates 2020, Table B19037.

Based on the 2020 ACS estimates shown in Table 5, 53% of current Orange households fall within a low-income category (extremely low, very low, and low). This is important because many public housing programs focus on providing financial assistance and affordable housing for residents in the income categories of 80% AMI or below. An additional 9% of Orange households fall within the moderate-income category, earning up to 100% AMI. An estimated 37% of households in Orange have incomes over \$75,000, or above 100% AMI. The next largest income group is the other end of the spectrum, extremely low-income households, earning less than \$25,000 a year.

Figure 8 shows the age breakdown of households in each income category. Low-income householders (earning less than \$60,000) are more likely to be above the age of 45 years old. There are just as many residents in Orange that are 65 years and older in the extremely low-income category (below \$25,000) as in the middle-upper income category (\$75,000 and above) category. Approximately 44% of households under the age of 65 have middle-upper-level incomes. Though household income tends to go up as the age of the householder goes up, households in Orange do not fit this pattern.

Figure 8. Estimated Household Income by Age of Householder



Source: U.S. Census Bureau American Community Survey Five-Year Estimates 2020, Table ID B19037.

Residents Living in Poverty

Poverty status is established using federal income thresholds that vary according to family size and composition. Individuals are then determined to have income levels above or below these thresholds. For 2022, the poverty income guidelines set by the U.S. Department of Health and Human Services stands at \$13,590 for single person family, \$18,310 for a family of two people, \$23,030 for a family of three, and \$27,750 for a family of four. According to the 2016-2020 American Community Survey, Orange has a higher poverty rate (14.4%) than Franklin County as a whole (10.5%).⁵

⁵ U.S. Census Bureau American Community Survey for 2020, Table DP03

Environmental Justice Populations

The Massachusetts Executive Office of Energy and Environmental Affairs established the Environmental Justice Policy in 2002, with the aim to ensure the protection of low income and minority populations from a disproportionate share of environmental burdens, and to promote community involvement in planning and decision-making to maintain and enhance the environmental quality of their neighborhoods. In Massachusetts, a neighborhood is defined as an Environmental Justice population if any of the following are true:

- The annual median household income is not more than 65 percent of the statewide annual median household income;
- Minorities comprise 40 percent or more of the population;
- 25 percent or more of households lack English language proficiency; or
- Minorities comprise 25 percent or more of the population and the annual median household income of the municipality in which the neighborhood is located does not exceed 150 percent of the statewide annual median household income.

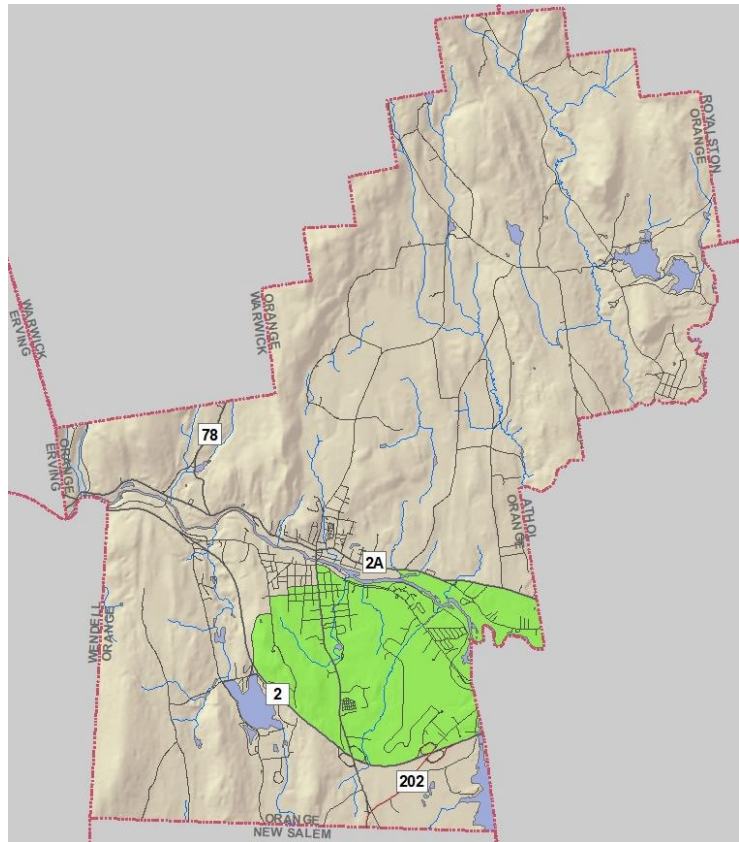


Figure 9. Environmental Justice communities in Orange (MassGIS, November 2022)

According to the Massachusetts 2020 Environmental Justice online mapping tool (November 2022 update), Orange has two census tracts that meet the income definition of an environmental justice (EJ) community. At least 25% of the households in these tracts have a median household income 65% or less than the statewide median income. The areas that meet the income EJ criteria are located north of Route 2, south of Route 2A, and are outside of the core downtown area.

Income and Housing Costs

Low-income residents, especially residents living below the poverty line, often have trouble finding housing that they can reasonably afford. Households spending more than 30% of their income on housing costs are considered to be “cost-burdened” by housing. It is estimated that 68% of the 465 Orange homeowner households with incomes below \$35,000⁶ are cost-burdened by their housing expenditures because they spend more than 30% of their incomes on housing, compared to 17% of 1,606 owner households with incomes above \$35,000 (2016-2020 American Community Survey five-year estimates). Among 489 Orange renter households with incomes below \$35,000, 42% are cost-burdened compared to 8% of 417 renters making over \$35,000. The issue of housing costs relative to household incomes is discussed more in Section 1.2 (Housing Characteristics) of this Plan.

Residents with Disabilities

The U.S. Census provides basic data on the prevalence of disabilities. As with most Census data, information on disabilities is self-reported by Census survey respondents. Data on disabilities among Orange residents are presented in Table 6. The table excludes people living in institutionalized settings, such as group homes or nursing homes. Overall, an estimated 21% of Orange’s population has a disability of some type. Among the senior population age 65 and over, 34% have a disability.

Table 6. Orange Population with Disabilities, 2020

Age Group	Total Civilian Non-Institutionalized Population	Number with Disabilities	Percent with Disabilities
Under 18	1,476	157	10.6%
18 to 64	4,638	943	20.3%
65 and Over	1,516	508	33.5%
Total	7,630	1,608	21.1%

Source: U.S. Census Bureau 2016-2020 American Community Survey five-year estimates, Table S1810.

A number of these residents may need some form of modified or accessible housing, though it is possible that some of this population already resides in housing that has been modified to accommodate them. As the senior population in Orange increases, more residents will need such accommodations.

⁶ Residents with incomes below \$25,000 are considered extremely low, and between \$25,000 and \$39,999 are very low; \$35,000 was used because the data from the ACS 5-year estimates provide breakdowns at this income level.

1.2 Current Housing Characteristics

This section summarizes Orange's current housing characteristics, including housing type, housing age, tenancy, and construction trends. The section also compares housing statistics for Orange to those of surrounding communities, Franklin County and Massachusetts. The information presented in this section primarily comes from the U.S. Census and the 2016-2020 American Community Survey five-year estimates. These data have been supplemented with information from the Orange Building Department, and other sources.

Housing Supply

Orange has experienced some population and housing growth since the 1960s. Over the six decades between 1960 and 2020, Orange's population grew by approximately 1,400 people. Most or all of the affordable housing apartment complexes in Orange were built in that period, and other single-family housing has been built evenly through town.

Population grew from 1970 to 2010 and dropped slightly in 2020. By contrast, the number of housing units in town has stayed static between 2000 and 2020, with just over 3,300 units (Table 7).

The lack of growth in housing during the past 20 years is somewhat unusual compared to neighboring towns and Franklin County and Massachusetts as a whole. Athol, for example, has had a 15% increase in housing units during that same period. Franklin County as a whole has had a 7% increase.

Table 7. Total Housing Units in Orange, 2000 through 2020, Compared to Neighboring Communities, Franklin County, and the State

Area	Total Housing Units			Percent Change		
	2000	2010	2020	2000-2010	2010-2020	2000-2020
Orange	3,303	3,593	3,319	9%	-8%	0%
Athol	4,487	5,345	5,176	19%	-3%	15%
Erving	630	807	769	28%	-5%	22%
Montague	3,844	3,958	4,070	3%	3%	6%
New Salem	422	465	524	10%	13%	24%
Petersham	438	492	546	12%	11%	25%
Royalston	449	564	615	26%	9%	37%
Warwick	343	426	403	24%	-5%	17%
Wendell	439	436	440	-1%	1%	0%
Franklin County	31,939	33,758	34,164	6%	1%	7%

Area	Total Housing Units			Percent Change		
	2000	2010	2020	2000-2010	2010-2020	2000-2020
Massachusetts	2,621,989	2,808,254	2,913,009	7%	4%	11%

Source: 2000 and 2010 U.S. Census and 2016-2020 American Community Survey Five-Year Estimates (Tables DP-01 and B25001)

Housing Age

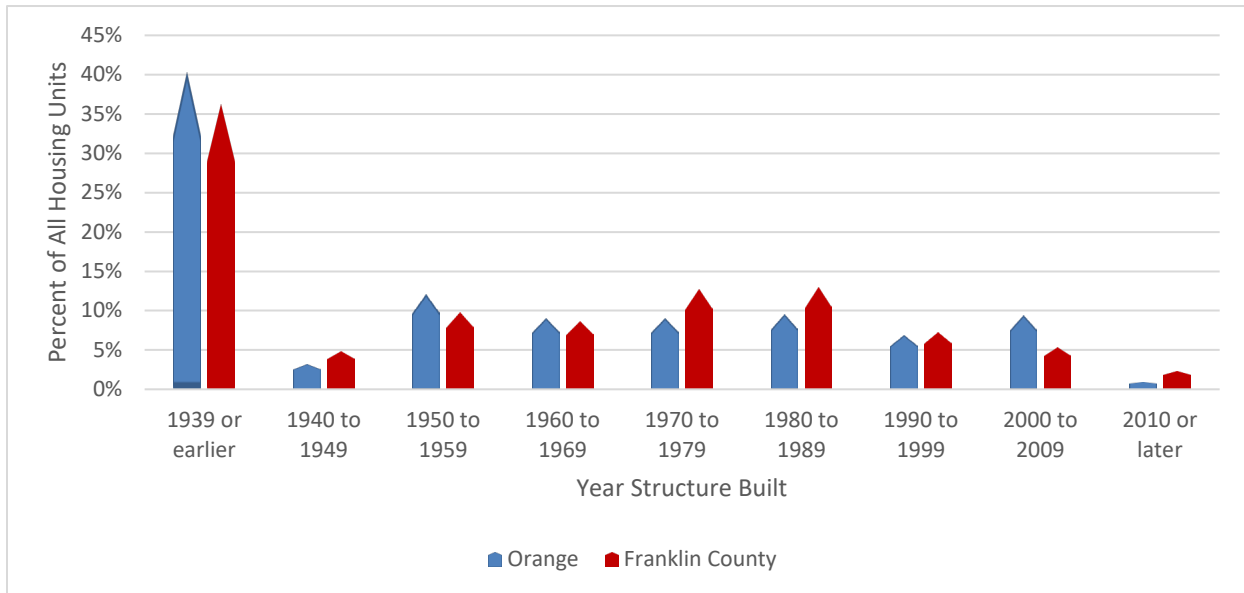
According to the U.S. Census, the median year of construction for the current housing stock in Orange is 1955, which is close to the median year of construction of 1959 for Franklin County's housing stock. An estimated 35% of the housing units in town have been built since 1970 (Figure 10), while 40% were built prior to 1940 (Figure 10). Older housing stock can be both an asset and a challenge for a community. Older homes in Orange contribute to the historic character of the community and were often built solidly with high quality materials. Some older homes are large, which allows for opportunities to develop accessory apartments or conversion to two or more units. Accessory apartments within an existing building are currently allowed by right by the Orange Zoning Bylaws in all zoning districts; single family and two-family dwellings are allowed by right in all zoning districts except for the Downtown zoning district, which allows multi-family (more than two units) by right but requires a special permit for single or two-family dwellings. Developing additional housing units within existing structures can help maintain the historic character of the town while providing new and diverse housing opportunities and an additional income source for homeowners in the form of rental income. Reusing existing housing also conserves the resources that would be used to build a new house, including materials and the land.



However, there are also a number of potential issues related to older housing stock. Older homes can contain environmental hazards such as asbestos and lead-based paint and can sometimes constitute a health hazard due to compounded years of poor maintenance with issues such as foundation and roof problems, mold, wood rot, and aging electrical wiring. Additionally, these houses may be less accessible for handicapped or elderly residents, and potentially less energy efficient and more costly to maintain. Substandard older housing may be

occupied by those residents least able to afford the regular maintenance required of an older home.

Figure 10. Age of Housing Units in Orange and Franklin County



Source: U.S. Census Bureau, 2016-2020 American Community Survey Five-Year Estimates, Table B25035.

New Construction

Table 8 provides a summary of new housing construction in Orange for the last decade, from 2010 to 2021, based on records on file at the Orange Building Department. Over this period, 72 new single-family homes were built, and 25 mobile homes installed or replaced, for a total of 97 homes. Housing growth slowed after the Great Recession and has been increasing in recent years.



Table 8. New Housing Construction in Orange, 2015 – 2021

Year Built	New Single-Family Homes*	New Mobile Homes**
2010	2	0
2011	4	2
2012	2	3
2013	4	0
2014	5	1

Year Built	New Single-Family Homes*	New Mobile Homes**
2015	6	0
2016	6	0
2017	10	0
2018	7	4
2019	5	6
2020	8	7
2021	13	2
Total	72	25

Source: Town of Orange Planning Technician

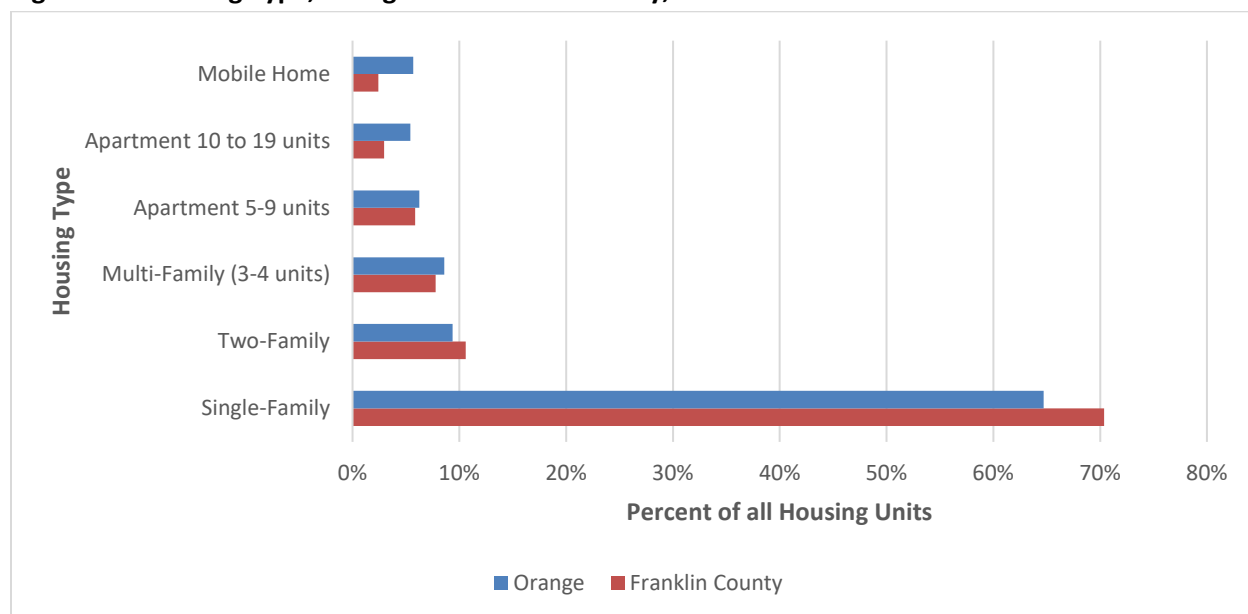
* It appears these were all single-family homes, but the records are not specific

** Some new mobile homes may be replacements for demolished mobile homes, so may not represent new housing.

Types of Housing

Housing types in Orange are predominantly single-family homes (65%), but Orange has more housing diversity than Franklin County on average. The remaining housing types are two-family homes (9%), multi-family (three to four family) homes (9%), apartment buildings with 5-9 units (6%), apartment buildings with 10-19 units (5%), and mobile homes (6%) (Figure 11). There are 2,977 occupied housing units in Orange.

Figure 11. Housing Type, Orange and Franklin County, 2020



Source: U.S. Census Bureau, 2016-2020 American Community Survey Five-Year Estimates.

Orange’s proportion of single-family residences is between the average statewide and Franklin County – 65% compared to the county’s 68% and the state’s 58%. While Orange is roughly equal to the county as a whole in terms of the numbers of two-family, multi-family, and apartment buildings with 5-9 units, it has more than an average number of apartment buildings 10-19 units and mobile homes than the rest of the county. Some of the larger-sized multi-family apartment buildings in town are located east of downtown. They include the King James Court and Pine Crest complexes on East River Street, now collectively called King Pine Apartments. Also located nearby on East River Street is the large Leisure Woods mobile home park.

In 2019, the Massachusetts Department of Revenue (DOR) began taxing short-term rentals as lodging, creating a publicly available source of data on short-term rentals. According to data obtained from the DOR in January 2023, there are 20 registered short-term rentals in Orange, two of which were owner-occupied. More than half are located in North Orange near Tully and Packard Ponds.⁷ Orange has a local lodging tax rate of 6% that applies to the two hotels and 20 short-term rentals in town. The Town received \$40,585 in local lodging tax revenue in 2022. This revenue could be earmarked for affordable housing if desired.

Housing Tenancy

Housing tenancy refers to whether a house is occupied by a renter or homeowner. Orange has a somewhat high percentage of owner-occupied housing (Table 9). At 30%, Orange has about the same proportion of rental housing as Franklin County (31%), and a bit less than Massachusetts (38%) as a whole.

Table 9. Housing Tenancy in Orange

Tenancy	Number of Units	Percent of Occupied Units
Owner-Occupied	2,071	70%
Renter-Occupied	906	30%
Total Occupied Housing Units	2,977	100%

Source: U.S. Census Bureau 2016-2020 American Community Survey five-year estimates

Housing Vacancies

The Census Bureau characterizes as “vacant” any residence without a full-time occupant, even though the residence may be used as a second home or vacation home. According to the 2016-2020 American Community Survey, in 2020 Orange had an estimated 342 vacant housing units.

⁷ Data source: Massachusetts Department of Revenue, Division of Local Services’ Municipal Data Bank. FRCOG compiled data and sent out a summary to all Franklin County towns in May, 2022.

The vacant housing included 117 units for seasonal or occasional use, 30 units sold but not occupied, 22 units that are typically rented but not occupied, and 173 houses vacant for other reasons.

The Census Bureau calculates vacancy rates for towns based on the number of homes and rental units that could be available for new residents to live in year-round. These vacancy rates exclude residences with seasonal or occasional occupants, as well as homes that are uninhabitable, and homes that have been sold or rented, but which remain unoccupied. In 2020, the homeowner vacancy rate in Orange was estimated to be 0%, and the rental vacancy rate was also estimated to be 0%. While the true number may be above zero, this is the value estimated by the 2016-2020 American Community Survey five-year estimates for Orange and reflects that there almost no available rental units in town.

A healthy housing market is generally considered to have vacancy rates of 2-3% for owner-occupied homes and 4-5% for rental properties. Orange, Franklin County, and Massachusetts as a whole has lower vacancy rates than that in both categories and this indicates demand for more housing options in the region, an issue that has become a priority at the state level (Table 10). The 2008 Great Recession stalled new housing construction throughout the region and state, creating a pent-up demand for housing. The vacancy rates also suggest that people seeking to move to Orange, or to relocate within the town, may have difficulty finding affordable homeownership or rental options.

Table 10. Homeowner and Rental Vacancy Rate, Orange, Franklin County, and Massachusetts, 2020

	Homeowner vacancy rate	Rental vacancy rate
Orange	0.0%	0.0%
Franklin County	0.5%	2.6%
Massachusetts	0.9%	3.3%

Source: U.S. Census Bureau, 2016-2020 American Community Survey five-year estimates, Tables DP04 and CP04

The impacts of COVID-19 appear to be exacerbating the housing supply issues in the region. In Orange and the region, the number of homes for sale and days on the market were low, meaning the homes that are available are being purchased quickly. The number of cumulative days on the market was 26 in 2021, but with interest rates rising, the housing market has slowed and the number of days on the market has risen to 92 as of January 2023. Median sales prices for the year in 2017 of a single-family property in Orange was \$152,000; it rose to \$275,000 in 2022.⁸ In just the last year, the median sale prices for houses sold have gone up by

⁸ Massachusetts Association of Realtors, Local Market Updated for Orange, MA in December 2022. The median sales prices are a rolling 12-month calculation.

16.5% between 2021 and 2022. Houses in Orange were selling above asking price in 2021 and are now selling for just below asking price.

Lack of supply has pushed prices up regionally. According to the *Greater Springfield Regional Housing Analysis Phase II* report, completed by the UMass Amherst Donahue Institute in March 2022, early migration data suggests that people moved to rural parts of the Pioneer Valley during the COVID pandemic, a trend that was not present in the years prior to the pandemic. It is possible that a portion of these new residents are from urban areas, where incomes are typically higher, and these residents can pay more for a home than the average local wage earner. Between March 2021 and March 2022, the average sale price was 99% of the original listed price. For those houses that sold in under 100 days, on average the sale price was 109% of the asking price. However, because of the increase in interest rates, the housing market has slowed.

On the rental side, federal and state eviction moratoriums helped renters stay in their homes during the pandemic. This also meant that few rental units turned over, making it difficult for people looking for a rental unit to find one.

Housing Costs

Rental Housing Costs

In 2020, the median gross rent in Orange was estimated to be \$857, which includes rent and utilities (Table 11). Orange's rental housing prices were slightly higher than neighboring Athol, but lower than Franklin and Hampshire Counties.⁹ Anecdotally, it's widely understood that rents have increased everywhere by large amounts since 2020. On January 9, 2023, an internet search on Craigslist for rental apartments in Orange turned up only one listing, a 2-bedroom apartment in the center of town listed at \$1,200/month, with utilities other than cold water not included in the rent. This was the only listing again on January 24, 2023.

⁹ Housing costs estimated from the U.S. Census American Community Survey (ACS) differ from market-rate home and rental prices. There are a number of explanations for this. Market-rate prices reflect only what is being charged to new homeowners and renters, not the housing costs for households who have lived in the same dwelling for a long time. For example, rents for long-term tenants are often well below the rents charged to new tenants. In addition, a key limitation of the ACS information on housing is that only a portion of the population in town is surveyed each year, so the data comes with a margin of error. When available, other data sources are used to supplement the ACS data for recent rents and housing prices.

Table 11. Estimated Gross Rental Housing Costs, 2016-2020

	Median Gross Rent
Orange	\$857
Athol	\$831
Franklin County	\$959
Worcester County	\$1,074
Massachusetts	\$1,336

Source: U.S. Census Bureau, 2016-2020 American Community Survey five-year estimates Table DP04

Housing Values and Homeownership Costs

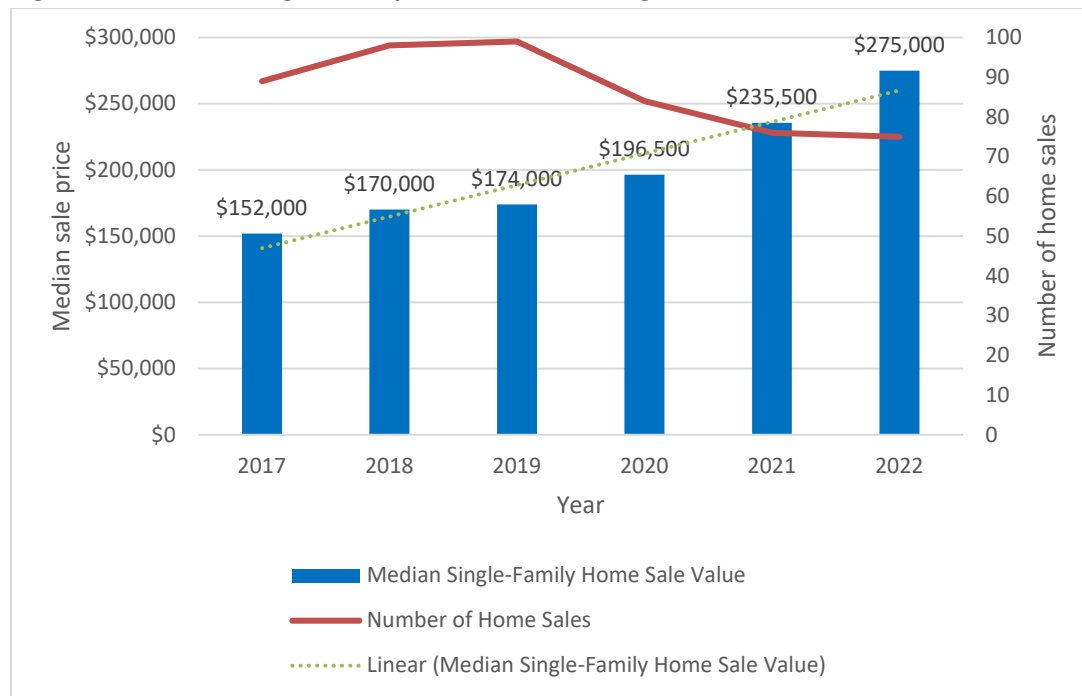
The American Community Survey (ACS) gathers data on housing values by asking owners what they believe their homes, including land, to be worth in the current real-estate market. It is important to note that what owners believe to be the value of their homes may or may not be similar to the current market value of those residences. The ACS housing value data include both properties that are currently for sale and those that are not. In 2020, the estimated median housing value for an owner-occupied home in Orange was \$166,300, almost \$74,000 lower than the estimated median value for Franklin County and \$123,000 lower than that for Worcester County (Table 12). Housing in Orange has typically been more affordable than elsewhere in the region.

Table 12. Estimated Median Housing Value, 2020

	Median Owner-Occupied Housing Value
Orange	\$166,300
Franklin County	\$239,900
Hampshire County	\$289,300
Massachusetts	\$398,800

Source: U.S. Census Bureau 2016-2020 American Community Survey five-year estimates, Table DP04

For estimates of current housing values, it is also useful to examine residential home sales data. Residential sales information is available from the Massachusetts Association of Realtors. Figure 12 depicts the trend in the median sale price for single-family homes from 2017 to 2022, with the number of sales included.

Figure 12. Median Single-Family Sale Prices in Orange, 2017-2022

Source: 2017-2022 Massachusetts Association of Realtors market data.

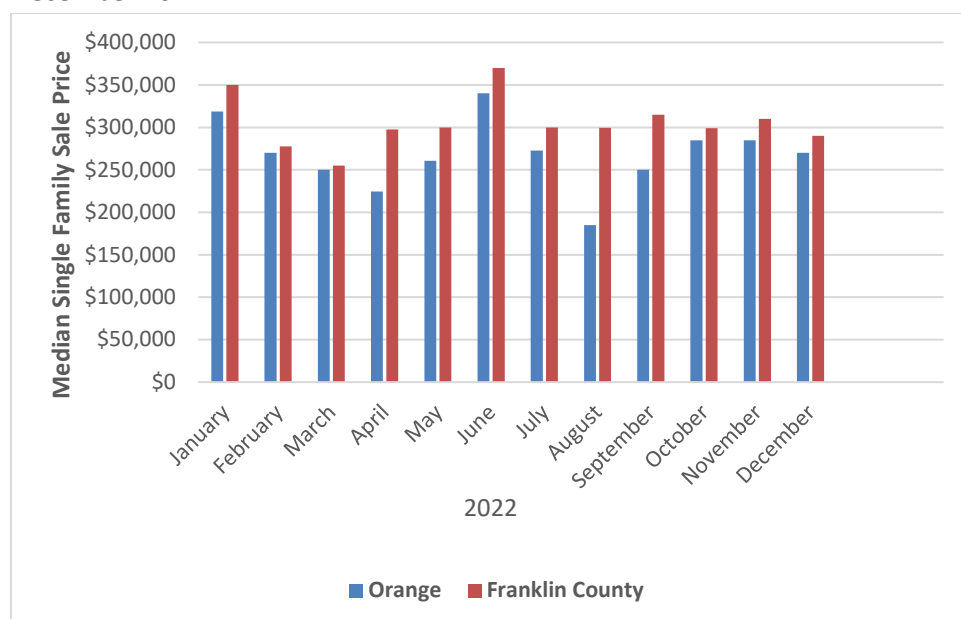
Orange's median single-family sale price has increased by 80% over the past six years, from \$152,000 in 2017 to \$275,000 in 2022. The number of single-family home sales fluctuated reaching a high of 100 in 2018 and 2019, dropping to 75 the past several years as interest rates have crept higher. The median sales price of a home in Orange is less than Franklin County as a whole, and quite a bit less than nearby Worcester County. For example, in 2022, Franklin County's median single-family sale price was \$310,000, and Worcester County's median single-family sale price was \$425,000. But while median home prices increased by 27% and 25% in Franklin and Worcester Counties, respectively, between 2020 and 2022, they increased by 40% in Orange during that time. Some of this may be due to the smaller sample size in a single town as opposed to entire counties, but it also may speak to the demand for naturally affordable homes.

In 2022, Orange had about the same number of new listings as 2021 (103 in 2022; 106 in 2021), which was an increase from 96 listings in 2020. Franklin and Worcester Counties generally experienced close to a 10% decrease in single-family sales listings from 2021 to 2022.

Single-family home sales data by month from January to December 2022 for Orange and Franklin County show how the median prices tracked during the year (Figure 13). Overall, during COVID, median prices have risen, while inventory of homes on the market and average days on the market have decreased. Homes were selling for above asking price, and currently

they are very close. According to the *Greater Springfield Regional Housing Analysis Phase II* report, towns in rural areas of Franklin County saw the largest increases in home and rent prices in 2020.

Figure 13. Monthly Median Single-Family Sales Price, Orange & Franklin County, January 2022 – December 2022



Source: Massachusetts Association of Realtors Market Data: <https://www.marealtor.com/market-data/>.

As Table 13 shows below, monthly housing costs (including mortgage, insurance, and utilities) for homeowners can vary considerably depending on whether the home is mortgaged. In 2020, the estimated median monthly total housing cost for homes in Orange without a mortgage was \$606, and the estimated median monthly cost for homes with mortgages was \$1,444. Orange's median homeowner costs are lower than those for Franklin County, Worcester County, and state-wide, for both mortgaged and non-mortgaged homes.

Table 13. Estimated Homeownership Housing Costs, 2020

Area	Median Monthly Owner Costs	
	Housing Units with a Mortgage	Housing Units without a Mortgage
Orange	\$1,444	\$606
Franklin County	\$1,634	\$662
Worcester County	\$1,971	\$756
Massachusetts	\$2,268	\$829

Source: U.S. Census 2016-2020 American Community Survey five-year estimates, Table DP04

A major housing expenditure for many homeowners is their property tax. Table 14 gives the annual average property tax for a single-family home in Orange for the fiscal years of 2015-2022. Though the average property tax bill in Orange has increased by 35% over eight years and the assessed value of houses has increased by 47%, Orange's average property tax for single-family homes is well below the state average. The average single-family tax bill in Orange is \$3,875 per year, which is 18% of per capita income. Orange's average tax bill is almost half of the statewide average bill of \$6,724 and ranks 311 out of 330 Massachusetts municipalities for FY 2022.

Table 14. Average Assessed Values and Tax Bills for Single-Family Homes, Orange, FY2015-2022

Fiscal Year	Single-Family Average Assessed Value	Residential Tax Rate	Average Single-Family Tax Bill	Average Tax Bill as a % of Income	Tax Bill State Rank - High to Low*
2015	\$138,032	16.17	\$2,867	17.5	311
2016	\$137,852	20.77	\$2,991	17.7	308
2017	\$146,043	21.70	\$3,100	18.4	308
2018	\$146,617	21.23	\$3,217	17.8	305
2019	\$153,452	21.94	\$3,456	19.1	297
2020	\$177,210	22.52	\$3,603	18.8	294
2021	\$183,816	20.33	\$3,686	18.3	294
2022	\$202,680	20.05	\$3,875	18.1	311

* Out of 351 municipalities

Source: Massachusetts Department of Revenue, Division of Local Services.

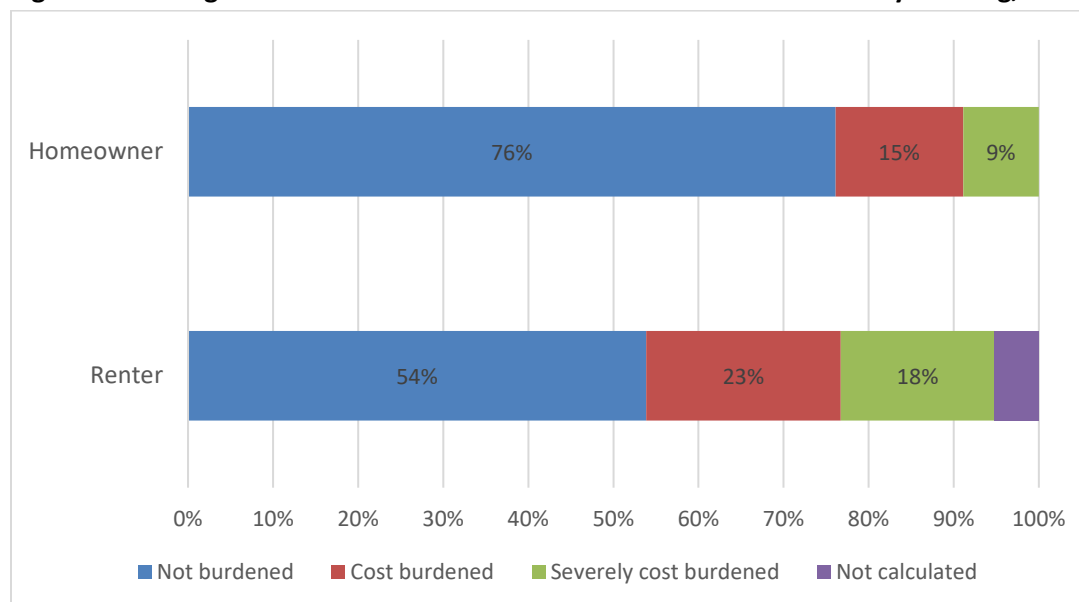
Housing Costs and Affordability

Housing is generally defined to be “affordable” when households spend no more than 30% of their gross income on housing costs. For renters, housing costs include rent and utilities, such as hot water, electricity, and heat. For homeowners, housing costs include mortgage principal, mortgage interest, mortgage insurance, property taxes, homeowners insurance, and utilities. Households that spend over 30% of their income on housing are considered to be “cost burdened.”

This section explores the degree to which housing in Orange is affordable to individuals and families of different incomes. The available data on housing costs shows that the majority of homeowners and renters find that housing in Orange is affordable, but some residents are cost-burdened and severely cost-burdened by their housing expenditures.

Figure 14 shows the estimated percentage of homeowner and renter households that spend more than 30% of their gross monthly income on housing costs. Orange has an estimated 2,071 homeowners and 906 renters. An estimated 15% (311 households) of homeowners and 23% (207 households) of renters spend between 30% and 50% of their gross monthly income on housing and are therefore considered to be cost-burdened by housing. Nine percent (184 households) of homeowners, and 18% (164 households) of renters are considered to be severely cost burdened by housing, spending more than 50% of their income on housing. Town wide, approximately 30% of the households in Orange are cost burdened.

Figure 14. Orange Homeowner and Renter Households Cost-Burdened by Housing, 2020

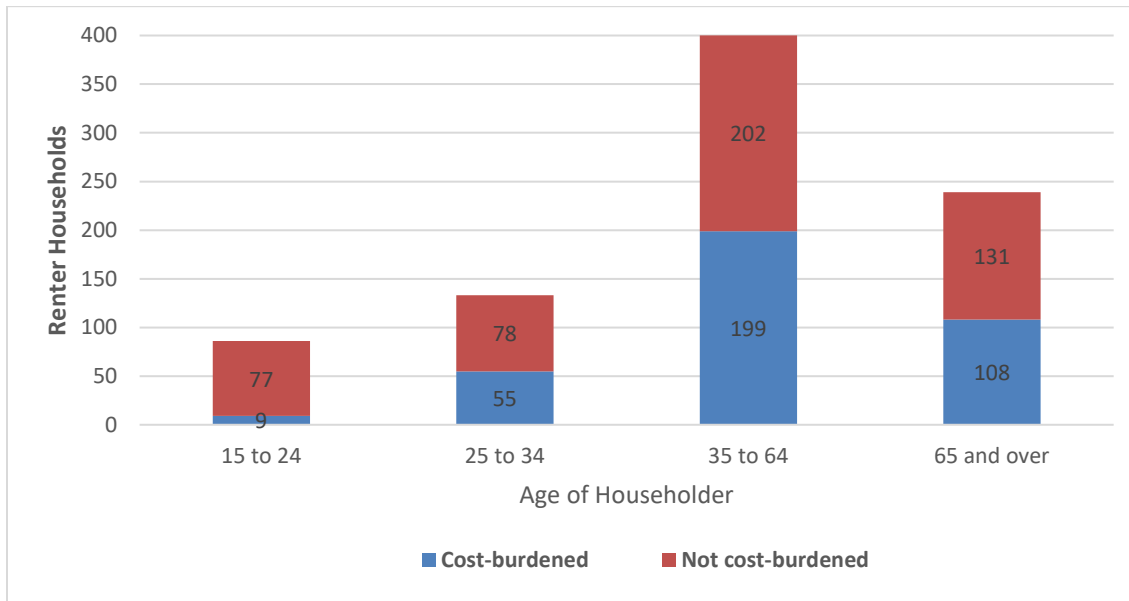


Source: U.S. Census 2016-2020 American Community Survey five-year estimates, Tables B25070 and B25091

Figure 15 shows the number of cost-burdened renter households by householder age.¹⁰ Approximately 40% of all renters ages 25 and older are cost-burdened. In Orange, the age group with the largest number *and* largest percentage (48%) of cost-burdened renter households is between 35 to 64 years old.

¹⁰ The U.S. Census Bureau defines a householder as the person (or one of the people) in whose name the housing unit is owned or rented (maintained) or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. If the house is owned or rented jointly by a married couple, the householder may be either the husband or the wife. The person designated as the householder is the "reference person" to whom the relationship of all other household members, if any, is recorded.

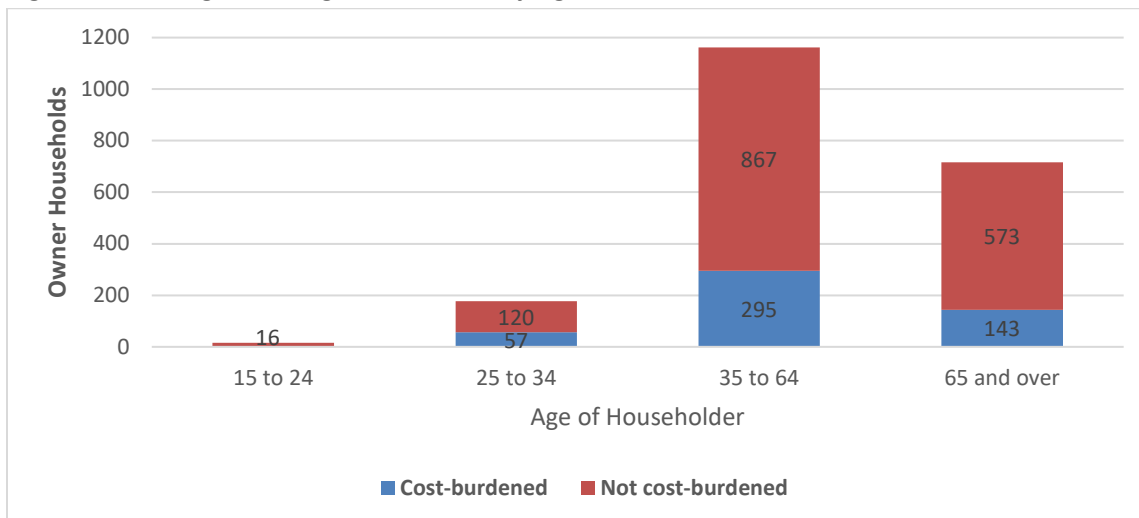
Figure 15. Orange Housing Cost-Burden by Age – Renter Households, 2020



Source: U.S. Census 2016-2020 American Community Survey five-year estimates, Table B25072

Figure 16 shows that among homeowners, the majority of homeowners are not paying more than they can afford on monthly housing costs. The largest *number* of cost-burdened owner householders in Orange are 35 to 64 years old and 65 years and over, but the largest *percentage* of cost-burdened homeowners are aged 25 to 34 (32%).

Figure 16. Orange Housing Cost-Burden by Age – Owner Households, 2020

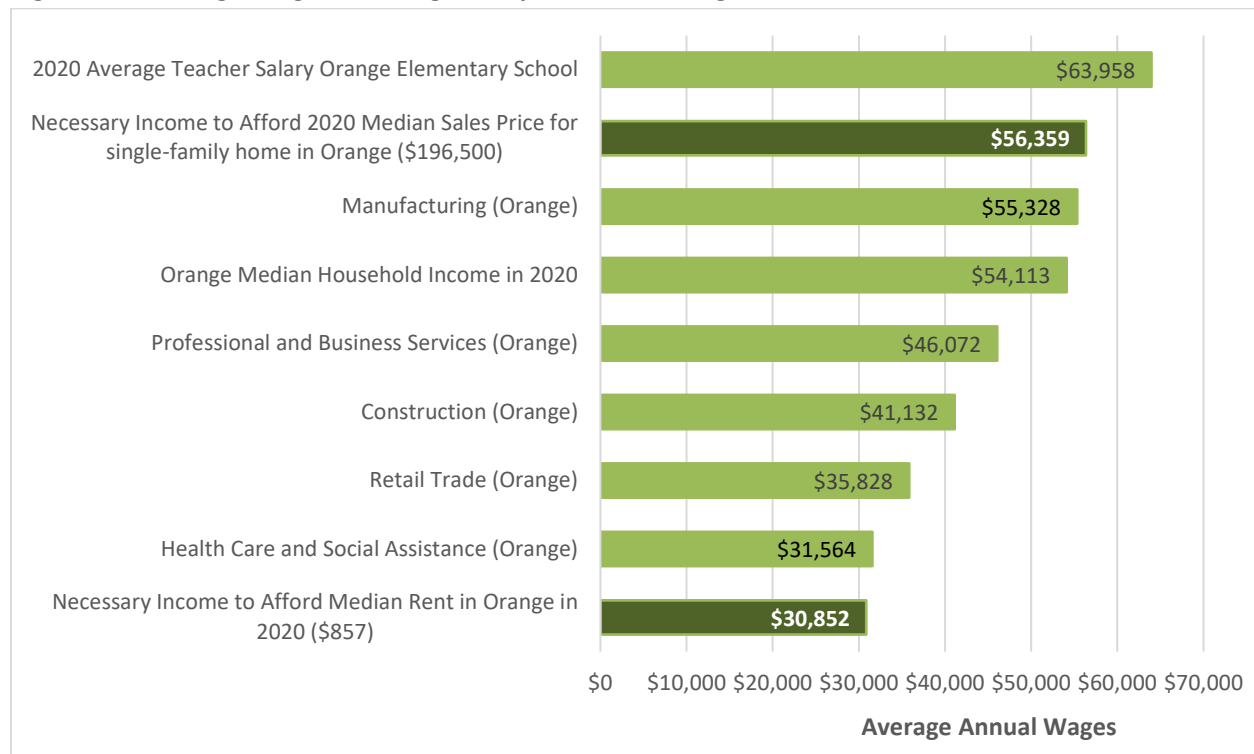


Source: U.S. Census 2016-2020 American Community Survey five-year estimates, Table

The vast majority of homeowners in Orange (91%) are age 35 or older. The low number of homeowners under the age of 35 suggests that homeownership options in Orange may be limited for first-time homebuyers, who often are younger and have lower incomes.

Figure 17 shows current housing costs compared to average incomes in some of the top industries in which Orange residents are employed. Out of Orange’s estimated 3,430 employed workers, many of the salaries for popular job categories would not be sufficient to afford to buy a home in Orange. Dual income families have a better chance of affording a home in town. The median household income in Orange is also not sufficient to afford a median-priced home in 2020 without being cost-burdened. Most single-income average wage earners are able to afford an apartment in Orange. Median rents, however, are based on an average of 2016-2020 prices, and so actual rents in 2020 were higher.

Figure 17. Average Wages in Orange Compared to Housing Costs, 2020



Sources: MA Department of Economic Research 2020 Employment and Wages (ES-202) data for Orange; 2016-2020 U.S. Census Bureau American Community Survey; Massachusetts Department of Elementary and Secondary Education 2020 School District Profiles; single family home price affordability includes median sales prices for Orange in 2020 from MA Realtors Association and interest rates based on average of 2020 interest rates from Freddie Mac.

Long-Term Subsidized Affordable Housing

When housing affordability is considered in terms of the Subsidized Housing Inventory (SHI) maintained by the MA Executive Office of Housing and Livable Communities (EOHLC), Orange has 13 rental properties with 410 units that qualify as affordable, representing 11.97% of the town's total housing stock in 2020. Orange is one of the rare communities in Franklin County that has



reached the 10% affordability goal, the other two being Greenfield and Sunderland, with Montague very close. Athol, by comparison, has an affordable housing stock of 5.01%. The largest apartment complexes in Orange, Pine Crest I and King James Court (collectively called King Pine Apartments), have over 200 apartments and were subsidized by MassHousing. The affordability deed for King James Court expires in 2030, and is privately owned. MassHousing expects affordability of these apartments will be renewed, and this process will happen during the year leading up to the expiration date.¹¹

In order for housing units to be considered affordable and eligible for listing on the Subsidized Housing Inventory, they must have long-term restrictions that guarantee that the units are sold or rented at prices affordable to households making no more than 80% of the Area Median Income (AMI), adjusted for household size. The AMI for Franklin County in FY2022, according to the U.S. Department of Housing and Urban Development (HUD), is \$92,189. Table 16 shows the income limits by household size and what the estimated maximum sales and rental prices for affordable units in Orange would be in 2022. HUD uses a complex calculation to determine the income limits adjusted for household size displayed in Table 16.

¹¹ Personal communication (phone call) between Andrea Donlon of FRCOG and Domenica Cocina of MassHousing dated March 29, 2023.

Table 15. Estimated Maximum Sales Price and Rents for an Affordable Home, 2022

Household Size	Maximum Income (HUD 2022 80% AMI for Orange)	Maximum Sales Price*	Maximum Rents** (including heat and utilities or a utility allowance)
1	\$52,750	\$157,500	\$1,319
2	\$60,250	\$180,000	\$1,506
3	\$67,800	\$202,500	\$1,695
4	\$75,300	\$225,000	\$1,883
5	\$81,350	\$243,000	\$2,034
6	\$87,350	\$261,000	\$2,184

* Based on a 30-year mortgage with 5% down at a 5.65% interest rate, using Orange's current (FY2022) property tax rate of \$13.71.

** Affordable unit rents are calculated as 30% of the monthly 80% AMI income for household size. Rents must include heat and utilities or a utility allowance. Rents are ultimately determined by EOHLC.

Source: U.S. Department of Housing and Urban Development and Massachusetts Department of Housing and Community Development.

Orange is committed to increasing its supply of long-term affordable housing and maintaining the State's goal of having 10% of the year-round housing units with guaranteed long-term affordability for low and moderate-income residents. The Orange Housing Plan Committee has laid out a number of strategies for expanding its affordable housing supply over the next 15 years. These strategies are discussed in Section 3 of the Housing Plan.

1.3 Regional Housing Characteristics and Needs

Housing is a regional phenomenon as people seek housing in multiple towns depending on a number of factors. New employment opportunities in one town can impact housing demand and needs in surrounding towns. Orange is well aware of the regional nature of housing, as many residents identify as being part of the North Quabbin region, both working and living within this region. This section reviews regional housing characteristics and needs, drawing from U.S. Census data as well as additional key resources.

Current Regional Housing Characteristics

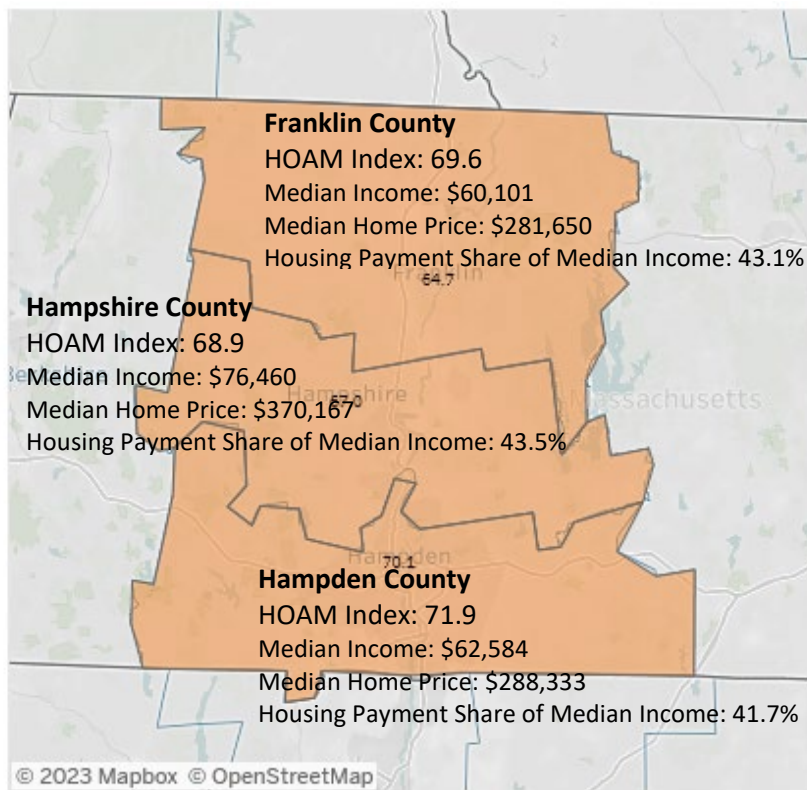
There are a total of 34,164 housing units in Franklin County and a total of 30,790 households, according to 2016-2020 U.S. Census estimates.

A healthy housing market is generally considered to have vacancy rates between 2% to 3% for owner-occupied homes and 4% to 5% for rental properties. For the ACS 5-year estimates 2016-

2020, Franklin County's vacancy rates were estimated at 0.5% for owner-occupied housing units and 2.6% for rental housing units. These low vacancy rates indicated a very tight housing market. As a result, residents may have difficulty finding suitable housing and the price of housing may be inflated due to the lack of supply.

Over the past decade, single-family sale prices have increased at a higher rate than median household income. Between 2010 and the end of 2021, median incomes in the county increased by 17%, while single-family home prices rose by 56%. As mentioned previously, the onset of the COVID-19 pandemic in 2020 accelerated an already tightening housing market in Franklin County. On the homeowner side of the market, sale prices are up, and the amount of inventory on the market is down.

Figure 18. Homeownership Affordability Index, November 2022

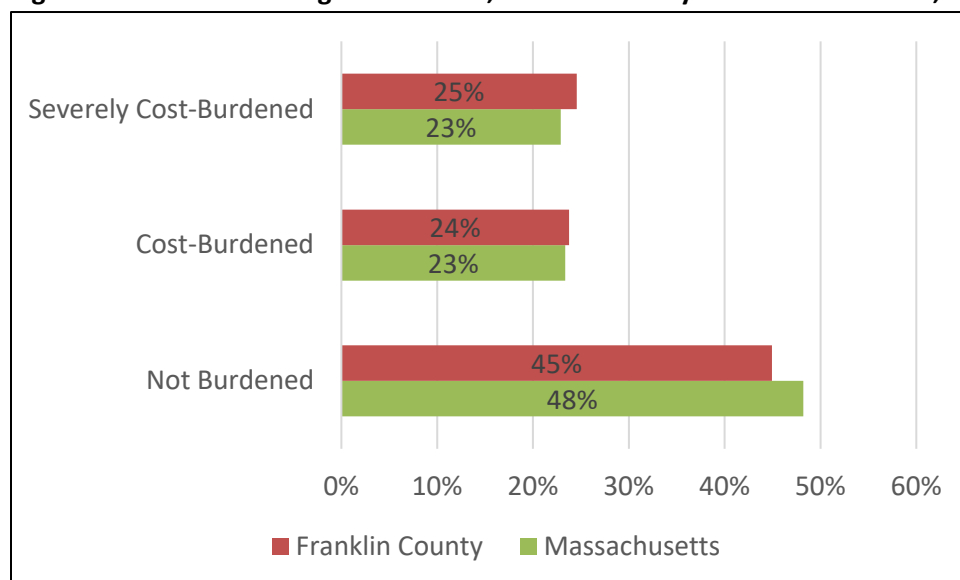


A HOAM index value lower than 100 indicates that the median household income *is insufficient* to cover the annual costs of owning a median-priced home (the housing cost is greater than 30 percent of income). Source: Federal Reserve Bank of Atlanta, <https://www.atlantafed.org/center-for-housing-and-policy/data-and-tools/home-ownership-affordability-monitor>.

On the rental side of the market, many households are paying unaffordable prices for housing. Franklin County has higher rates of housing cost burden (paying more than 30% of income on

housing) and severe cost burden (paying more than 50% of income on housing) among renters than the State (Figure 19), even though rents overall are lower in our region.

Figure 19. Renter Housing Cost Burden, Franklin County and Massachusetts, 2020



Source: U.S. Census Bureau 2016-2020 American Community Survey 5-Year Estimates.

In fact, over the past two decades, rental costs increased at a greater rate in rural MA counties, as a share of household income, than in urban areas. In April 2021, the Federal Reserve Bank of Boston published *Rental Affordability and COVID-19 in Rural New England*, which highlights the need for more affordable rental options in rural New England counties, including Franklin County. The report underscores how low incomes in rural areas impacts housing affordability. The author notes, “even where rents are lower, households do not necessarily experience less financial pressure, not if lower incomes negate the benefits of low rents. In 2019, for example, the rural communities in Western Massachusetts had above-average rates of housing-cost burden despite that area’s average rent being about 15 percent less than the state’s rural-area average.”¹²

The report also explains that from 2000 to 2019, the share of income that rural renters spent on housing increased at a greater rate than for urban renters, meaning “rural renters saw a greater loss of rental affordability during this period than their urban counterparts.”¹³

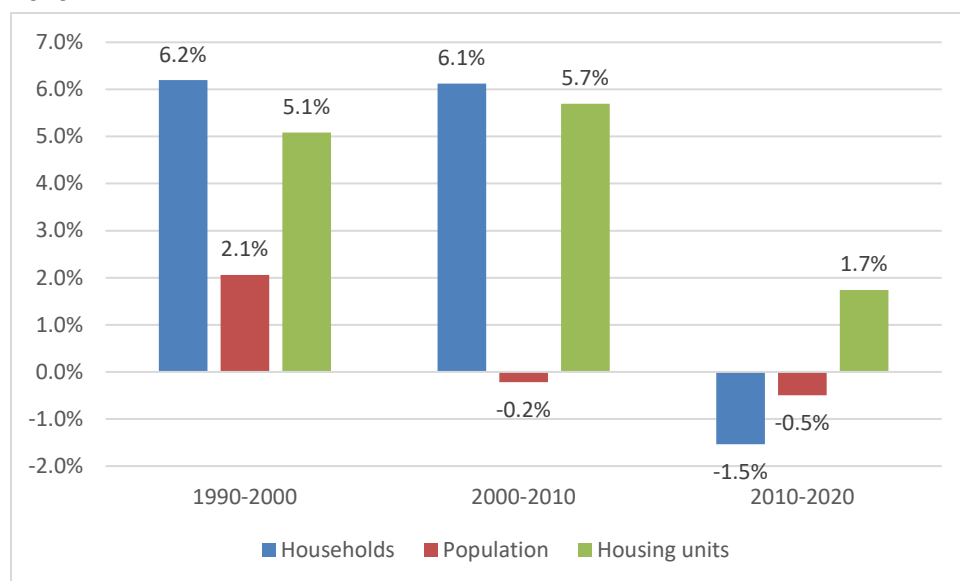
Despite a slight loss in population since 2000, the number of households in Franklin County increased in 2010 and then slightly decreased in 2020 (Figure 20). The number of households is more relevant than total population when considering housing needs, because one household

¹² *Rental Affordability and COVID-19 in Rural New England*. Federal Reserve Bank of Boston, April 21, 2021. Page 6.

¹³ *Ibid*, page 8.

occupies one housing unit. While total housing units have increased over time as well, the county also experienced an increase in vacant housing units that are not available for year-round housing. These include seasonal, second homes, and short-term rentals (39% increase since 2000), as well as housing that cannot be occupied for code reasons or that may be in foreclosure or other legal reasons (100% increase since 2000).¹⁴

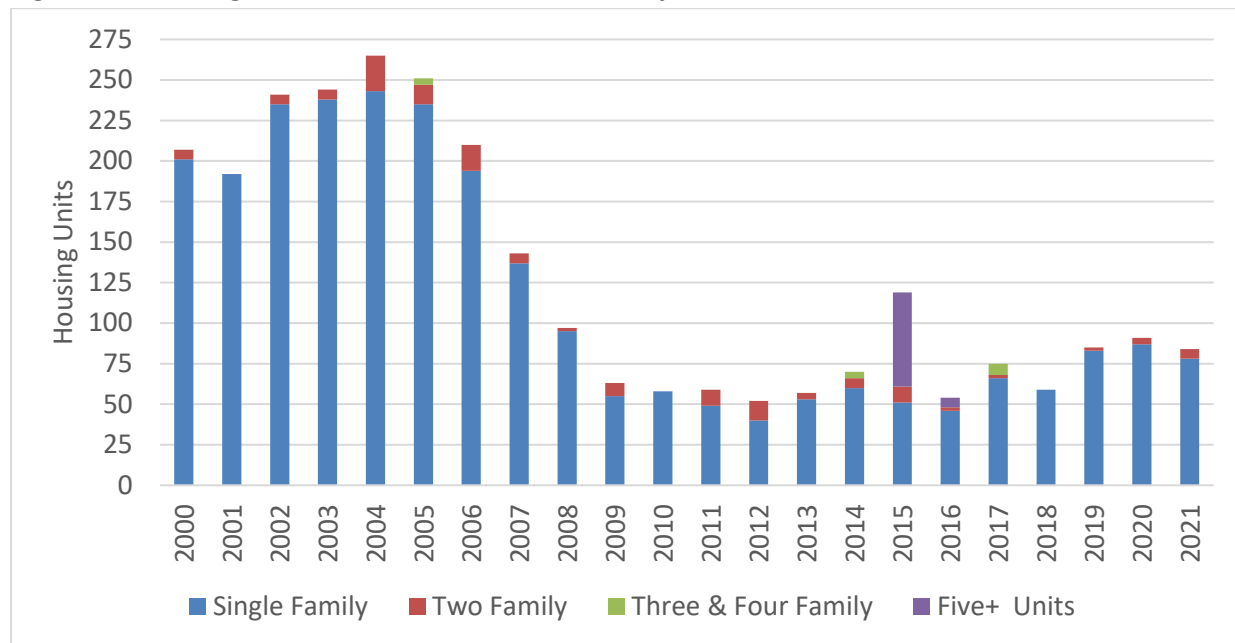
Figure 20. Franklin County Households, Population, and Housing Units – Change Over Decades, 1990-2020



Source: U.S. Census 1990, 2000, 2010 Decennial Census; 2020 data is from PL-94 Redistricting for population and housing units & 2016-2020 ACS American Community Survey 5-Year Estimates for total households

The majority of housing in Franklin County is single-family housing (68%). The rest of the housing stock is made up of two-family homes (11%), 3-4 family homes (7%), multi-family homes with 5 or more units (12%), and mobile homes (2%). Franklin County has a higher percentage of single-family homes than the State, where 57% of homes are single-family. Housing production in recent years has been mostly single-family homes (Figure 21), meaning overall the housing stock is becoming less diverse over time. Housing production dropped off drastically at the onset of the Great Recession in 2008 and stayed slow through 2020.

¹⁴ See US Census Table B25004 from the ACS 2016-2020 and Table H005 from the 2000 Census.

Figure 21. Housing Units Permitted in Franklin County, 2000 - 2021

Source: U.S. Census Bureau Building Permit Survey, 2000 – 2021.

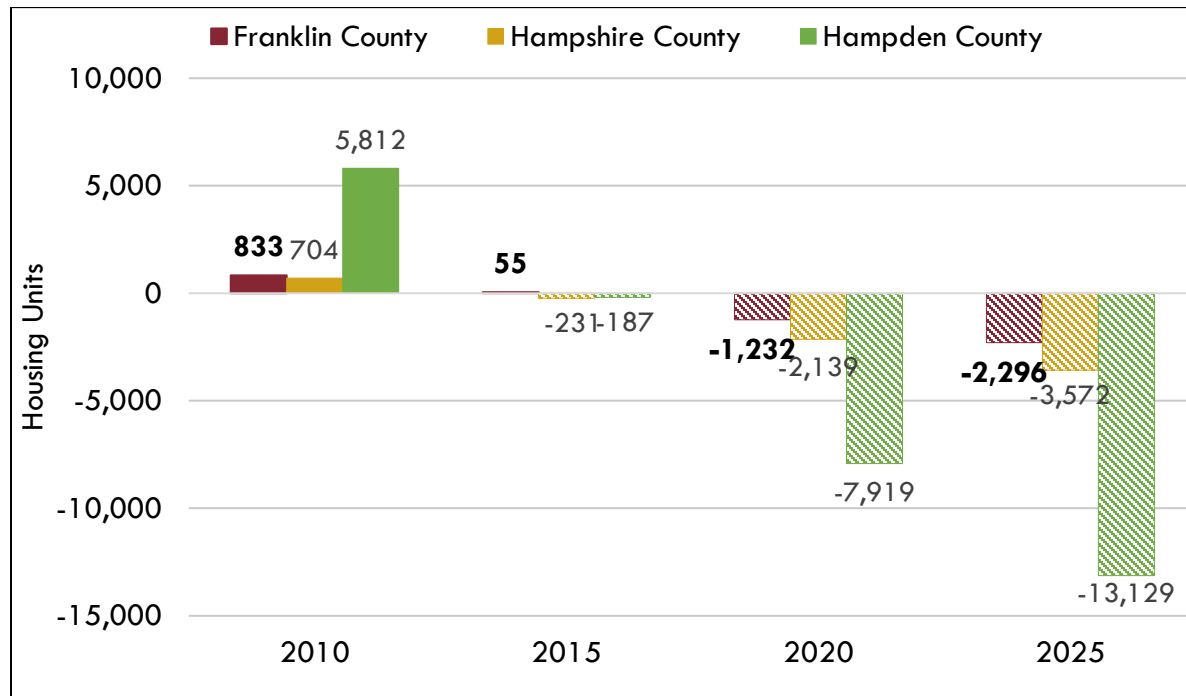
Thirty-six percent (36%) of the housing in Franklin County was built prior to 1940. While older homes provide the region with a rich architectural and historical heritage, it also means that many homes are probably not energy efficient, require high maintenance, and may contain lead paint. Currently, 72% of the county's housing was built prior to 1979 when lead-based paint was still allowed. An estimated 80% of rental housing in Franklin County was built prior to 1979. Older rental housing units tend to be the most affordable type of housing in the region. This is a particularly important issue for affordable housing as families with Housing Choice Vouchers have reported difficulty in locating units that fall within the required payment standards and are lead paint compliant.

In addition to lead-based paint hazards, there are also a number of housing units in the county that are substandard for other reasons, including health and safety code violations due to structural defects, substandard plumbing or electrical systems, failing septic systems and other health hazards such as mold. As previously noted, low-income households are much more likely to live in substandard housing because it is typically the cheapest unsubsidized housing available. In addition, they may be less likely to complain about conditions to landlords for fear of losing the only housing they can afford.

Current Regional Housing Needs

According to the *Greater Springfield Regional Housing Analysis Phase I* report, completed by the UMass Amherst Donahue Institute in March 2021, Franklin County has a current gap of roughly 1,232 housing units (4% of current total housing units). In 2025, the gap is projected to grow to 2,296 (7% of current total housing units) if production does not increase from current levels (Figure 22). As a percentage of total housing units, Franklin County has a larger housing shortage than Hampshire County, and a comparable housing shortage to Hampden County. While housing is needed at a variety of price points for a range of income levels, the largest gap in available housing currently is for apartments with rents of \$500 or less that serve extremely low-income households.

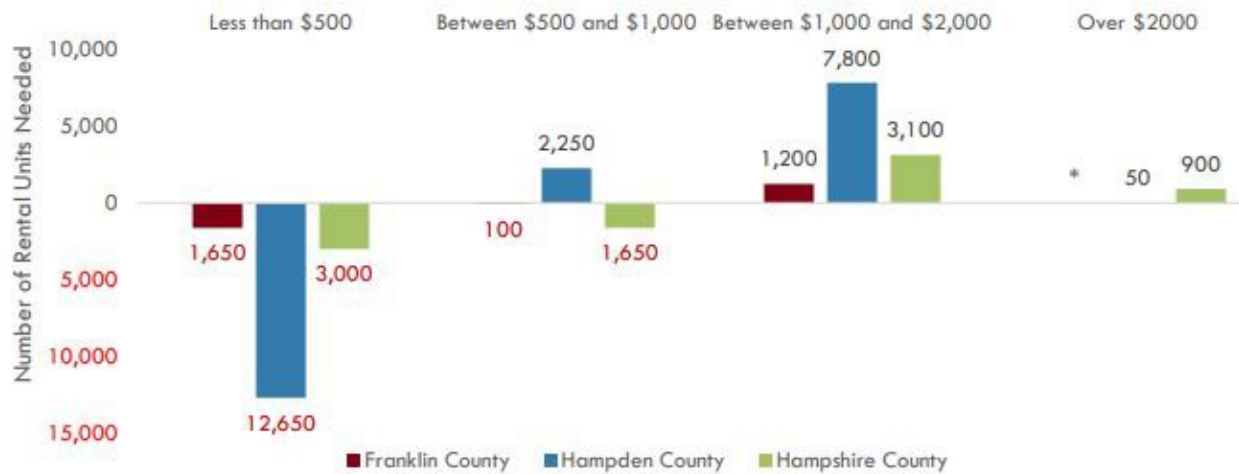
Figure 22. Projected Housing Unit Shortage in Franklin, Hampshire, and Hampden Counties



Source: *Greater Springfield Regional Housing Analysis*. UMass Donahue Institute, March 4, 2021.

Phase II of the *Greater Springfield Regional Housing Analysis Phase*, completed by the UMass Amherst Donahue Institute in March 2022, determined the rental unit gap by rent price (Figure 23). Franklin County has a need for around 1,650 housing units at \$500 or less and 100 units between \$500 and \$1,000.

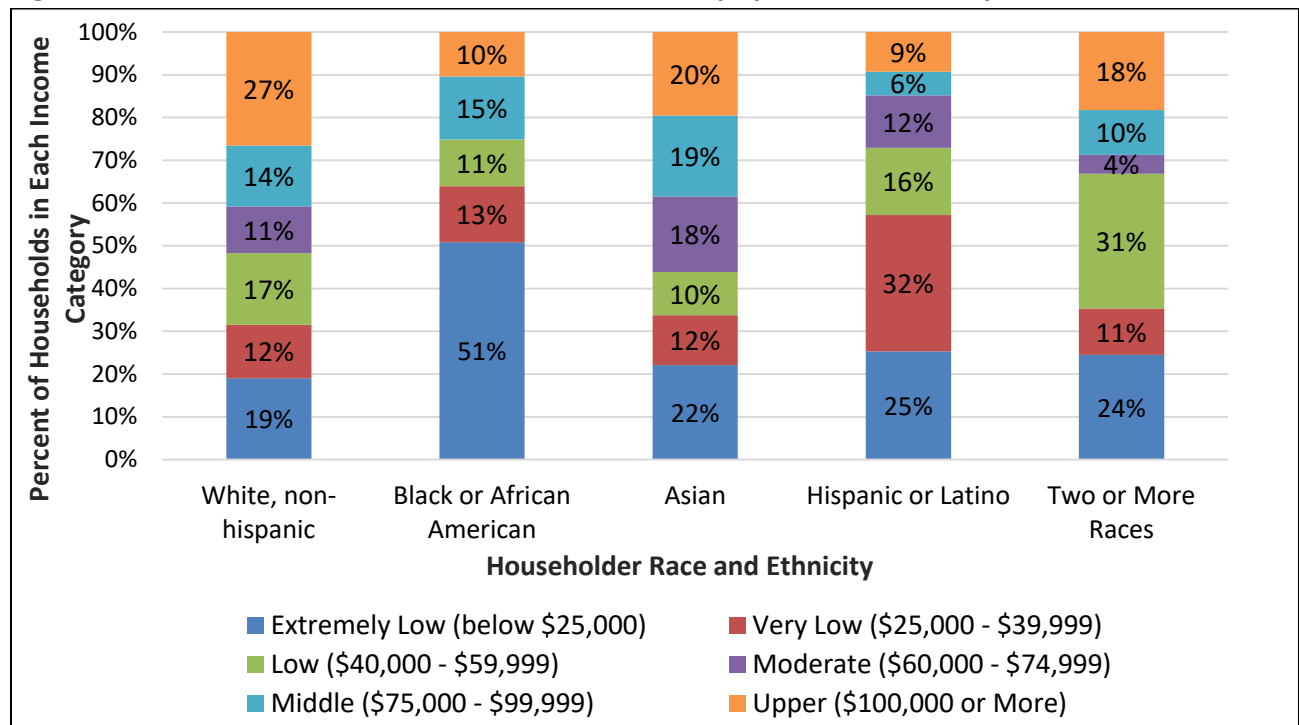
Figure 23. Number of Rental Units Needed by Rent Price, Franklin, Hampden, and Hampshire Counties



Source: Greater Springfield Regional Housing Analysis Phase II. UMass Donahue Institute, March, 2022.

The burden of low incomes in our region is not felt equally across racial and ethnic groups. A high proportion of households of color in Franklin County earn low incomes, even though people of color represent a small proportion of the overall population (Figure 24). Lack of affordable, quality housing, therefore, disproportionately impacts households of color in our region.

Figure 24. Estimated Household Income in Franklin County by Race and Ethnicity, 2020



Source: 2016-2020 U.S. Census Bureau American Community Survey Five-Year Estimates.

In 2019, the Massachusetts Rural Policy Advisory Commission (RPAC) published the *Massachusetts Rural Policy Plan*, which included a Housing section that outlines challenges and opportunities for creating the housing rural areas need. The section was developed with input from a variety of housing stakeholders in rural areas across the Commonwealth. Key rural housing development issues identified include:

1. Rural towns are experiencing a shortage of affordable and workforce housing—a mismatch exists between the housing we have and the housing we need.
2. Wages have not kept up with the cost of housing. The cost of living in rural areas is even more unaffordable when transportation and home energy costs are added.
3. High development costs, lack of infrastructure and local capacity, and the small scale of development in rural areas place significant constraints on rural housing production. In other words, rural housing development is not economically feasible or competitive for funding.
4. There is insufficient funding to fully address rehabilitation of the aging housing stock; low property values in economically distressed rural areas make it difficult to justify the high cost of rehabilitating a property.
5. Without public investment in housing for rural areas, we will continue to see downward population trends, displacement of our most vulnerable residents, and difficulty in keeping and attracting employers and workers.

RPAC continues to work towards addressing these challenges through state-level advocacy for equitable funding and programs in rural areas. The influx of American Rescue Plan Act (ARPA) funding to Towns and the state represents an opportunity to address these needs in rural areas. At the same time, towns like Orange can proactively plan for housing by identifying where and how new housing is desired in town and implementing strategies to meet local and regional housing production goals.

1.4 Future Housing Demand

The UMass Donahue Institute has projected that Orange's population will be 8,201 by the year 2030. This is a 7.5% increase from the 2020 population of 7,630. This increase is not predicted to be the same across age groups, however. The Donahue Institute projects that there will be an 8% *decrease* in the population under the age of 25 years and a 3% decrease in the population of working age adults, defined as being between the ages of 25 and 64. The increase is projected to come from seniors aged 65 and over, which is projected to increase by 57%. These changes, though only projections, will translate to different housing demands in Orange in the coming decade.

Table 18 displays the estimated shift in housing needs in Orange by 2030, by age and income. These estimates are based on several assumptions. The Donahue Institute only projects population changes, yet we need to determine housing needs. The population projections themselves are based on several assumptions used by the Donahue Institute on birth rates, death rates, fertility rates, in-migration rates, and out-migration rates.¹⁵ To project housing units needed in 2030 by age group and income group, it is assumed that the percent of households in each income category by age category is the same in 2030 as it was in 2020. For example, in 2020, 24% of senior households were in the “very low” income bracket, and this percentage is assumed to be the same for 2030. The “headship rate” for each age category is also assumed to be the same in 2030 as it was in 2020. The headship rate uses two data points provided by the Census Bureau – the number of householders (heads of household) in each age category divided by the total number of people in that age category. For example, more senior people live alone than working age people, and so the headship rate is higher. The number of households is the same as the occupied number of housing units in the U.S. Census.

In Table 18, the columns that are titled 2020 Working Age Households and Senior Households are households currently occupying housing units in those age and income categories. By 2030, fewer of those houses will be occupied by working age households, and more will need to be occupied by senior households. Because there are predicted to be a larger number of seniors in town by 2030 and seniors currently tend to be in smaller household sizes, there will be a need for 505 additional housing units in Orange.

By 2030, there will still be a strong need for accessible, affordable senior housing in town as the population ages. The biggest need will be for additional housing in the extremely low and very low-income categories, but there is a need in all income categories. Some seniors will need this housing to be accessible to people with mobility and other issues.

¹⁵ UMASS Donahue Institute. Massachusetts Population Projections by Regional Planning Area: Projections Methodology. September 12, 2018. Online at http://pep.donahue-institute.org/publications/UMDI-DOT.V2018_Methodology.pdf

Table 16. Estimated Housing Needs in Orange by 2030, by Age and Income Level

Orange Income Categories	2020 Working Age Households	2030 Working Age Housing Units needed	Working Age Housing Units Change 2020-2030	2020 Senior Households	2030 Senior Housing Units needed	Senior Housing Unit Change 2020-2030	Net change
Extremely Low (below \$25,000)	370	359	-11	234	366	132	122
Very Low (\$25,000 - \$39,999)	186	181	-5	239	374	135	130
Low (\$40,000 - \$59,999)	341	331	-10	180	282	102	92
Moderate (\$60,000 - \$74,999)	160	155	-5	103	161	58	54
Middle-Upper (\$75,000 and above)	829	805	-24	233	365	132	108
Total	1886	1831	-55	989	1549	560	505

Working age households are those with a head of household aged 25-64 and senior households are those with a head of household aged 65 and older. Note that the estimations used several assumptions described in the text in this section. All estimates use the best available data and methods but will most certainly not be accurate predictors of the future.

Data source: 2016-2020 American Community Survey five-year estimates; UMass Donahue Institute Population Projections 2018.

Senior housing needs could be met in a variety of ways, including smaller single-family homes, assisted living facilities, condominiums, single-family homes converted into multi-family homes, accessory apartments, and affordable and market rate rentals. Beyond the next 20 years, the senior population will eventually begin to shrink, so any new housing geared towards seniors should also be built with future generations in mind. Housing that may be suitable for seniors now, but that could accommodate a young couple or family in the future, will serve the town for many generations to come.

Population projections are based on demographic models and historic trends, and do not incorporate many of the factors that can influence a town's future growth. These factors include employment opportunities, municipal infrastructure, and the availability of land for new construction. Factors such as climate migration, move from urban to rural areas after the COVID-19 pandemic, or transportation changes such as an east-west rail could also impact the town's population and housing demand.

1.5 Identified Housing Needs

Orange and the region are experiencing a tight housing market and an even tighter rental market. Slow housing production, starting with the Great Recession in 2008, limits supply and pushes prices up. The COVID-19 pandemic may have exacerbated the supply issue and increased the housing affordability gap for residents earning median incomes in the region, as buyers from higher income areas can purchase properties at much higher prices than what most locals can afford. Rent in Orange is considered somewhat affordable, but there are not many rental units available.

It is important for Orange to proactively plan and implement strategies to ensure housing options are available in town for households at a variety of income levels. This will include dedicated, deed-restricted affordable housing units that are tied to area incomes and not subject to extreme market shifts, housing options and supports that add affordability for residents without a deed restriction, and market-value housing for all age levels.

Based on the results of the community housing survey, the Orange Housing Plan Committee has identified housing needs among the following population groups:

- Senior residents
- First-time home buyers
- Orange's workforce (middle- and moderate-income families)
- Low-income households
- Residents with disabilities

Seniors

In 2020, Orange had a slightly younger population than Franklin County, but the percentage of residents 45 and older has increased since 2000. In the next ten years, the senior population aged 65 and older is projected to grow by 56%. Seniors are projected to account for 29% of the Orange population by 2030, compared to 20% currently. The "baby boomer" population cohort began turning 65 in 2011, driving much of this increase in the region. Community survey takers believe that small homes for seniors and affordable senior housing are a high need for future housing. According to the Age-Friendly Survey in Orange conducted by the North Quabbin Community Coalition in 2022, 60% of seniors (town-weighted results) think it's "extremely important" to remain in their current home as they age. A similar percentage feel the same way about staying in Orange as they age. It will remain important for seniors to have stable housing, while having enough housing stock to provide for other ages in town as well.

Overall, 53% of survey respondents reported that their housing costs are somewhat unaffordable for them, but they manage to keep up. Many people feel they are on the edge of being able to afford where they live in Orange, and several respondents wrote that property taxes were too high.

There are many more senior homeowners in Orange than renters. Of those senior renter households, 40% are cost-burdened by their housing costs, while only 20% of homeowners are cost-burdened by their housing costs. This may partly be because older homeowners who have lived in their homes longer have lower mortgage payments or may have paid off their mortgage altogether. However, as residents age, they may need different housing accommodations, such as smaller more accessible housing. Housing costs may become more of an issue for seniors in the future. Property taxes continue to rise, as do other housing-related expenditures, such as heating costs. As a result, senior residents on fixed incomes may find it increasingly challenging to afford their homes. There will continue to be a need for more housing options, including accessory apartments, smaller housing options for downsizing, and affordable homeowner and rental housing, for Orange's seniors as the population grows.

First-Time Home Buyers

Orange has historically been an affordable place to buy a home. The median sale price in Orange in 2022 was \$275,000, up 80% from five years ago. The necessary income to afford a 2020 median sales price for a single-family home in Orange is higher than Orange's median household income of \$54,113, meaning that many young adults and families are priced out of buying a home in Orange. Survey respondents showed a strong preference for ensuring that there are starter homes for first-time homebuyers in Orange, with 58% saying that starter homes are a high need. There are mortgage programs available for income-eligible first-time homebuyers that require little to no down payment, such as the USDA Rural Development Single-Family Housing Guaranteed Loan Program (no down payment required) and the Massachusetts Housing Partnership's One Mortgage Program (requires a 3% minimum down payment). These programs may be good options for low to moderate income households with good credit and stable employment.

There is also a regional program, through the Franklin County Regional HRA that offers educational seminars to first-time homebuyers. The Town could work with the HRA to expand residents' access to this assistance. The Town can also work with non-profit developers such as Habitat for Humanity or Rural Development Inc. to find appropriate sites for constructing new affordable homes.

Orange's Workforce

As just noted, households and families earning median incomes in Orange are priced out of the current homeowner market. Workers should be able to afford an apartment in Orange based on current average wages in the region and rents in town, but the rental vacancy rate is close to zero and there are so few apartments on the market (Figure 16). A variety of housing types could serve Orange's and the region's workforce, from affordable homeownership opportunities, accessory apartments, and affordable apartments.

Low and Moderate-Income Families

Approximately 54% of Orange's households fall within a low-income category. Table 18 showed that the highest need in the future will be for more housing units for seniors who are in the extremely low and very low-income ranges. More housing with long-term guaranteed affordability, including both ownership and rental units, may be necessary for many of these residents to decrease their housing cost burden. In particular, affordable housing units with three or more bedrooms, affordable for households earning lower incomes than 80% AMI, are needed for families in Orange. According to a 2013 analysis conducted by the Massachusetts Department of Housing and Community Development (DHCD), development patterns in Massachusetts have disparately impacted and limited housing options for families with children. In order to address this issue, the State has enacted a policy that at least 10% of the units in affordable housing developments must contain three or more bedrooms, unless the development is age restricted.

Another important affordability strategy, which does not address housing issues directly but instead focuses on incomes, is to strive to create better employment opportunities both in Orange and at the regional level for low or moderate-income residents who want to work full-time, but are presently under-employed or unemployed, or who currently have low paying jobs.

Residents with Disabilities

Overall, according to the U.S. Census, an estimated 21% of Orange's population has a disability of some type. Among the town's senior population age 65 and over, 34% have a disability. It is likely that a percentage of this population already resides in housing that have been modified to accommodate their special needs, but others may not. As the senior population in Orange grows in the coming decades, additional residents will need accessible housing. Universal design – making a house safe and accessible for everyone, regardless of age, physical ability, or stature – should be encouraged in future Town-supported housing initiatives.

There are several resources for homeowners and landlords renting to people with disabilities to modify their housing to work for them. The Pioneer Valley Planning Commission administers the Home Modification Loan Program for Franklin County communities.¹⁶ The program provides low- and no-interest loans to make modifications to the homes of elders, adults with disabilities, and families with children with physical and/or cognitive disabilities. Typical modifications include installation of ramps and lifts, widening of doorways, and alteration of kitchens and bathrooms. Funding is provided through a state-funded loan program of the Massachusetts Rehabilitation Commission in collaboration with the Community Economic Development Assistance Corporation.

The Franklin County Regional HRA administers a Housing Rehabilitation Program for income-eligible homeowners in Orange that provides a zero-interest, deferred payment loan for housing repairs, including accessibility modifications. Another potential source of funding for accessibility improvements is the USDA Rural Development Very Low-Income Housing Repair program, which provides loans and grants to very low-income homeowners to repair, improve, or modernize their dwellings or to remove health and safety hazards. It is important that residents with disabilities be provided information on these programs.

¹⁶ <http://www.pvpc.org/projects/home-modification-loan-program-hmlp>

2. Development Conditions and Constraints

Waterpower, manufacturing, the railroad, and Route 2 all have influenced the development and growth of the Town of Orange. The town developed from a sparsely populated agricultural community, with its civic center in the northern highlands, to a red brick downtown based on manufacturing powered by the river with transportation access provided by the railroad. This resulted in small lot housing to the north of the Main Streets, suburban neighborhoods to the south, and large lot single-family residential uses along all the main roads.

Like many communities across New England, Orange's pattern of development over the past one hundred and fifty-years has been one of attraction to, and exodus from, the Town Center. In the 1800s, people were attracted away from farming in the highlands to manufacturing in the village center. Much later this was followed by an exodus of residents from the slowing manufacturing centers to the ample open spaces of rural residential districts by way of suburban subdivisions and large lot single family development along the Town's scenic roadways. Despite the loss of a number of manufacturing businesses, Orange remains a regional employment center for the North Quabbin region. Industrial activity has partially shifted to the two industrial parks in town. Business incubators such as the Orange Innovation Center seek to foster small business and artisan growth in town. Former mill buildings in the Town Center offer reuse opportunities for a variety of activities, including housing.

According to 2016 MassGIS land use data, approximately 42% of land in Orange is forested. Approximately 2% of the town is classified as agricultural land use and 36% of the town is classified as residential land use. About 10% of the total area in town is comprised of commercial, mixed-use, or industrial land uses.

This section discusses the current development conditions in Orange, as well as possible constraints on development and how the Town may be able to mitigate these constraints.

2.1 Infrastructure

Municipal infrastructure plays a major role in a community's ability to serve its residents and to accommodate anticipated growth. The Town of Orange continues to invest significantly in upgrading and expanding its infrastructure. The Town remains committed to addressing future infrastructure needs and capacity constraints. However, the Town is limited by staff and financial resources in its ability to address all capacity concerns. Key aspects of the Town's capacity to accommodate new growth and housing development are discussed in this section.

Public Drinking Water Supply

The Orange Water Department is a community water supply system with 1,856 service connections serving approximately 6,500 residents, plus businesses and industries, from three groundwater sources (Wells #1, #2 & #2a, and #3). Private wells serve the remainder of Orange. The public wells had their Zone II and Zone III recharge areas delineated and mapped in 1994. That same year the safe yields were calculated for each well and the entire system's permitted withdrawal volume was established. The permit is for twenty years with reviews of the water withdrawal data occurring every five years by the Department of Environmental Protection. It is expected that the permitted withdrawal volume will increase over time as the community's population and demand for water increases.

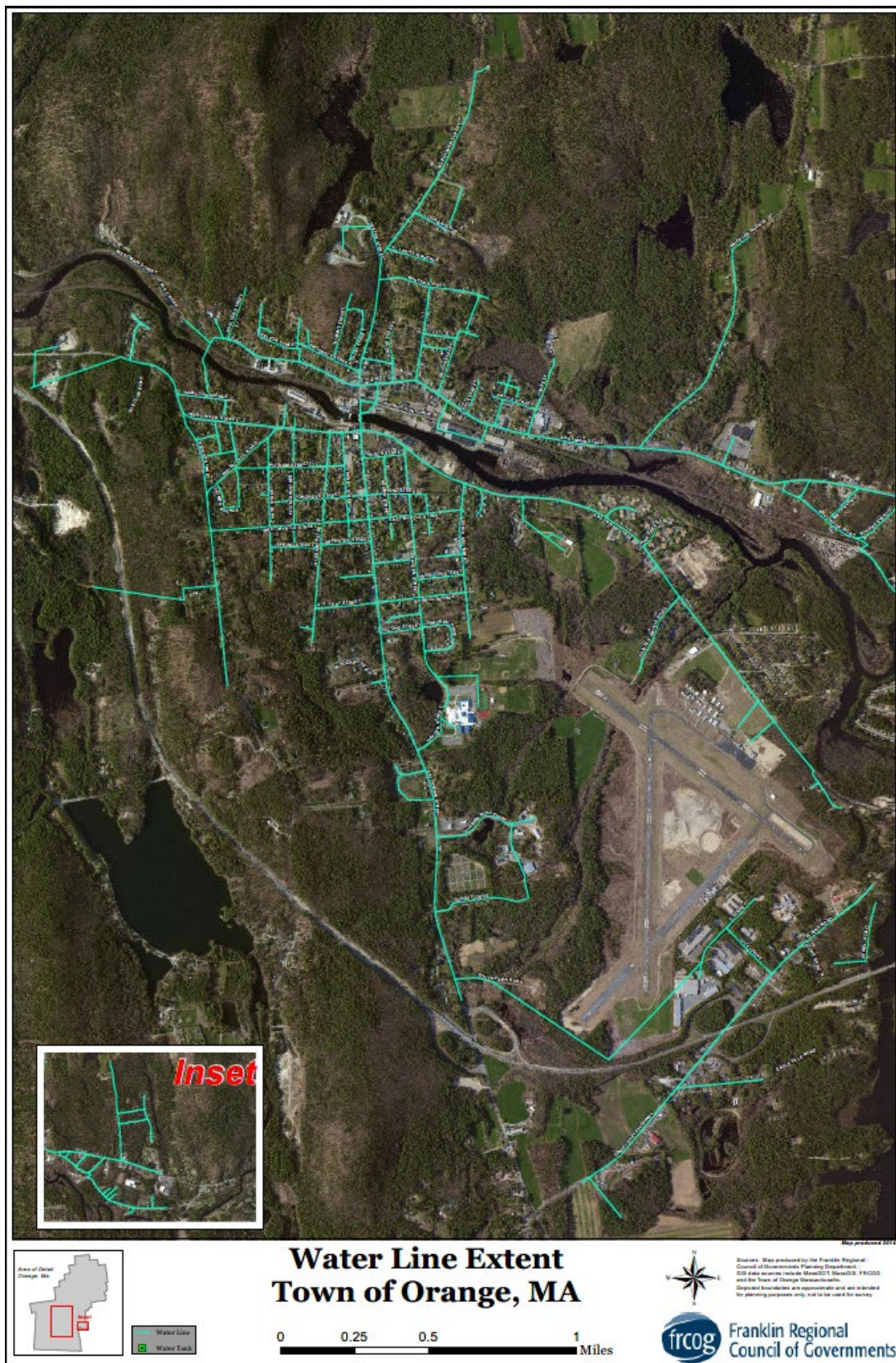
As of 2020, Orange's average daily use is approximately 350,135 gallons per day (GPD), and the maximum daily use is 670,057 GPD. The current registered/permitted daily average withdrawal volume is 960,000 GPD.¹⁷ The safe yield of the three wells combined is estimated at 1,717,000 GPD, which exceeds current demand under normal operating conditions. There is more than adequate supply in the system to meet any future growth and can take on an additional 500,000-600,000 gallons of daily demand before capacity is met.¹⁸ The safe yield is the amount of water that can be withdrawn on a continuous basis during an extended dry period without adverse hydrological or ecological impacts. Despite current safe yield estimates, Wells #1 and #2 are aging and inefficient. In addition, Well #1 has poor water quality and neither well is capable of fully backing up Well #3 in the event that Well #3 is unavailable. The Orange Water Department is currently working on developing a satellite source for Well #1, which should be complete in the next 5 years. The town also has an emergency interconnection with the Town of Athol's water supply on Brookside Road.

Figure 26 shows the current extent of the public water lines in Orange.

¹⁷ Orange has a registered water withdrawal (10722301) of 0.63 million gallons per day (MGD) and a permitted water withdrawal (9P10722301) of 0.33 MGD. Registrations and permits have different requirements under the Water Management Act regulations (310 CMR 36).

¹⁸ Franklin County Water and Wastewater Systems Study, FRCOG, 2022. Section 3.14 covers the Orange Water Department.

Figure 25. Orange Public Water Supply Lines



Public Sewer System

The Town's sewer system includes one wastewater treatment plant located off Route 2A along the Millers River and a collection system that dates back to the 1890's. The facility serves a population of approximately 3,900 residents in the area of Orange Center. The remaining parts of town are served by private septic systems. Orange upgraded the treatment facility in the late 1990's. The plant is currently undergoing a multi-year, \$16 million improvement project made possible by a \$6.5 million United States Department of Agriculture (USDA) grant that will cover 40 percent of the work. The USDA is also loaning \$10 million to Orange for the rest of the project's cost. The Town has also received funding from the State to help upgrade equipment to be more energy efficient.¹⁹ This project is on track for a June 2024 completion date.²⁰

The current design capacity of the plant for handling hydraulic flow, which is the water entering the plant, is 1.1 MGD. Currently, the average annual daily flow into the plant is 1.05 MGD; however, this fluctuates throughout the year and is greatly impacted by infiltration and inflow (I & I) into the wastewater treatment plant.²¹ It is not unusual for older systems to have problems of I & I. Fixing I & I problems is expensive. Orange is working on their third I&I study which will be completed in the middle of 2023. A number of pipes have been replaced over the last 15 years to help address the issue, particularly north of the Millers River. Reducing I & I flow into the plant frees up additional capacity for new users of the system.

Because the Orange plant is operating at roughly 95% of its design capacity (with 40-50% of its flow as I&I), the Town is under a consent order from the MA Department of Environmental Protection (DEP).²² The order requires that all new sewer connections in town be approved by the DEP, and that a fee be assessed for new connections. The fee is based on the proposed gallons per day to be added to the system from the new connection, which for housing is based on the number of bedrooms. The fee goes into a "sewer bank" and is used to offset I&I reduction costs. This extra approval process and fee could be a deterrent to new affordable housing development, making housing more expensive if the developer covers the cost of the fee in the rent or home sale price.²³

According to Tighe & Bond's most recent (2017) Massachusetts Sewer Survey, Orange charges a uniform rate per volume of wastewater to customers and there is no separate commercial rate.

¹⁹ "Orange wastewater plant replaces aeration blowers," Poli, Domenic. Athol Daily News. Published 7/9/2020.

²⁰ Personal communication with Orange Wastewater Treatment Plant Superintendent on May 3, 2023.

²¹ Infiltration is groundwater entering cracked pipe) and inflow is storm water getting into the pipes from cracked manholes and other sources.

²² ACO #WE-07-1N006 dated 2008.

²³ As of May 2023, the approximate fee for a 3-bedroom home is \$3,000, so this is still less expensive than building a house with a new septic system.

The Massachusetts Sewer Survey indicates that more communities in Massachusetts have been shifting to an ascending rate structure for wastewater that charges increasing rates for different tiers of wastewater use. Given the limitations on growth that I&I poses to the Town, and the high costs to fix the problems, Orange could consider exploring an ascending rate to see if this would better help support ongoing maintenance of the system.

The public sewer system can impact development in a number of ways. Access to public sewer lines allows for smaller lot sizes and denser residential development, as lot sizes do not need to be large enough to accommodate septic systems and leach fields. Sewer infrastructure also supports industrial and commercial development. The sewer infrastructure can ensure that new industrial and commercial development occurs away from sensitive natural resources and that new dense residential development is built ideally within areas the Town has identified for new residential growth. The current extent of the sewer collection system is shown in Figure 27.

Roads and Highways

The major artery running through Orange is Route 2, which traverses the width of the town from east to west. Three exits on Route 2 are located in Orange, linking Routes 2A, 122 and 202. Route 2A connects the center of Orange with that of Athol. Route 122 is a north/south route, which links to Route 202. Route 202 travels south and then west and is a link to urban centers such as Amherst and Holyoke. The closest access to I-91, Franklin County's major north/south route, is in Greenfield via Route 2. Route 2 is the major east/west highway in Northern Massachusetts and is currently going through a significant upgrade to improve safety and access for commercial and industrial users. When this project is completed, it could have major implications for land use in Orange. Orange has a total of 102 miles of roads, of which slightly more than 15% or 15.2 miles are gravel.²⁴ In 2016, Orange adopted a Complete Streets policy which promotes the concept that a "complete street" is one that provides safe and accessible options for all travel modes for people of all ages and abilities.

²⁴ Franklin Regional Council of Governments Road Mileage 2017.

Passenger Rail

The main rail line of Pan Am Systems connects New England to the Midwest, serving Orange-based companies like Rodney Hunt and the Leavitt Machine Company. There is no passenger rail service at this time. In 2014, a 4.5-mile westward extension of the Fitchburg commuter train to Boston was completed. The new Wachusett Station is located just off of Route 2 and Route 31 in nearby Fitchburg and accommodates commuters with a parking lot and a bus drop off area. Track improvements were also completed to accommodate the extension and improve commuter times along the route.

A MassDOT study of reinstating passenger rail service along the existing rail line between Boston, Greenfield, and North Adams was initiated in 2021. The study will look at service alternatives including infill station locations between the three cities. A future passenger rail station in downtown Orange would support ongoing efforts to revitalize the downtown and could potentially encourage more people to live in Orange who commute to Boston for work or school, but who are looking for a more affordable place to live. The study is expected to take 18 months to complete.

Public Transportation

The Franklin Regional Transit Authority (FRTA) operates fixed route service between Greenfield's JWO Transit Center and Orange. Route 32 runs seven times a day, Monday through Friday, between Orange and Greenfield. The service is free until at least June 30, 2024. Fixed-route weekend service is not currently offered. The FRTA Access program, launched in 2020, allows passengers to schedule transit trips up to one week in advance using the FRTA's demand response services. The Access program operates in four zones in Franklin County and also covers Athol. The service is available weekdays and on weekends. Demand response door-to-door transit service for seniors and the disabled is also provided by the FRTA.

The Montachusett Regional Transit Authority operates fixed-route bus service between downtown Orange and Athol on weekdays and Saturdays. Buses run hourly, roughly between 6:30 a.m. and 6:00 p.m.

Aviation

The Orange Municipal Airport is located in the southern portion of town in between the Randall Pond and Orange Industrial Parks. The airport, originally named Orange-Athol Airport, was created in 1929 on the site of an existing private landing site. During World War II, the airport was significantly upgraded for potential military use. The airport's triangular runway configuration is a remnant of this update. Currently, the airport has two active runways: the

primary runway 01-19 which measures 5,000 feet long and 75 feet wide and a second runway 14-32, which measures 4,801 feet long and 75 feet wide. A third discontinued runway serves as a taxiway. The runways' lengths enable the Airport to accommodate a wider variety of aircraft than some other smaller airports in the region. With the aviation fueling capability on-site, it is an important feature for pilots choosing where to land.

The airport offers several transportation benefits to the local community. According to the Airport Manager, major employers in the region consistently cite access to local airport transportation as one of their top considerations. The employers that use the airport range from locally based businesses to national corporations. In addition, the airport is also used by state and federal military and public safety agencies as well as by groups providing medical services. Another good demonstration of how one aspect of the airport's use can be an economic driver for the region is the popularity of Jumptown, a parachuting club based at the Airport and the nation's first commercial skydiving center. Jumptown attracts visitors from across the state and New England. The airport enhances the well-being of the community, maintains environmental resources, supports law enforcement, transports goods and supplies, provides emergency medical transportation, and is used extensively by area businesses. The airport is a valuable economic development resource for the area.

Transportation and Affordability

In a rural region such as Franklin County, transportation costs should be taken into consideration when determining the true affordability of a region. However, this expense is often not calculated even though it is the second largest cost for families after housing. The Center for Neighborhood Technology (CNT) has created an index that combines both housing and transportation costs as a tool to assess the true affordability of locations. The index is based on the premise that households should spend no more than 45% of their income on housing and transportation combined. According to the CNT, when transportation costs are added to housing costs, all areas of Orange are unaffordable. According to the index, households located downtown in Orange on average spend 50% of their income on housing and transportation combined. However, in the northern portions of Orange, residents spend 61% of their income on housing and transportation costs. In the southeast section near the airport, this drops to 42%.²⁵

²⁵ "Housing and Transportation Affordability Index," Center for Neighborhood Technology. <http://htaindex.cnt.org/> January 2023.

Vulnerability of Local infrastructure to Climate Change

Many culverts and bridges throughout Orange are in need of repair or replacement, according to the recently completed 2021 Municipal Vulnerability Preparedness (MVP) plan. The plan identifies several critical culverts at risk of failure, including one on Fairman Road, another on Jones Road causing the landfill to flood, and one near the Tully Road fire station. Bridges are also a concern during periods of emergency. Many bridges in Orange have low weight limits, which complicates access routes for emergency vehicles.

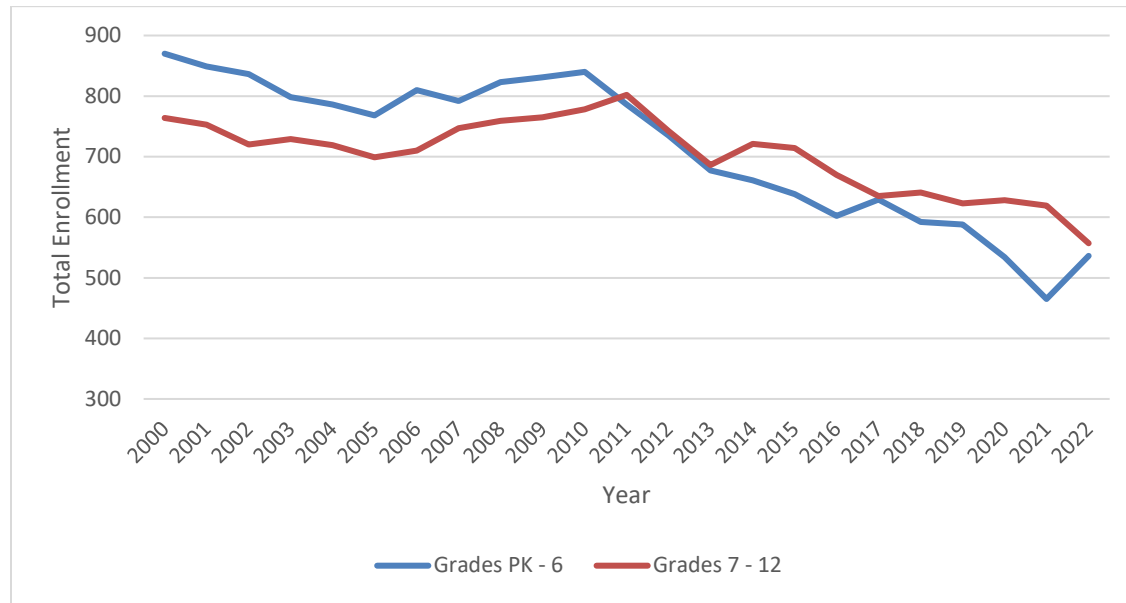
According to the Superintendent of Highways, many catch basins in town are not functioning due to sediment and debris buildup and insufficient finances to have them cleaned out. As a result, rain events that would normally be managed by the existing storm drainage infrastructure can instead quickly flood streets making them dangerous for drivers and pedestrians.

The MVP plan highlighted concerns about the downtown area of Orange due to flooding caused by poorly sited drains, especially on North Main Street. Local business owners reported the basements of brick buildings in the center of town flood frequently. Further, the majority of low-income housing in Orange is located in the Millers River dam inundation zone in the downtown area and would need to be evacuated in the event of a dam failure on the river.

Schools

Orange is part of the Ralph C. Mahar and School Union 73 district. Orange currently has two elementary schools located on the same campus off North Main Street. Fisher Hill serves pre-kindergarten through 2nd grade, and Dexter Park serves grades 3 through 6. The Ralph C. Mahar Regional School is located off South Main Street in Orange and serves grades 7 through 12 for the towns of New Salem, Orange, Wendell, and Petersham. In recent years, declining enrollment led to the closure of the Butterfield elementary school building located on South Main Street in downtown.

Figure 27. Student Enrollment at Orange Public Schools, 2000 - 2022



Source: MA Department of Elementary and Secondary Education.

In 2015, the Town began studying options for the Dexter Park school building, which had been identified as deficient by the State. A feasibility study was conducted, and a Building Committee formed to review options, provide recommendations and keep the public informed of progress. According to the School website, the School Building Committee reviewed more than 20 different options for building a new elementary school in Orange. Demolition of the Dexter Park building, which was found to have serious structural issues during the feasibility study, and expansion of the Fisher Hill building to serve pre-k through 6th grade was deemed by the School Building Committee to be the best option. In 2020, voters approved the school building project and the debt exclusion needed to cover the Town's share of the project costs. The project began construction in 2021 and the addition to Fisher Hill was completed in 2023. Phase 2, which is the renovation of the original Fisher Hill building, has begun. Once complete, the Dexter Park students may move into the new addition.

Figure 28. Photo of the new addition at Fisher Hill



Source: Fisher Hill Facebook Page, <https://www.facebook.com/FisherHillConstruction/>

For many years, a common argument against new housing development in communities across the State has been the perception that it will attract new families who will increase school enrollment and drive up education costs. While this argument raises fair housing issues (cities and towns cannot discriminate based on familial status), it also is increasingly not supported by the data. The Metropolitan Area Planning Council (MAPC) studied the correlation between new housing production and school enrollment in communities across Massachusetts and found that there is actually very little correlation between the two. The study found:

“We find that the conventional wisdom that links housing production with inevitable enrollment growth no longer holds true. [...] The rate of housing unit growth is not a useful predictor of overall enrollment change, nor is rapid housing development a precondition to sudden enrollment increases. It appears that broad demographic trends, parental preferences, and housing availability now play a much larger role in enrollment growth and decline.”²⁶

The aging of the baby boomers, shrinking family sizes, and younger people choosing to delay having children, are broad demographic changes impacting school enrollment. Orange has been facing declining school enrollment in recent years. While housing production may not impact enrollment directly, investing in the public schools, while also supporting housing options for families, will increase the quality of life for all residents in town.

²⁶ *The Waning Influence of Housing Production on Public School Enrollment*. Tim Reardon & Sarah Philbrick, Metropolitan Area Planning Commission. October 2017. <https://www.mapc.org/enrollment/>

2.2 Zoning for Housing

The Town of Orange has two local land use controls that are designed to help shape the development patterns within the town: the Zoning Bylaw (including zoning districts, water resources districts, and an open space development bylaw); and Subdivision Rules and Regulations.

Overall, Orange's current land use controls will create a pattern of development today that is similar to that which was developing in the Town Center around 1900. It encourages dense residential development in and around Orange Center. Along the river, where the railroad is, industrial and commercial development is encouraged to occur nearby dense residential development. In the rural areas, larger lot residential uses will continue to be the predominant development.

Zoning Districts in Orange

Orange separates the town into six primary zoning districts: Business (B), Residential Village (RV), Industrial (I), Residential (R), Residential Rural (RR), and Downtown (DT). The zoning district names were updated by town meeting vote in October 2022. B, RV, and DT districts are located in or near the downtowns and the primary transportation corridors and where the Town wants to encourage development. The Dimensional Schedule is described in the table below.

Table 17. Lot Dimension Information from Orange Zoning Bylaws

DISTRICT	B/RV	I	R	RR	DT
Max. Lot Coverage	70%	35%	25%	25%	100%
Max. # of Stories	4	3	3	3	5
Min. Lot Area (sq. ft.)					
With sewer	10,000	21,780	43,560	87,120	5,000
Without Sewer	21,780	43,560	43,560	87,120	N/A
Min. Lot Frontage (ft.)	50	100	100	200	50

Source: Town of Orange Zoning Bylaw, October 2022.

The DT district is located in the downtown area surrounding the intersections of West, East, North and South Main Streets, and the former industrial buildings along West River Street and the Millers River. Zoning within the DT allows for a compact, urban environment consistent with the existing development patterns in the downtown. The district supports a mix of uses, many of which are allowed either by right, with site plan review, or by conforming to

performance standards, as opposed to requiring a special permit. Examples of uses allowed by right, and therefore encouraged in the district, include multi-family housing, inns or hotels, restaurants, banks, barber or beauty shops, and commercial and retail uses under 2,000 square feet of enclosed floor area.

Three state-designated Chapter 43D Priority Development Sites are located within the district – the former Putnam Hall Block on West Main Street (Route 2A); the South Main Street Block encompassing the former New Home Sewing Company buildings just north of the Miller River; and the West River Street Block, also former New Home Sewing Company buildings, on the south side of the Millers River. The Chapter 43D Expedited Permitting Program provides a transparent and efficient process for community permitting and guarantees local permitting decisions on Priority Development Sites within 180 days of the filing of a completed application.

Flag lots are building lots located behind other lots with minimal access and frontage on a public road. Orange’s Zoning Bylaws allowed flag lots for single-family homes and accessory structures in districts B, RV, I, R, and RR. Flag lots in district I, R, and RR must have at least double the required lot area for their respective district, regardless of wastewater disposal method, and the access portion of the lot cannot count towards this required area. The width of the flag lot where the principal building is constructed or will be constructed must be at least equal to the required frontage for the district where the lot is located.

Housing Types Allowed by Zoning District

Table 19 below shows the residential uses that are allowed in each zoning district in Orange. One and two-family dwellings are allowed by right in all districts, except for the CARD/DT, where multi-family dwellings are allowed by right. Multi-family dwellings must get a special permit in all other zoning districts. Converting a historic commercial or industrial structure is allowed through a site plan review process in the A(r)/B, A(c)/RV, and CARD/DT districts.

The public water supply in Orange covers all of the B, RV, I, and DT districts, some of the R district, and a little of the RR district. Public sewer services all of the B, RV, and DT districts, some of the R and I districts, and none of the RR district. Lot sizes and allowable residential uses are scaled to the sections of town that have the municipal infrastructure to handle denser housing.

Table 18. Residential Use Regulations in Orange’s Zoning Bylaw

Residential Uses by District	B	RV	I	R	RR	DT
One & Two Family Dwellings	Y	Y	Y	Y	Y	SP
Multi Family Dwellings over 2 units, attached or detached, on a single lot	SP	SP	SP	SP	SP	Y
Accessory Apartment*	Y	Y	Y	Y	Y	Y
Non-family Accommodations (boarding house, etc.)	Y	Y	SP	Y	SP	Y
Mobile Home	N	N	N	N	N	N
Mobile Home Park	N	N	N	N	N	N
Open Space Development	SPR	SPR	SPR	SPR	SPR	SPR
Conversion of Historic Commercial or Industrial Structures for Residential Use	SPR	SPR	SP	SP	SP	SPR

*Accessory Apartments are defined in the bylaw as “an independent, subordinate dwelling unit contained within an existing single-family detached dwelling.”

Y = use permitted by right

N = use is prohibited

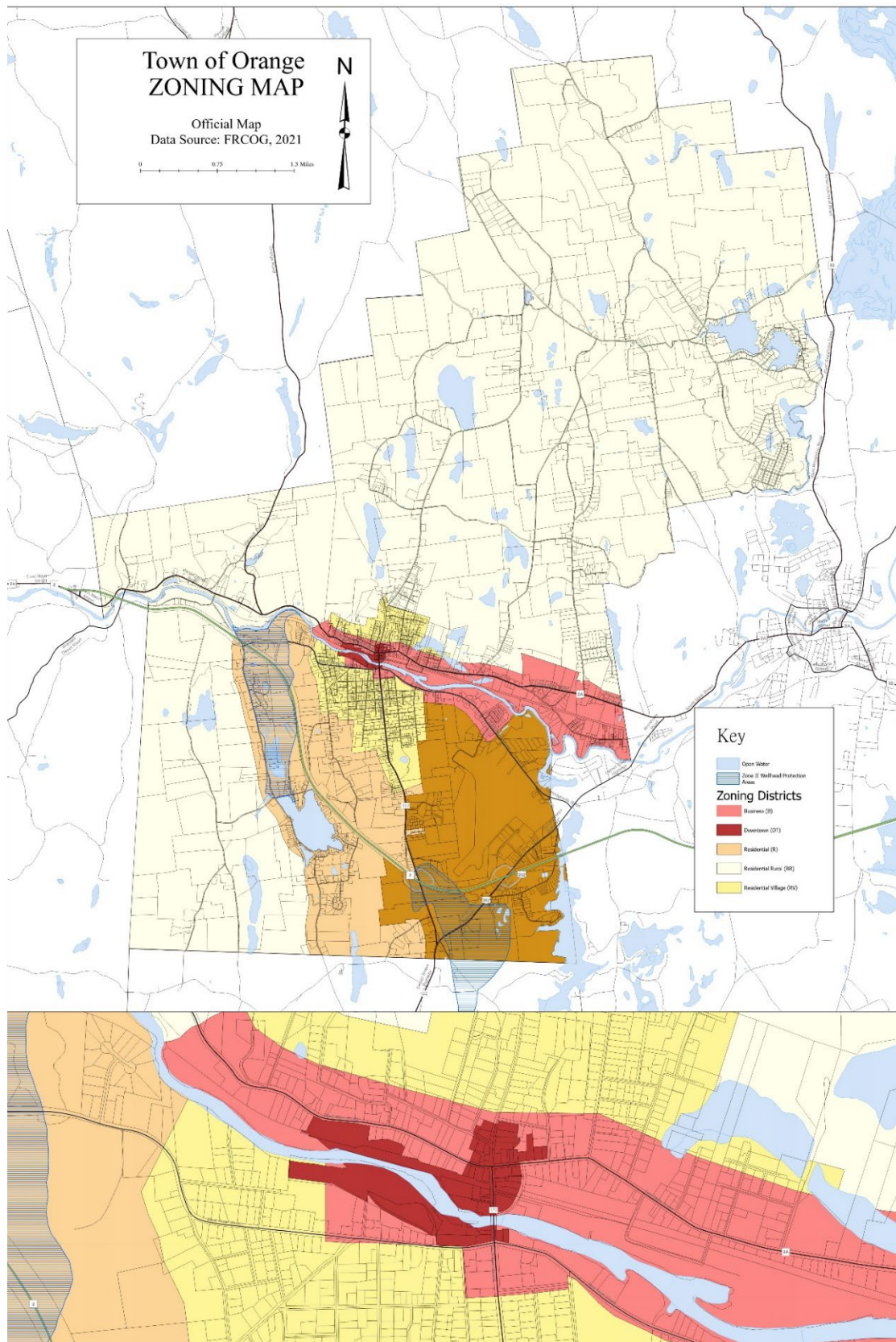
SP = use is authorized if granted a special permit

SPR = use allowed by right, but must go through a site plan review process and approval through the Planning Board

Orange’s bylaws allow accessory apartments by right in all zoning district, but by definition, these are contained within a single-family dwelling. Detached accessory dwelling units are not addressed, and therefore not allowed. According to Section 5138 in the Zoning Bylaws, Accessory Apartments shall consist of one additional dwelling unit created through the alteration of an existing single-family dwelling unit, consisting of no more than four rooms and no more than 800 square feet of living area. The Accessory Apartment shall be occupied by no more than two people. The owner of the property shall permanently occupy the principal or accessory residence. Adequate off-street parking shall be provided.

The zoning bylaw prohibits mobile homes and mobile home parks in Orange, despite the existence of Leisure Woods on East River Street, which is a mobile home park. The zoning bylaw defines “mobile homes” and “manufactured homes” in similar ways, and it’s not clear their distinction from one another. Though mobile homes are not allowed, manufactured homes, modular homes, and prefabricated homes are apparently allowed.

Figure 29. Town of Orange Zoning Map



Development of Multiple Housing Units

Open Space Development: Section 7700 of the Zoning Bylaw provides for a type of residential development in which the houses are sited together into one or more groups within the development and separated from adjacent properties and other groups by undeveloped land. The purpose of this zoning is primarily to preserve open space for conservation, recreation, or agriculture purposes utilizing the natural features of the land. The minimum requirements for use of this bylaw are:

- The maximum number of dwelling units shall not exceed that which is allowed within a conventional subdivision;
- The minimum amount of land for an open space development shall be 6 acres;
- Thirty-five percent (35%) of the total parcel must be set aside as common open space or open land (to be owned by the Town or covered by a conservation easement), none of which can be wetlands, floodplains, existing permanently protected open space, land with slopes greater than 25%, roadways or accessory uses.

The Open Space Development Bylaw allows for much more flexibility in regards to lot size, setbacks, and frontage, making it possible to reduce the development footprint on the site. A minimum lot size of 10,000 square feet is required, with a minimum frontage of 50 feet. Zero side lines are allowed for attached structures. In addition, the bylaw allows for shared septic systems and for septic to be located within the common open space or open land. Single family and two-family homes are allowed. Open Space Development is optional and allowed by right with Site Plan Review by the Planning Board in all zoning districts.

Subdivision Rules and Regulations: The Orange Subdivision Rules and Regulations guide the design and construction of new subdivision streets. They encourage the use of Low Impact Development (LID) techniques to handle drainage and stormwater runoff in new subdivisions.

Overlay Districts

In addition to the Town's main zoning districts, Orange has two overlay districts designed to protect water resources. These districts are the Water Resource District and the Floodplain District. Uses and activities in the overlay districts must conform to the requirements of the underlying zoning district and to additional restrictions in the overlay area.

Orange has two *Water Resource Districts* that were established to protect public health by preventing contamination of the ground and surface water resources providing water supply for the Town of Orange. The first Water Resource District is around public water supply #3, and the second is around public water supply wells #1 and 2. In these districts, a number of land

uses involving hazardous materials are not allowed. Single family housing is allowed in these overlay districts; a special permit is needed for residential dwellings with septic on lots less than an acre in size, and a special permit is needed for any use other than a single-family dwelling with septic capacity greater than 1,500 gallons per day. In addition, no more than 15% of any lot can be covered with impervious surfaces.

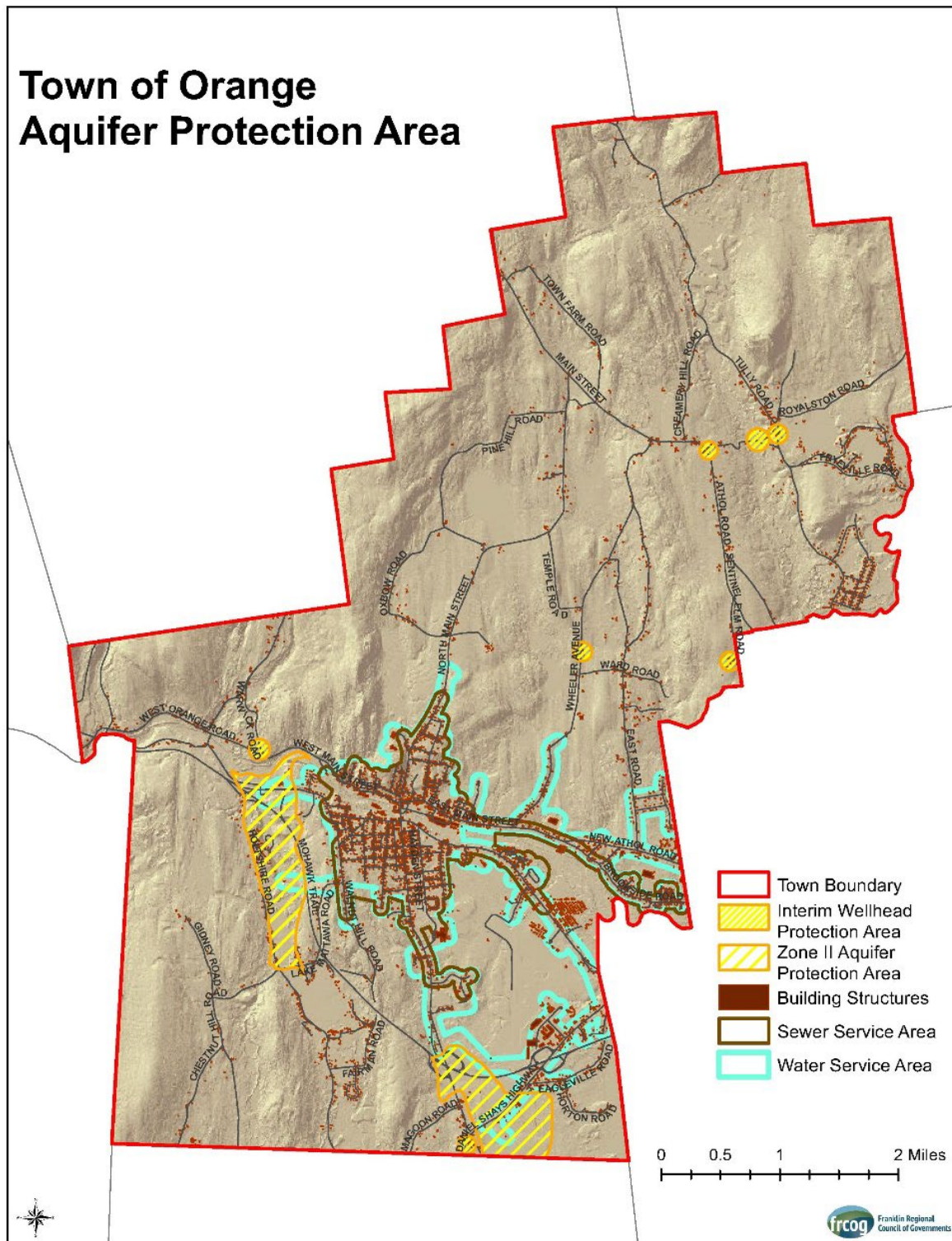
The *Floodplain Overlay District* regulates development within the 100-year floodplain in Orange. Development within the overlay district is allowed only if authorized by Special Permit from the Planning Board, after finding that the proposed development meets all requirements and will constitute no hazard to either site occupants or others. Uses in this district that are encouraged include agriculture, forestry, outdoor recreation, wildlife management areas, and temporary non-residential agricultural structures.

2.3 Open Space and Town Planning

According to the 2016 Orange Open Space and Recreation Plan (OSRP), approximately 56% of land in town has some level of protection from development. The parcels that are considered permanently protected – 35% of land in town – are owned by private citizens who have sold or donated their development rights to state agencies, non-profit land trusts or the Orange Conservation Commission, as well as land owned outright by state conservation agencies (Department of Conservation and Recreation and the Department of Fish and Game), and private land trusts (New England Forestry Foundation and Mount Grace Land Conservation Trust).

The 2016 OSRP identifies additional land protection needs in town. Areas identified for continued protection efforts include: agricultural land in the southeast section of town as well as farmland located along roads in North Orange that are vulnerable to Approval Not Required (ANR) development; unprotected forested parcels north of the Millers River that, if protected, would fill in gaps to create a larger block of protected forestland; land identified through the BioMap2 process that provides important habitat for rare and endangered species and promotes biodiversity; and land within the aquifer recharge areas of the Town's public drinking water wells.

Figure 30. Water Resource Overlay areas with water and sewer service areas



Town recreation priorities identified in the OSRP include making the town more bike friendly, such as creating a bike trail between downtown Orange and downtown Athol; continuing development of riverfront recreation opportunities downtown; and adding more recreation programs for kids and teenagers. The plan also assessed access to recreation opportunities for residents in different areas of town. Key findings from this assessment include:

- A need for more park facilities accessible to the neighborhoods of North Main Street.
- The neighborhoods located off of Route 2A east of the town center lack close access to parks and playgrounds.
- Overall there is a need to better connect the downtown parks and open spaces with the passive recreation opportunities located outside of downtown. Off-road trails, sidewalks, and on-road bicycle improvements could all be explored as options to improve access between recreation opportunities and neighborhoods.

In 2015, MassDevelopment, in partnership with the Town and the Franklin Regional Council of Governments, funded a consultant team led by Union Studio to conduct a downtown Orange visioning process focusing on revitalization around the riverfront. Several well-attended public meetings gauged resident and business owner ideas for the future of downtown. A plan and conceptual designs were created out of this process that highlight opportunities for redevelopment and new infill development, along with many improvements to the public spaces in downtown. Among the proposed changes include closing Water Street to traffic and extending Memorial Park; creating river access and a pavilion along the north side of the river off of Water Street; adding boardwalks and trails along the river; improving pedestrian safety and amenities; adding a dock and pavilion to Riverfront Park; and adding a bike lane to River Street.

It is important for this Housing Plan to support the goals of the Open Space and Recreation Plan, Downtown Vision, and Town goals identified in other plans, as much as possible. New housing development can be directed to areas not prioritized for open space protection. In areas with high natural resource value, new housing can be combined with significant open space protection. Subdivisions can be required to make pedestrian and bicycle connections to adjacent neighborhoods or recreation areas. Redevelopment in downtown can support improved public spaces and recreation opportunities for all residents.

2.4 Brownfields

The U.S. Environmental Protection Agency (EPA) defines a "brownfield" as a property, the expansion, redevelopment or reuse of which may be complicated by the presence or potential

presence of a hazardous substance, pollutant, or contaminant.²⁷ Since 1999, the Franklin Regional Council of Governments (FRCOG) has administered nine competitive EPA grant awards to fund environmental site assessment and/or brownfield clean-up activities at over 70 sites in 22 Franklin County towns, including in the Town of Orange.

When funded, this program provides professional engineering services to conduct Environmental Site Assessment (ESA) activities (also often referred to as “21E”, at no cost to the municipality or the property owner. This work includes Phase I ESA to assess a site’s potential contamination by conducting historical research and reconnaissance of the site. If needed, a Phase II ESA or Hazardous Building Materials Assessment determines the impact of potential contamination through sampling and laboratory analysis of soil, groundwater, or building materials. If a sufficient concentrations of contamination are found, a Phase III Remediation Plan outlines how it should be cleaned up and the estimated cost.

Over the years, the Town of Orange has been active in the FRCOG Regional Brownfields Program, with seven privately owned sites assessed and one publicly owned site cleaned up (the former Putnam Hall building). In addition to the FRCOG program, the Massachusetts Department of Environmental Protection (DEP) maintains a list of brownfield sites where known contamination has occurred. In Orange, over 84 Release Tracking Numbers (RTNs) have been assigned to incidents at over 70 locations, as reported to the DEP since 1987. Most of these sites have either been cleaned up or determined to pose no significant risk to public health.²⁸

Given the community’s significant industrial history and ongoing manufacturing and the presence of underutilized historic mill structures, further brownfield work is needed to ensure the safety of residents and the protection of the environment, as well as to encourage the productive reuse of these properties. This circumstance was highlighted on June 4, 2022 when a fire destroyed the historic mill building at 16-36 West River Street and significantly damaged nearby structures. The cost to clean-up the building debris and remediate the impacted properties will be significant, as the contamination status of these structures is unknown and may need to be treated as brownfield sites. Continuing to access resources, such as the FRCOG Regional Brownfields Program and resources provided by EPA and DEP, can reduce uncertainties about the potential presence of contamination and facilitate the clean-up of impacted sites so as to allow for redevelopment for a mix of uses.

²⁷ Source: <https://www.epa.gov/brownfields/overview-epas-brownfields-program>

²⁸ The full list of sites can be found by searching the DEP database at <http://public.dep.state.ma.us/SearchableSites2/Search.aspx>.

2.5 Local Capacity for Affordable Housing Development

Municipal Staffing

Orange is a small town, with a Selectboard-Town Meeting form of government. The five-person Board of Selectmen serves as the Town's Chief Executive Officer. Key town staff including the Town Administrator, Director of Community Development, Building Commissioner, Wastewater Facility Operator, Water Department Superintendent, Treasurer, Fire Chief, Police Chief and other police officers are appointed and hired by the Board of Selectmen. Town residents elect the Board of Selectmen, the Town Clerk, Board of Health, Assessors, and Regional and Elementary School Committees. Remaining major boards including the Conservation Commission, Finance Committee, Planning Board, and Zoning Board of Appeals are staffed through appointments by the Board of Selectmen. All board members in Orange serve as unpaid volunteers.

Orange has limited full-time and part-time Town employees, other than those listed above, excluding school personnel. The Town has a number of highly dedicated volunteers who perform many different vital functions in town. The Town's dependence on volunteers and part-time employees for many municipal functions limits Orange's ability to proactively promote desirable development patterns, and plan for needed infrastructure upgrades and expansions.

The Town's staff resources for planning for future development are supplemented through collaborations with regional agencies and organizations such as the Franklin Regional Council of Governments, the Franklin County Housing and Redevelopment Authority, and the Athol & Orange Housing Authority. These agencies offer technical skills related to planning and development and help the Town access funding resources for planning and development initiatives.

One issue for the Town to consider as it pursues the creation of affordable housing is the monitoring and resale of affordable units, which may require some level of municipal resources (either funding and/or staff time) or through an arrangement with the Athol-Orange Housing Authority or the Franklin County Regional Housing and Rehabilitation Authority (HRA). Orange could use its municipal staff for this work or hire a regional organization or other entity. When deed-restricted affordable housing is created, for instance, through inclusionary zoning, a municipality has several responsibilities to ensure the long-term affordability of the units. These responsibilities include annual monitoring and certification to EOHLC that:

- Tenants in affordable rental units meet income limits and the project has been maintained in a safe and sanitary condition consistent with state Guidelines and the recorded Regulatory Agreement; or
- For homeownership units, that the units continue to serve as owners' principal residences; and that any units that have been resold during the prior two years have been resold in compliance with state requirements.

For affordable homeownership units, the Town should have a Resale Plan in place. The Town should also create and maintain a list of income-eligible potential buyers through a process that has been pre-approved by EOHLC.

Municipal Budgets

Orange, like many small towns in Massachusetts and elsewhere, struggles to contain municipal costs and maintain a balanced town budget. State Proposition 2½, which restricts increases in the amount of property tax revenue that towns can collect each year to no more than 2.5% annually, excluding new development, has created a challenging situation for many towns, since many municipal costs are increasing more than 2.5% per year. Town voters must approve an override for towns to increase spending over this level. Since other costs for residents are growing as well, including for basic needs such as housing, home heating, health insurance, food, and transportation, towns can be hesitant to bring an override proposal to the voters, and voters can be hesitant to approve an override. With limited town funding and small budgetary increases, towns can be forced to cut services and put off infrastructure repairs and upgrades.

Limited Developer Capacity to Create Affordable Housing in Orange

To date, there has been only limited developer interest in creating new long-term subsidized affordable housing in Orange and in most other parts of Franklin County. The main developers of affordable housing in Franklin County have been the Franklin County Housing and Redevelopment Authority (HRA) and its affiliate organization, Rural Development Inc. (RDI). HRA has taken the lead in creating new low and moderate-income housing throughout the region and works cooperatively with Franklin County communities to site, develop, own and operate affordable housing complexes for seniors, families, and special needs populations. RDI has worked on numerous projects to rehab existing housing structures for new affordable housing, and to build new single-family homes for low and moderate-income residents. Pioneer Valley Habitat for Humanity has also developed a number of homes in Franklin County in the last 20 years, though no homes have been built in Orange.

3. Housing Goals and Strategies

This section uses the information gathered and considered in the previous two sections to develop a set of goals and strategies for housing in Orange over the next five years.

3.1 Housing Goals

Community Priorities

These goals for Orange’s housing are based on community priorities and the demographic and housing data collected and analyzed for this plan. Orange is a business-friendly community with a vibrant industrial park, airport, and a variety of manufacturing and commercial businesses in town. Orange is striving to revitalize its downtown and maintain a quality public school system, while expecting a shift toward older residents. To this end, housing needs to support all ages and income levels for residents now and into the future, in the following ways.

- To encourage a mix of housing densities, ownership patterns, prices, and building types to match the needs of residents and businesses now and in the future.
- To encourage new housing in areas of town where infrastructure and amenities exists to support housing, while preserving the character of agricultural and forested areas of town.
- To engage Orange residents early in affordable housing efforts in order to get input and gain consensus.
- To increase the amount of affordable housing in Orange in a way that maintains the community character.

Orange’s Affordable Housing Goal (Chapter 40B)

Under M.G.L. Chapter 40B, all towns must strive towards meeting a goal of 10% of year-round housing units being affordable to low/moderate income households. Orange currently has 410 units of affordable housing listed on the state’s Subsidized Housing Inventory (SHI), which is 11.97% of the town’s 2020 year-round housing stock of 3,426 units. The Town has therefore met its 10% affordable housing goal, and this plan does not have a regulatory purpose. The Town is also in the position of having control over comprehensive permit applications for affordable housing development. Reaching the state-wide goal is not a measure of local housing needs, however. Orange has undertaken this planning effort to establish a strategic plan for producing housing and affordable housing that is based upon a comprehensive housing needs assessment. If Orange falls below the 10% affordable goal, the Town is committed to adopting a production goal that will bring the percentage of affordable housing back above the 10% threshold.

This section provides strategies and actions for improving housing opportunities in Town. The Town is also in a position to consider pursuing projects and programs that help alleviate housing need and increase housing opportunities that may not result in units that can be counted on the SHI. For example, the Town could offer more assistance to maintain older homes or create home ownership opportunities to those households that earn up to 100% of the area median income.

3.2 Mix of Housing Desired

Orange supports having a mix of housing that can serve all of its residents, especially those population groups that have been identified as having housing needs: senior residents; first-time homebuyers; Orange’s workforce; low-income households; and residents with disabilities.

The types of housing that Orange considers most desirable and appropriate given its housing needs, current housing mix, and natural, scenic, and historic resources include the following:

- Redevelopment and infill in downtown;
- Accessory apartments and the creation of additional dwelling units within existing structures; and
- Open space flexible development which allows for the grouping of homes on part of a development site in order to preserve natural features, prime farmland soils, and open spaces on the rest of the site.

Table 20 identifies each zoning district in town and the housing types and characteristics desired for each area, as reflected in the current zoning bylaw for Orange. Any housing type that is currently allowed by right or by site plan review is listed as “desired.”

Table 19: Preferred Housing Types and Development Characteristics for Housing Target Areas in Orange

Zoning District	Housing Types Desired	Preferred Development Characteristics	Housing Target Area?
Business (B)	Single-family; 2-family; non-family accommodations (boarding house); attached accessory apartments; open space development; conversion of historic commercial or industrial for residential use	Purpose is to create and maintain a thriving commercial corridor in the center of town	Yes

Zoning District	Housing Types Desired	Preferred Development Characteristics	Housing Target Area?
Residential Village (RV)	Single-family; 2-family; non-family accommodations (boarding house); attached accessory apartments; open space development; conversion of historic commercial or industrial for residential use	Purpose is to continue pattern of relatively dense residential development directly north and south of downtown Orange.	Yes
Industrial (I)	Single-family; 2-family; attached accessory apartments; open space development	Purpose is to encourage the growth of Orange's industrial tax base in the appropriate area of town.	No
Residential (R)	Single-family; 2-family; non-family accommodations (boarding house); attached accessory apartments; open space development	Purpose is to encourage the development of housing while maintaining the area's natural features. Allows for less dense housing than RV, but denser than RR.	Yes
Residential Rural (RR)	Single-family; 2-family; non-family accommodations (boarding house); attached accessory apartments; open space development	Purpose is to preserve traditional patterns of rural settlement and agricultural uses and large areas of undisturbed forests.	No
Downtown (DT)	Multi-family dwellings over 2 units, attached or detached on a single lot; attached accessory apartments; non-family accommodations (boarding house); open space development; conversion of historic commercial or industrial for residential use	This is the core downtown area along the Millers River; reuse of existing mill buildings is encouraged; it is the cultural and commercial hub in the heart of town.	Yes

3.3 Potential Housing Production Strategies

The following strategies for Orange's Housing Plan help provide a general framework for addressing diverse community housing needs and preserving and establishing more affordable housing, with a focus on revitalizing Orange's downtown. These strategies are a package of options ranging from zoning tools to establishing partnerships that the Town could utilize to meet its housing needs. The Town is not required to implement these strategies, but they are a list of tools that are tailored to Orange and can be used as conditions and resources merit.

3.3.1 Zoning Strategies

Modify Zoning Bylaws for Accessory Apartments

Accessory apartments offer a low-cost rental housing option for young workers or seniors, while also providing a source of revenue for homeowners. Accessory apartments can also allow multiple generations to live on the same property while maintaining separate living spaces. Accessory apartments can also offer a good way to create new housing units within current housing structures, limiting the visual impact to the neighborhood.

Orange’s zoning bylaws allow accessory apartments by right in all zoning districts, but by definition, these are contained within a single-family dwelling.²⁹ Detached accessory dwelling units are not addressed, and therefore not allowed. A revision could allow accessory apartments within accessory structures, such as a detached garage or a stand-alone structure. These can require a special permit if there are concerns about the impact of detached accessory apartments.

Orange could also consider allowing slightly larger accessory apartments and expand the number of occupants. Zoning currently allows an accessory unit to be no more than 800 square feet if contained within an existing dwelling, and the maximum number of occupants is two people. Regulations could instead allow all types of accessory units to be built up to 900 square feet. The maximum number of occupants can be addressed through sanitary code requirements rather than zoning.

Allow Triplex and Fourplex Housing By Right in Targeted Areas of Town

Single-family and two-family homes are allowed by right in all of Orange’s zoning districts except for downtown; multi-family homes and apartments (anything more than two-family) are allowed by right in the downtown district but require a special permit everywhere else. Currently, 20% of Orange’s housing is composed of multi-family homes.

Triplexes and fourplexes, cottage courts,³⁰ and courtyard buildings³¹ can provide diverse housing options in areas of town where there is water and sewer infrastructure to support slightly more dense housing. These neighborhoods can support local retail, walkable neighborhoods, and public transportation options. Smaller multi-family dwellings are often

²⁹ Accessory Apartments are defined in the bylaw as “an independent, subordinate dwelling unit contained within an existing single-family detached dwelling.”

³⁰ A group of small (1 to 1.5-story), detached structures arranged around a shared court visible from the street, where the courtyard replaces a typical yard.

³¹ A medium-to-large sized (1 to 3.5-story) detached structure consisting of multiple side-by-side and/or stacked dwelling units oriented around a courtyard or series of courtyards, where the courtyard replaces a typical yard.

called “Missing Middle Housing” because though they were common in the early part of the 20th century; however, zoning restrictions in the last 40-50 years have made them difficult to build. These structures sit in the middle of a spectrum between detached single-family homes and larger apartment buildings. They often offer a more affordable living option for first-time homebuyers, renters, seniors, and families.



Figure 31: Example of stacked triplex buildings (Photo from MissingMiddleHousing.com)

Orange could consider allowing triplexes and fourplexes by right in zoning districts like business and residential village zoning districts, where there is already denser housing and housing is located near the downtown areas and near bus routes. Allowing triplex and fourplex housing by right could increase the number of homes built per acre, with minimal change to the character and feel of residential areas. Requiring a special permit can suppress development of this more affordable housing type by potentially making the development process longer and costlier through fees.

Should the Northern Tier of the East-West Rail project be built in the future, and if Orange would like to position itself as a train station stop, allowing triplexes and fourplexes by right in at least a portion of the Business and/or Residential Village zoning districts would help Orange meet the requirements that Massachusetts Bay Transit Authority (MBTA) rapid transit station towns are in the midst of working towards. Rapid Transit station towns are now required to have a zoning district or districts comprising at least 50 acres that allows multi-family by right to a minimum density of 15 units per square acre within half a mile of a commuter rail station. This level of density is already allowed by right in Orange’s Downtown district, which is 41 acres. The B and RV districts in areas served by the public sewer have a lot size of 10,000

square feet, which is a little less than a quarter of an acre. Even if lots are not all this size, at least a 9-acre area of these zoning districts would need to be allowed to have between 3 and 4 units per lot. See also the 40R Smart Growth Overlay recommendations in this section.

Convert Single-Family to Multi-Family

Orange's use table in the zoning bylaws do not contain a provision for converting a single-family house to two-family or multi-family. It is presumed that conversions would have the same requirements as building a new residential dwelling of that size, depending on the zoning district. Orange may want to clarify and encourage conversions of a certain size. Orange has many older, larger homes that could be converted to a 2-, 3-, or 4-family home while being made more energy efficient. Orange may prefer encouraging conversions in certain zoning districts that are served by public water and sewer.

Update Bylaw Regarding Manufactured Housing or "Mobile Homes"

Innovations in homebuilding, including manufactured, modular, panelized, precut and additive construction hold promise for increasing housing production more affordably. Manufactured homes were formerly called "mobile homes" or "trailer homes" but have undergone significant changes in recent decades. Since 1976, manufactured homes have been built to federal standards in a factory and the term "mobile home" actually refers to the pre-1976 models. Manufactured houses are transported as complete homes or in sections that can be rapidly assembled and installed on a permanent chassis (a steel frame). The quality and durability of manufactured homes has improved over recent decades to conform to federal and state construction requirements.

Manufactured homes are an affordable form of housing. The average sales price for manufactured homes in 2020, excluding the price of land, was \$87,000, compared to \$391,900 for a site-built single-family house.³² They typically require little to no interior finishing work prior to occupation. Manufactured housing can be built on a single-family lot, or historically many were placed together in a mobile home park community. Living within a small neighborhood community is desirable to some. Mobile home parks can sometimes be owned by a resident cooperative, in which case the manufactured home owner will own a share in the park. In investor-owned parks, residents can be vulnerable to sudden increases in monthly park maintenance fees.

³² Urban Institute Housing Finance Policy Center, "The Role of Single-Family Housing Production and Preservation in Addressing the Affordable Housing Supply Shortage." By Karan Kaul, Laurie Goodman, and Michael Neal. Dated December 2021.

The finances of manufactured housing have some differences that are important to note. Mobile homes are not categorized as real estate like other homes, which makes homeowners ineligible for affordable housing grants and tax credits. People buying new manufactured homes rely on personal property financing rather than conventional mortgages, and this type of financing typically costs more than traditional mortgage financing. However, the U.S. Department of Housing and Urban Development (HUD), Federal National Mortgage Association (FNMA or “Fannie Mae”), and the Federal Home Loan Mortgage Corporation (FHLMC or “Freddie Mac”) are looking into supporting loan purchases of personal property manufactured housing loans.³³ Unlike conventional real estate, manufactured homes depreciate over time, and therefore manufactured homeowners do not build credit for their housing the same way as typical homeowners. Despite this, there is a growing understanding amongst housing advocates that manufactured housing is an important option of affordable housing, particularly in rural areas.

Orange’s zoning bylaws currently prohibit mobile homes in all zoning districts; mobile home parks are likewise prohibited in all zoning districts. The Leisure Woods mobile home park pre-dates this prohibition.



Figure 32: Homes in Leisure Woods off East River Street in Orange

Orange should phase out its definition of “mobile homes” and consider providing clear definitions of manufactured housing and other types of small and/or mass-produced housing or housing parts, as the town desires. Orange could modify its zoning bylaws to allow manufactured housing by right in any district where single-family homes are allowed by right. If manufactured housing was considered equivalent to traditional single-family homes, there

³³ White House briefing dated May 15, 2022. “President Biden Announces New Actions to Ease the Burden of Housing Costs.”

would not necessarily need to be a change to allow mobile home parks -- mobile homes could be part of residential subdivisions and open space subdivisions. Possible updates to Orange's open space bylaw are included later in this section.

Consider Adopting a Chapter 40R Smart Growth and/or Starter Home Overlay District

Orange may want to consider adopting a Chapter 40R Smart Growth Overlay District in the Downtown, Residential Village, and/or Business districts to encourage mixed income housing while also benefiting from State incentive payments. A Ch. 40R district must allow housing by-right with limited plan review, similar to site plan review. Chapter 40R overlay districts may be applied to specific parcels, which otherwise would be considered spot zoning and not allowed.

Allowable densities must be at least 8 units per acre for single family homes, 12 units per acre for 2-3 family homes, or 20 units per acre for buildings with 4 or more units. Not all uses or densities are required – for example, a district could allow only 2-3 family homes by-right at the required density. An alternative option is the Starter Home provision, which allows densities for single family homes at 4 units per acre and allows for affordability restrictions up to 100% AMI (as opposed to 80% AMI). Orange's zoning already allows for this level of single-family density in the Residential Village and Business district, so a Starter Home district may not be applicable.

Projects for new housing development that have 13 or more units are required to provide at least 20% affordable units, and the district as a whole must have at least 20% affordable units. In return for passing this zoning, the State will pay the town an incentive payment, based on the number of new units that could potentially be built in the district by-right, compared to the underlying zoning. In addition, as units are built within the district, the Town will receive \$3,000 per unit from the State.

If the Town is interested, Orange should contact EOHLC for a site visit and pre-application meeting to explore this possibility further. Montague is a nearby community that has recently formed 40R districts. See also the discussion of rapid transit station requirements in the section on allowing triplexes and fourplexes.

Allow Mixed Uses of Buildings in the Downtown Area

Mixed-use buildings with businesses or offices on the ground floor and residential units on the top floor are common in downtown areas, including in Orange. Currently, the Town's zoning bylaws do not make clear that this is an allowed use for new or redeveloped buildings. As Orange seeks to revitalize its downtown and repurpose empty mill buildings, it would make sense for the zoning bylaws to explicitly allow mixed uses in areas where the Town feels mixed uses would be appropriate. Orange may also want to consider allowing live-work spaces to encourage growth of artist studios in former mill buildings.

Mill Redevelopment Overlay District

An Overlay District is a type of land use zoning district that lies on top of the existing zoning and can cover many underlying districts or portions thereof. The use of Overlay Districts provides communities with an opportunity to meet the unique needs of geographic areas that may either require higher levels of protection or that may not be reaching their fullest development potential. Orange already has two overlay districts to protect groundwater supplies and the floodplain areas, so these areas fall into the category of being more restrictive.

An Overlay District for Mill Redevelopment could specifically target certain parts of town where Orange wants to set economic development goals. More information on overlay districts is available from the Smart Growth/Smart Energy Toolkit prepared by the Massachusetts Executive Office of Energy and Environmental Affairs.³⁴ This toolkit also has an online slideshow describing Mill Revitalization Districts.

Open Space Development

Open space development or conservation design is a low impact development tool that looks at the existing characteristics in a landscape and works to protect the most important aspects during development. With Open Space Development, denser housing is allowed in a portion of the parcel being subdivided than is allowed under the underlying zoning, while a portion of the parcel is set aside for permanent protection. This type of development allows communities to grow, while also preserving local natural resources, scenic views, historic stone walls, and other elements that maintain the land's sense of character.

Orange's zoning bylaw already has a provision for Open Space Development on parcels of 6 acres or more, with a requirement that 35% of the parcel be set aside as common open space or open land. The bylaw allows for shared septic systems, zero side setbacks for attached structures, and it allows single and two-family houses.

MassAudubon has published a set of "best practices" for Open Space Residential Design that Orange may wish to consult for updates to the Open Space Development section. First, MassAudubon recommends that Open Space Residential Design be the default or mandatory way to divide land for a multi-unit project, rather than being optional. They recommend that there be no minimum parcel size, which would allow the practice to be used in denser areas of town or for a subdivision with cottage-style housing. MassAudubon's best practices recommend a density bonus for enhanced public benefits.³⁵

³⁴ Online at <https://www.mass.gov/service-details/smart-growth-smart-energy-toolkit-modules-zoning-decisions>

³⁵ More information and details on MassAudubon's tool is available at <https://www.massaudubon.org/our-conservation-work/policy-advocacy/local-climate-resilient-communities/land-use-rules>.

Orange's bylaw also requires a 50-ft. buffer strip around the Open Space Development. One update could be to establish the same setbacks as those required in the underlying zoning district of the development project. Changing this requirement may reduce some of the potential barriers to development.

Common Driveways

Allowing for shared or common driveways between more than one home is another method of low impact development, and it reduces the amount of impervious surface per housing unit. Most importantly, allowing shared driveways also reduces the cost of housing development. Orange's zoning allows for flag lots but does not appear to have a provision for allowing common driveways. Allowing common driveways would be a relatively minor zoning change that could have multiple benefits.

Revise the Zoning Bylaws to Offer Density Bonuses for Dwellings that Include Deed-Restricted Affordable Housing Units

Section 9 of the Zoning Act authorizes communities to adopt bylaws that require a developer to provide a certain portion of affordable units (usually 10% to 25%) within an overall development. This is called "inclusionary zoning." To help offset the cost of providing these units, the bylaw may offer an incentive, most commonly a density bonus. Other incentives include waiver of zoning requirements or permit fees, fast-track permitting, local tax abatements, and subsidized infrastructure. In many communities, the most effective way to ensure the creation of affordable housing has been to allow the density bonus. If Orange is interested in pursuing this option, it may make sense to conduct a feasibility study to analyze what options might work best for Orange.

Assisted Living Facilities

As the average age of Orange's residents increases, it may be in the Town's interest to include a provision in the zoning bylaws allowing an assisted living facility to be built within the town borders. Orange's zoning bylaws currently do not address assisted living facilities. Orange should consider adding it to the Table of Use Regulations, with a definition in the bylaw. A maximum number of units can be set, if desired.

Abandonment

Orange's Zoning Bylaw section 5146 prevents the re-establishment of a nonconforming use if a property has been abandoned for more than two years. The Planning Board may want to work with town counsel to examine whether this provision presents any barrier to maintaining or re-establishing housing.

3.3.2 Potential Affordable Housing Creation Strategies

These strategies focus explicitly on increasing Orange's subsidized affordable housing supply. Orange's current assortment of Affordable housing includes rental apartments, and one of the goals of this housing plan is to create Affordable home ownership options.

Promote the Development of New Affordable Single-Family Homes

The Franklin County Regional Housing and Redevelopment Authority (HRA) and its partner Rural Development, Inc. (RDI), the Pioneer Valley Habitat for Humanity, and private developers are the primary affordable housing developers in Franklin County. RDI has historically developed affordable single-family homes for low and moderate-income families in the Franklin County region, generally building 10 to 12 new homes each year. A total of eight affordable homes were built by RDI in Orange. In recent years there has been no State or Federal funding available for affordable homeownership projects. With the influx of ARPA and other federal funding to the State, it is possible that affordable homeownership development may be funded again, but currently the only program that is available is limited to Gateway Cities. RDI focuses on constructing homes in locations that have been identified by individual towns as suitable and available for development.

Funding is currently available through MassHousing's Neighborhood Stabilization Program for rural areas for the rehabilitation of vacant and distressed housing into affordable homes. RDI is working in partnership with the Attorney General's Neighborhood Renewal Division and the City of Greenfield on a pilot project that, if successful, will result in an affordable homeownership opportunity. With anticipated funding from MassHousing and other sources, RDI hopes to work on additional projects in the region in partnership with municipalities that have identified vacant homes in need of rehabilitation.

Pioneer Valley Habitat for Humanity (PVHH) is a non-profit, ecumenical Christian housing ministry whose goal is to make home ownership possible for low-income families in Hampshire and Franklin counties. Through the donation of money, land, expertise, and labor, PVHH builds safe, decent, affordable homes in partnership with families in need. Each year the PVHH Board of Directors decides on the building schedule for the upcoming year. This decision is based upon land availability, access to volunteer builders, and the fundraising capacity that can support it. PVHH built a duplex in Orange on Prospect Street in 1997, but there have been no additional buildings created by PVHH in Orange in the last 25 years. The affordability of these units has since expired.

The Town could identify potential sites for new affordable single-family homes and bring those possibilities to HRA/RDI and PVHH for consideration. Potential Town-owned and privately

owned sites for affordable housing development are identified in Section 3.4. The Town will work with HRA/RDI or PVHH to ensure that any new affordable homes that are created are eligible for inclusion on the EOHLC Subsidized Housing Inventory.

Explore New Housing Opportunities on Town-owned Land or Privately Owned Property

The Town will continue to explore new opportunities for affordable housing development on Town-owned land or privately owned sites. Section 3.4 lists potential sites for affordable housing as of the writing of this plan.

Chapter 43D Priority Development Sites

Massachusetts General Law Chapter 43D was signed into law on Aug. 2, 2006. The program was amended on Aug. 7, 2012, in Section 25 of Chapter 238 of the Acts of 2012. The 43D program allows towns to designate certain priority development sites and then commit to expedited permitting for any redevelopment projects that are proposed.

Orange has three 43D sites that are listed in Table 26 in Section 3.4. Orange can work with the owners of these sites to develop new mixed income and mixed age housing, possibly with live/work studios. See also zoning options described previously that could also target development at these sites.

Facilitate the Development of New Starter Homes

As the Community Development Planner and Planning Board members hear of willing property owners, they or other Town offices could provide outreach or information to property owners to split off lots for single family dwellings, especially for starter homes.

3.3.3 Capacity Building Recommendations

Community Preservation Act

Consider adopting the Community Preservation Act (CPA) to generate a new source of funding for the development of affordable housing. Communities that adopt the CPA can impose a property tax surcharge up to 3% which sets aside funds to address local needs related to open space protection, affordable housing, historic preservation, and recreation. Local CPA funds are matched by the Commonwealth through the Massachusetts Community Preservation Trust Fund. Towns can choose certain exemptions, such as exempting the first \$100,000 of a home's value and exempting low-income residents from paying the tax surcharge.

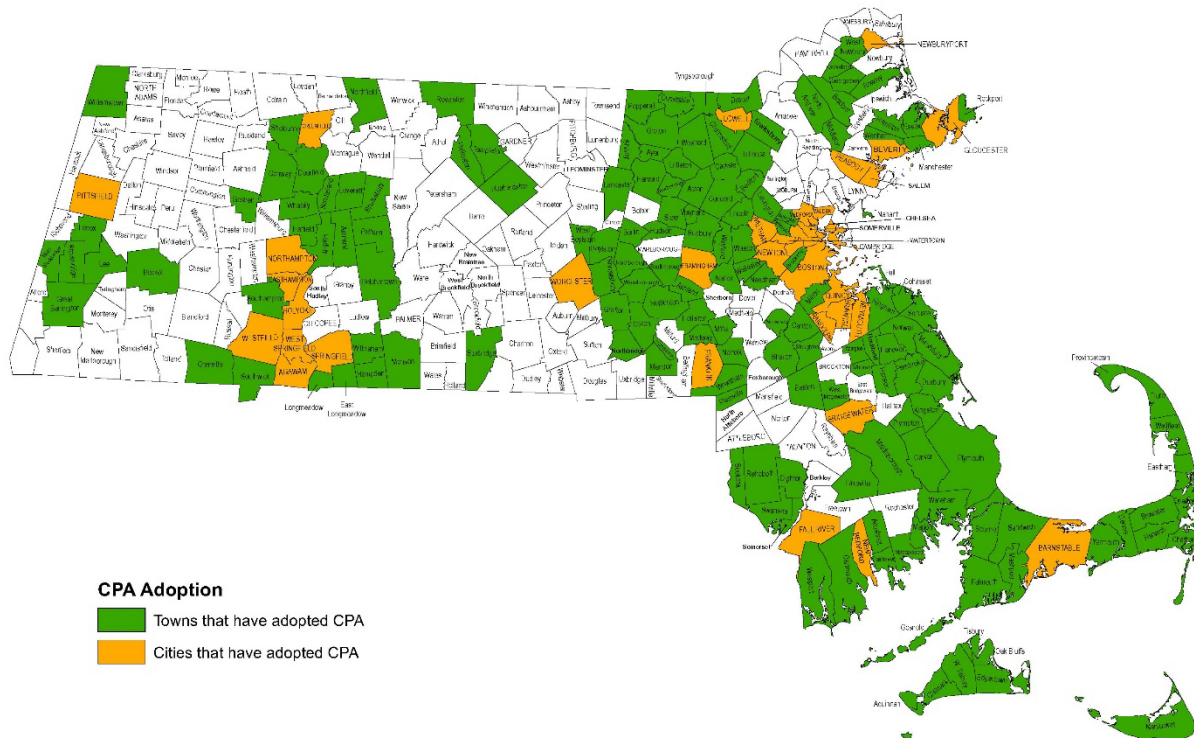
The towns in Franklin County that have already adopted the Community Preservation Act include Conway, Deerfield, Greenfield, Leverett, Northfield, Shelburne, Shutesbury, Sunderland, and Whately. Statewide, 55% of the municipalities in Massachusetts have adopted the CPA.

Towns have occasionally pooled CPA money to help fund a housing development project in one town. Efforts are underway to make it easier to create regional affordable housing trusts.

Figure 33: Map showing towns and cities that have adopted the CPA (courtesy of Community Preservation Coalition)

Community Preservation Act Adoption

May 2023



Earmark Lodging Tax Revenue for Housing

There are currently two hotels or motels in Orange, and an additional 20 short-term rentals registered in Orange, two of which are owner-occupied (not all registered short-term rentals are actively renting). Short-term rentals are typically rented by online booking agents such as Airbnb and VRBO. Orange has opted into a local lodging tax of 6% for the charge of a room per night. The annual tax revenue in 2022 from all lodging was \$40,585. This funding, or a percentage of it, could be designated for housing-related programs or projects that the Town decides is a high priority.

Housing Committee

The Town of Orange could create a housing committee to help town staff work towards implementing the goals and recommendations of this plan.

Take Advantage of Regional Workshops and Trainings

Town staff and residents can participate in housing workshops and trainings offered by the Executive Office of Housing and Livable Communities (EOHLC), the Massachusetts Housing Partnership (MHP), Citizen's Housing and Planning Association (CHAPA), and other organizations. In particular, once a year (typically in June), the Massachusetts Housing Institute is held over the course of two days and is geared towards municipal officials and volunteers working on creating affordable housing in their towns.

3.3.4 Investing in Existing Housing Stock Recommendations

Continue to Support the Housing Rehabilitation Loan Program

The Franklin County Regional Housing and Rehabilitation Authority (HRA) administers the Housing Rehabilitation Program on behalf of many of the municipalities of Franklin County. This program offers loans that are 0% interest and deferred payment (meaning you make no monthly payments) and provide an affordable means for homeowners to bring their homes into compliance with building codes, perform needed repairs, and weatherize their homes. Depending on the severity of the building code violations on the property, applicants may be eligible for loans of up to \$50,000. Orange is one of the towns served by this program.

Encourage Home Modification for Accessibility and Aging in Place

Provide information to homeowners and homebuyers about the Home Modification Loan Program for accessibility and aging in place modifications to homes. Administered by the HRA, the state-funded program provides no-interest financing to homeowners for internal and external home modifications and for creation of additional living space that is repaid when the property is sold or transferred. Small landowners are eligible for the same benefits at a 3% interest rate.

Encourage Health and Safety Improvements

Provide information to low- and moderate-income homeowners, homebuyers, and tenants about the Get the Lead Out program to address lead-based paint hazards. This program is also administered by the HRA. Loans are 0% interest for eligible homeowners. Landowners renting to income-eligible tenants can qualify for 3% interest loans for 5- to 15-year terms.

Continue working with the Attorney General's Neighborhood Renewal Program

The Neighborhood Renewal Division of the Massachusetts Attorney General's (AG's) office, created from the Attorney General's Abandoned Housing Initiative, uses the enforcement authority of the State Sanitary Code to turn abandoned residential properties around. Working in close partnership with cities and towns, the AG's Office seeks out delinquent property

owners and encourages them to voluntarily repair their properties and make them secure. If owners refuse, the AG's attorneys will petition the relevant court to appoint a receiver to bring the property up to code.

The Franklin Regional Council of Governments has been working with this office and various municipalities in Franklin County to work collaboratively with the AG attorney who covers western Massachusetts. Orange's Health Agent has been working with the AG's office on several properties in Orange. Future work includes identifying other houses, with the assistance of the fire department and building inspector.

HRA and Rural Development Inc. (RDI) are in the early stages of filling the gap of receivers available in Franklin County. They will be the first nonprofit receiver in the region and are piloting this work with a project in Greenfield. If this program continues, abandoned houses that go into receivership in Orange may benefit from their services.

Encourage Weatherization and Energy Efficiency Improvements in Existing Homes

The Energy Committee or other Town office or board could provide information to homeowners and homebuyers about programs and opportunities for weatherizing and making energy efficiency improvements, including MassSave. Work with Community Action Pioneer Valley to distribute information to residents about the income-eligible Mass Saves programs, which can provide free weatherization and heating system and appliance replacements to income-qualified households.³⁶ Some towns have zoning bylaws that provide density bonuses for structures that are certified as Energy Star (or equivalent). Other similar incentives could be added in the zoning bylaws, such as a reduction in minimum lot size for Energy Star or net zero homes.

3.3.5 Livability and Sustainable Housing Development Recommendations

The Town of Orange has invested in its infrastructure in recent years and remains committed to addressing future infrastructure needs and capacity constraints. This section addresses specific ways the Town can accommodate new affordable housing within the identified Housing Target Areas.

Encourage New Homes to be Oriented to Take Advantage of Passive Heating and Cooling and Natural Light

Historically, homes were designed and sited to allow the greatest amount of sun to heat the home in the winter and to provide natural light. To shade the home in the summer, porches,

³⁶ <https://www.masssave.com/residential/programs-and-services/income-based-offers/income-eligible-programs>

awnings, and plantings were used. Zoning and subdivision regulations can encourage new homes to be sited to take maximum advantage of the winter sun for heating, by positioning a building's longest plane no more than 30 degrees off the east/west axis to the greatest extent possible. This also provides the homeowner with the option of utilizing a solar photovoltaic and/or solar hot water heating systems on the roof of the home.

Support Energy-Efficient New Construction

As a Green Community, Orange has already adopted the Stretch Energy Code, which requires new residential construction to be more energy efficient than what the base energy building code requires. The Town could further support energy efficiency in new construction by offering incentives through zoning, such as a density bonus, when new housing units will meet Energy Star or LEED certification.

Encourage Clean Energy Systems in New and Existing Homes

Orange could provide residents and businesses with information on rebates, incentives, and financing options for clean energy systems, including heat pumps, solar hot water, and solar PV. In particular, all housing constructed in Orange, including new affordable housing units, should incorporate clean energy whenever feasible, to reduce the long-term utility costs for residents. The Massachusetts Clean Energy Center (MassCEC) created the Solarize and HeatSmart Tool Kit to provide communities with resources necessary to create their own grassroots clean energy adoption programs. These campaigns seek to increase the adoption of small-scale solar electricity, heat pumps, and other clean energy systems, in participating communities through a competitive tiered-pricing structure that increases the savings for everyone as more home and business owners sign contracts for clean energy at their properties.

There are several programs that can help income-eligible residents with energy efficiency upgrades. Through organizations such as Community Action Pioneer Valley, residents can get a free energy audit of their home and be eligible for projects to upgrade insulation. Energy systems purchased after an audit can be eligible for rebates through MassSaves. The Massachusetts home energy assistance program (LIHEAP) is a free resource to help eligible households pay a portion of winter heating bills. It is free to apply, and people can apply online or in person through a network of local service providers. In addition to help with energy bills, there are two programs that help homeowners upgrade their energy systems or reduce energy bills.

- Heating System Repair & Replacement Program (HEARTWAP). HEARTWAP provides emergency heating system repair and replacement services to low-income households.

The Heating System Repair and Replacement Program is administered through a local network of organizations, such as Community Action.

- Weatherization Assistance Program (WAP): WAP provides eligible households with full-scale home energy efficiency services.

The Town can also apply to the EmPower Massachusetts program, or partnered with an eligible entity, to build the capacity of non-profits, community-based organizations, or the FRCOG, to explore, develop, and implement program models or projects that provide access to the benefits of clean energy for previously underserved populations.

Promote Alternative Forms of Transportation in Town

The Director of Community Development completed a Complete Streets Prioritization Plan for Orange in 2020. In 2022, the South Main Street Pedestrian and Cyclist Safety Improvements project was approved for funding through the Massachusetts Department of Transportation (MassDOT). Projects under the Complete Streets program will make it possible for residents to choose to walk or bike more often, which helps save money on gas and car maintenance, increases physical activity, and promotes social interaction and overall community health.

Access to public transit helps make Orange more affordable for residents. The Franklin Regional Transportation Authority (FRTA) has one route in Orange that connects Orange with Erving, Montague, and Greenfield, with connecting routes to other locations. Buses run in a loop, departing Greenfield once every two hours between 5:00 am and 5:00 pm during weekdays. FRTA also provides demand-response service to residents over the age of 60, eligible LifePath Clients, consumers currently living in a nursing home facility or Veterans with a disability rating of 70% or greater. Transit funding is linked to ridership, and the higher the ridership on a route, the more funding it may receive in the future, ensuring continued and improved service.

The Montachusett Regional Transportation Authority (MART) has a shuttle route between Orange and Athol from three locations in Orange. There is a weekday and Saturday schedule for this route.

The Orange town website has links to websites for FRTA and MART under its “How do I ...?” page.

3.3.6 Participation in Regional Collaborations

The Town of Orange has recent experience with regional collaborations among neighboring towns. Orange seeks to build upon these successes to explore collaborations that can further Town and regional housing goals.

Continue to Utilize the Resources of the Franklin Regional Council of Governments (FRCOG) and the Franklin County Regional Housing and Redevelopment Authority (HRA)

Both regional agencies can provide technical assistance and help with grant writing to pursue funding to implement many of the strategies in this plan.

Collaborate with Land Trusts

The Mount Grace Land Trust is looking for ways to collaborate with communities to preserve land and create affordable housing for local residents, including agricultural workers. Through a potential partnership with the Mount Grace Land Trust, there may be possibilities to conduct land swaps, acquire property, or other mechanisms to create affordable housing that have not yet been explored.

The Franklin County Community Land Trust (FCCLT) is a new nonprofit Community Land Trust in the region. Community Land Trusts own and preserve the land of a house lot and sell just the building to a homeowner. This lowers the cost of homeownership because the cost of buying the land is not borne by the homeowner. Community Land Trusts around the state, including one in Amherst, have worked to provide affordable housing options in their regions or communities. FCCLT is in the early stages of formation, but it is possible this organization may buy property in Orange in the future.

Collaborate with Community Groups

The Town could work with the Orange Council on Aging to provide information on housing programs that may help seniors remain in their home and provide assistance with accessing these programs. Examples of programs that seniors may qualify for are the Home Modification Loan Program and USDA Rural Development Very Low-Income Housing Repair program that can help seniors on fixed incomes remain in their homes. Additionally, the North Quabbin Community Coalition (NQCC) has a housing task force meeting monthly that town staff or board members could regularly attend.

LifePath is a nonprofit organization that works in Franklin County and the North Quabbin region, and elsewhere. In 2022, they developed information and began assisting homeowners with the concept of home sharing. Home sharing agreements between two or more people can take many forms but can help seniors with staying in their homes, while offering a housing option for individuals looking for housing.³⁷

³⁷ A brochure and information is available on LifePath's website at <https://lifepathma.org/what-we-offer/financial/home-share-program/>.

Participate in the Small Town Housing Working Group

The 2014 Franklin County Regional Housing Study completed by FRCOG recommended the creation of a county-wide affordable housing task force to increase the stock of affordable housing throughout the region. The Small Town Housing Working Group began meeting in 2019 and the group provides opportunities for municipal leaders and local housing advocates to learn together, network, develop strategies, and share updates about housing-related work in the region. Staff support from FRCOG is currently funded by the Massachusetts Community Health and Healthy Aging Funds as part of the Improving Housing to Improving Health (IH2) Project. Staff, board members, and members of the public from Orange are welcome to actively participate in this work group to support local and regional efforts.

Advocate for State Housing Programs to Meet the Needs of Rural Communities

In December 2014, the Massachusetts Housing Partnership (MHP) published findings and recommendations from its Rural Initiative, which looked at housing issues in Massachusetts rural communities. The report confirmed that due to a lack of infrastructure and resources in many rural areas, it can be difficult to develop and preserve affordable housing. Among the recommendations are for the state to encourage, facilitate and support regional collaborations to increase housing affordability, and to modify current funding programs to better serve rural communities and facilitate additional regional efforts. In 2019, the Massachusetts Rural Policy Plan, developed by the Rural Policy Advisory Commission (RPAC) with input from stakeholders across the State, echoed these findings and made specific recommendations to programs to help make them more useable by small communities.

On March 10, 2023, Governor Maura Healey announced the creation of a Director of Rural Affairs to be housed in the Executive Office of Housing and Economic Development and whose role is to understand rural issues and advocate across state secretariats to ensure rural issues are understood and being addressed in state policy and funding. Governor Healey has also pledged to create a cabinet-level Housing Secretary. The creation of this position is moving through the legislative process.

Communities in Franklin County can work together to navigate this new staffing landscape and to ensure state programs can meet the needs of towns like Orange.

3.4 Identification of Sites for Affordable Housing Development

The following sites were identified during the development of this plan and are potential locations that could be developed for affordable housing or a mix of affordable and market rate units and are shown on the Potential Affordable Housing Locations for Orange map. For sites under private ownership, the choice is solely up to the property owner; however, the Town can

conduct outreach to owners and provide them with information on resources available for developing affordable housing.

If any of these properties are advanced to convert an existing building to affordable housing, the Town may want to work with the Massachusetts Historical Commission to determine if the building is listed as a historic property and certify the building if not. Affordable housing developers have often cited Historic Preservation Tax Credits available to registered historic properties as a critical financial tool that makes projects financially possible.

Town-Owned Sites

The following Town-owned sites have been considered by the Planning Board and Housing Plan Committee and were found to be potentially feasible for affordable housing development.

Table 20: Town-Owned Sites for Potential Affordable and Market-Rate Housing Development

Site Address	Parcel Number	Acreage	Potential Use	Current Zoning District
Armory Building 135 East Main Street	107-149	3.52	The town is working with a consultant to explore options for this building and property under MHP's Complete Neighborhood program.	B
Butterfield School 94 South Main Street and Cheney Street	110-115 110-120 110-121 110-122	1.2 0.45 0.26 0.30	Large former school building with many nearby lots could be mixed-income apartments or condominiums, with space for parking and yard amenities. Orange obtained a CDBG grant to look into re-use options for this building, for either housing, town offices, or a senior center. This project is being managed by HRA/RDI and is ongoing.	RV
520 East River St.	124-16	1.56	Airport Commission property containing a single-family house. According to Airport Manager, the house is rented to the Central Mass Steam and Gas Machinery Association. They have a 20-year lease with a couple more years remaining. If anything changes at the end of the lease, it could be a project for Habitat for Humanity to convert to an affordable home or to split off part of the property for a new house.	B
36 Kelton St.	108-118	0.45	Empty lot could be sold for market-rate housing (to raise money for another affordable housing project), or a single-family affordable home.	B

Site Address	Parcel Number	Acreage	Potential Use	Current Zoning District
50 Millyard Rd Tully Road	213-81 220-61	11.92 & 2	North Orange Fire Station property and adjacent vacant property. While keeping Fire Station, could divide off property for one or more lots. Desirable location near Tully Lake in residential rural zone. Could be used for market rate to raise money for an affordable housing project or a starter home ownership opportunity.	RR

Privately Owned Sites

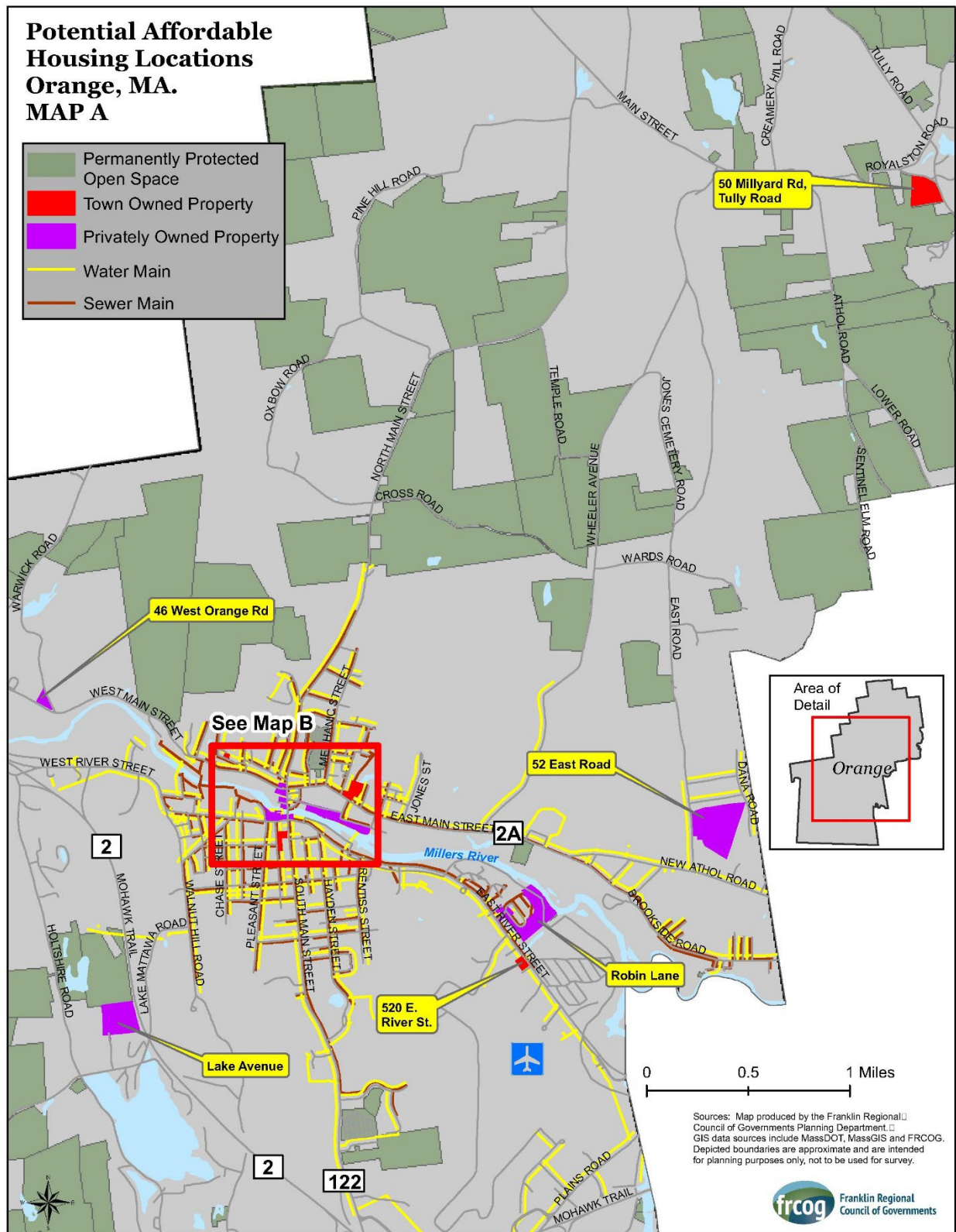
The following privately owned properties are either for sale or generally considered to be potentially developable parcels in the future.

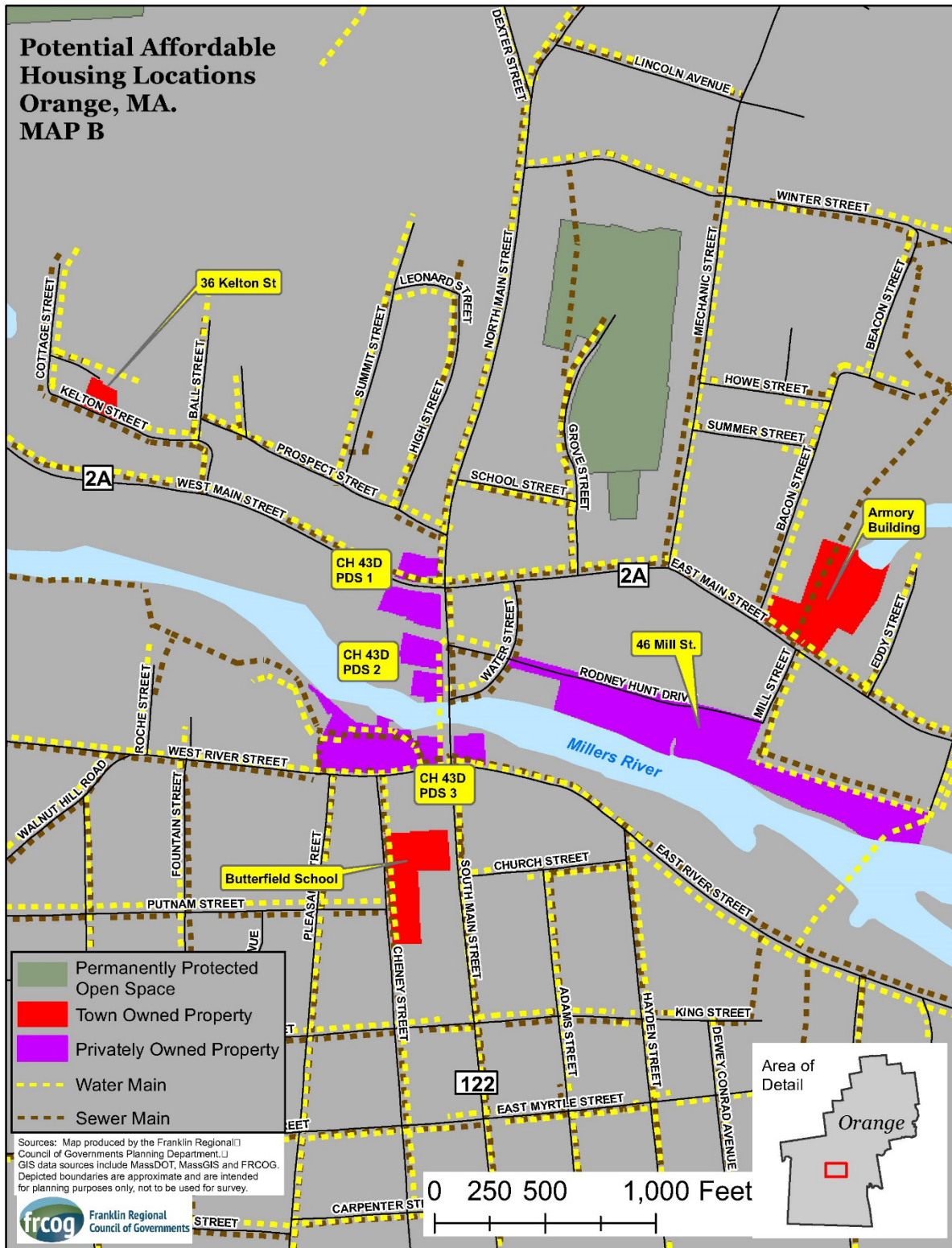
Table 21: Privately Owned Sites for Potential Affordable or Market-rate Housing Development

Site Address	Parcel Number	Acreage	Notes / Potential Use	Current Zoning District
52 East Road	113-24	27	Private lot for sale. Seller has completed preliminary wetlands and site engineering for a 20-unit condominium complex. Property is off Route 2A on town water but not town sewer. Could be a candidate for affordable condominiums or cottage-style housing.	RR
46 Mill Street	110-9	3.7	Private lot for sale near Rodney Hunt plant. Most of this property is in the 100-year floodplain and lies between the railroad line and the Millers River. This property would likely need a brownfield investigation.	B
0 Lake Avenue	246-27 and 28	17.5	Private lot for sale and has an approved Approval Not Required (ANR) for 10 lots for single family homes or duplexes. There is a rough road and well in place. (Located next to conservation land, a wetland, and is located in the Zone II wellhead projection zone)	R
Chapter 43D Priority Development Site 1: Putnam Hall Block	107-209 107-210 107-211 107-182 107-183 107-184 107-185 107-186	8 parcels on 1.2 acres	Cluster of buildings on both sides of West Main Street near the intersection with North and South Main Streets. Some parcels are owned by the Town, including the former Putnam Hall site, which is planned for outdoor dining use in 2023. Description on https://www.townoforange.org/347/PDS-1-Putnam-Hall-Block .	DT

Site Address	Parcel Number	Acreage	Notes / Potential Use	Current Zoning District
Chapter 43D Priority Development Site 2: South Main Street Block	107-177 107-178 107-179 107-180 110-230	5 parcels on 1 acre	Block of parcels on South Main Street between the Millers River and the railroad tracks. Buildings include the New Home Sewing Machine Company and Riveto Manufacturing's Slencil Building. Description at https://www.townoforange.org/348/PDS-2-South-Main-Street-Block	DT
Chapter 43D Priority Development Site 3: West River Street Block	110-14 110-15 110-226 110-227 110-228 110-229	6 parcels on 3 acres	Parcels on the corner of West River St near Main Street, and 2 parcels on East River Street. Hydropower facilities are still in use. Description at https://www.townoforange.org/349/PDS-3-West-River-Street-Block	DT
Robin Lane off East River St.	117-7.1 through 7.28	Many lots that are 0.23 or 0.5 acres	Mostly unbuilt subdivision, currently used as a gravel pit. Not on the market, but thought to be intended for housing.	B
46 West Orange Rd.	235-23	2.29	Former Chinese restaurant, boarded up. Not currently on the market. Future use uncertain, but could be site for single family, duplex, or multi-family site (by special permit).	RR

Figure 33: Maps of Potential Affordable Housing Locations for Orange





3.5 Housing Strategies – Priorities and Summary Table

Table 23 lists the potential strategies and options presented in the previous sections and identifies the groups in town responsible for implementing them. These strategies are a menu of options that the Town could take in the short, medium, and long term as it seeks to create a sustainable and thriving community for current and future residents. While the Town is not obligated to implement all of these options, the table does identify high priority strategies that the Town and relevant boards and committees will strive to accomplish within the next five years. It is important to note that these strategies are presented as a package for the Town to consider, prioritize, and process, each through the appropriate regulatory channels.

Table 22: Orange Housing Plan Implementation Options

Category	Goal	Strategy	Responsible Groups	High Priority
Zoning Strategies				
Accessory Apartments	To increase affordable housing supply	Modify definition of accessory apartment to allow accessory apartments to be constructed as subordinate detached structures on the same lot as a single-family home, perhaps by special permit.	Planning Board	Y
	To increase affordable housing supply	Modify Section 5138 to allow more than two people to live in an accessory apartment.		Y
Triplex and Fourplex Housing	To increase housing supply	Multi-family housing is already allowed by right in DT district, but smaller multi-family units (3- and 4- family dwellings) could be allowed by right on a single lot in other zoning districts served by public water and sewer. This could be contingent on an analysis of capacity for water and sewer.	Planning Board	
Convert single-family to multi-family	To increase rental and affordable housing supply	Include a provision in Zoning Bylaw to allow for conversion of single-family home to multi-family home, either by right or by special permit. Bylaw can stipulate whether to allow building footprint to change or not. Clarify that conversion of single to two-family dwelling is allowed by right in all districts.	Planning Board	
Manufactured Housing	To clarify zoning for developers and increase housing supply/reduce costs	Update and create definitions of mobile home (built before 1976), manufactured housing, modular homes, and tiny homes. Allow manufactured housing by right as a form of affordable single-family housing.	Planning Board	Y
	To increase affordable housing supply	Consider allowing new manufactured housing “parks” as a typical subdivision.		Y
Chapter 40R/Starter Home Overlay	To increase affordable housing supply downtown	Consider Adopting a Chapter 40R Smart Growth and/or Starter Home Overlay District	Planning Board	

Category	Goal	Strategy	Responsible Groups	High Priority
Mixed Uses	To clarify zoning and increase housing supply downtown	Consider allowing mixed uses of commercial and housing within same structures in the downtown and business districts.	Planning Board	Y
Mill Redevelopment Overlay District	To increase housing supply downtown	Consider establishing an overlay district tailored to the redevelopment of mill buildings in town that set standards for the types of uses the town wants to encourage.	Planning Board	Y
Open Space Development	Reduce potential barriers to development	Eliminate the 6-acre minimum parcel requirement.	Planning Board	
	Reduce potential barriers to development	Reduce the 50 ft. “buffer strip” around the OSD to be consistent with setback requirements in each zoning district for multi-family housing.		
	To increase affordable housing supply	Allow a density bonus for public benefit(s) such as deed-restricted affordable housing.		
Common Driveways	Reduce costs in housing development	Make a provision for allowing common driveways among 2-4 individual lots (including flag lots).	Planning Board	
Inclusionary Zoning	To increase affordable housing supply	Incentivize affordable housing units in new subdivisions with density bonuses	Planning Board	
Assisted Living Facilities	To increase housing supply	Consider adding assisted living facilities in the Table of Use Regulations, with a definition and possible maximum number of units allowed per facility.	Planning Board	
Existing home preservation/infill	To increase housing supply	Modify Section 5146 (Abandonment) to allow for continued use of homes on a pre-existing nonconforming lot, even if the property has been abandoned for two years or more.	Planning Board	
Affordable Housing Creation Strategies				
Town-Owned Sites	To increase housing supply	Explore new housing opportunities on town-owned land or privately-owned property.	Board of Selectmen	Y

Orange Housing Plan 2023

Category	Goal	Strategy	Responsible Groups	High Priority
	To increase housing supply	Work with the Franklin County Regional Housing and Redevelopment Authority (HRA), its affiliate Rural Development Inc. (RDI), and Pioneer Valley Habitat for Humanity, to promote the development of new affordable single-family homes or multi-family homes in Orange	Board of Selectmen	
Support redevelopment of existing buildings for housing	To increase housing supply	Work with the owners of the Chapter 43D Priority Development Sites and other existing mill buildings in the downtown region to develop new mixed income and mixed age housing, possibly with live/work artist studios.	Board of Selectmen	
Support new starter home development	To increase housing supply	Work with willing property owners to create single-family lots for starter homes in town.	Community Development Planner	
Capacity Building Recommendations				
Community Preservation Act	To support affordable housing options	Consider passing the Community Preservation Act.	Board of Selectmen	
Lodging Tax Revenue	To support affordable housing options	Consider earmarking local lodging tax revenues for housing-related programs (for example, housing rehabilitation grants or first-time home buyer assistance)	Board of Selectmen	
Housing Committee	To support housing options	Create a Housing Committee to help town staff work towards implementing goals and recommendations of this plan.	Board of Selectmen	
Trainings and Workshops	To support housing options	Participate in housing workshops and trainings offered by the Executive Office of Housing and Livable Communities (EOHLC), the Massachusetts Housing Partnership (MHP), Citizen's Housing and Planning Association (CHAPA), and other organizations	Planning Board, town planning staff	
Investing in Existing Housing Stock Recommendations				
Home Rehabilitation	To support housing options	Continue to support the housing rehabilitation loan program administered by the Franklin County Regional Housing and Redevelopment Authority.	Board of Selectmen, HRA	Y

Category	Goal	Strategy	Responsible Groups	High Priority
	To support housing options	Continue to work with FRCOG and MA Attorney General's Neighborhood Renewal program to identify abandoned and derelict housing and put housing on the path to receivership or new ownership and repair.	Orange Health Director, Planning Board, Board of Assessors	Y
	To support housing options	Encourage weatherization and energy efficiency improvements in existing homes.	Planning Board, Energy Committee	Y
	To support housing options	Encourage home modification for accessibility and aging in place.	Council on Aging, Board of Health, Building Department	
	To support housing options	Encourage health and safety improvements to existing homes, such as the Get the Lead Out program	Board of Health, Building Department	
<i>Livability and Sustainable Housing Development Recommendations</i>				
Energy Efficiency	To support housing options	Encourage new homes to be oriented to take advantage of roof-mounted solar panel placement, passive heating and cooling.	Planning Board, Energy Committee	
	To support housing options	Support energy-efficient new construction	Building Inspector?	
	To support housing options	Advocate for increased transit service, encourage residents to use public transportation, and improve transit amenities in town. Alternative text: Promote alternative modes of transportation in town.	Energy Committee	
	To support housing options	Encourage clean and efficient energy systems in new and existing homes.	Energy Committee	
Increased Transportation Options	To support housing options	Promote transit-oriented development and encourage the location of new housing near transit stops.	Board of Selectmen, FRCOG, MassDOT, FRTA, MART	

Category	Goal	Strategy	Responsible Groups	High Priority
Participation in Regional Collaborations				
Collaboration with FRCOG and HRA	To support housing options	Utilize the resources of the Franklin Regional Council of Governments and the Franklin County Regional Housing and Redevelopment Authority.	Board of Selectmen, Planning Board	
Collaboration with land trusts	To support housing options	Collaborate with land trusts such as Mount Grace Land Trust and Franklin County Community Land Trust to explore ways to create affordable living options while preserving land.	Board of Selectmen, Planning Board	
Collaboration with community groups	To support housing options	Collaborate with the Orange Council on Aging and North Quabbin Community Coalition to provide information on housing programs and home sharing programs (LifePath offers information on home sharing)	Council on Aging, town staff	
Share ideas with other small towns	To support housing options	Participate in the Small Town Housing Working Group hosted by FRCOG	Planning Board, town staff, town residents	
State programs	To support housing options	Advocate for state housing programs to meet the needs of rural communities	Town staff, town residents	

Notes: CPC = Community Preservation Committee; CPA = Community Preservation Act; EOHLC = Executive Office of Housing and Livable Communities; FRCOG = Franklin Regional Council of Governments; FRTA = Franklin Regional Transit Authority; HRA = Franklin County Regional Housing and Redevelopment Authority.

* Most of the strategies in this category will require additional local capacity to implement and will benefit from the implementation of strategies identified in the previous section.

4. Potential Funding Sources and Available Resources for Affordable Housing

Implementation of the strategies proposed to create housing depends on the availability of public funding through HRA, RDI, or other sources to support them. If public funds are not available, Orange's ability to address community housing issues will be limited. It is also important to note that the Town of Orange has limited capacity to develop housing. It primarily relies on non-profit organizations, such as Rural Development Inc., and on private developers for creation of both subsidized and market-rate housing. There are numerous candidate sites for affordable and market-rate housing in town, but the ability to meet housing creation targets depends on the availability of technical assistance for affordable housing development and the interest and capacity of private developers to implement projects in Orange.

4.1 Potential Funding Sources and Programs for Affordable Housing Development

Community Preservation Act

The Community Preservation Act (CPA), signed into law in Massachusetts in 2000, allows communities to create a local Community Preservation Fund through a real estate tax surcharge of no more than 3% that can be used for open space protection, historic preservation, affordable housing, and outdoor recreation. The funds earned by a community are matched each year by a state trust fund. The percentage of the match varies year to year but can be up to 100% of what the local community raises.

Orange has not adopted the CPA. It has been included as one of the strategies in Section 3. A map of towns that have adopted the CPA can be found in Section 3.

Community Scale Housing Initiative

Established in 2017, the Community Scale Housing Initiative (CSHI) is an EOHLC program that funds small-scale affordable rental projects between 5 to 20 units in municipalities with a population of no more than 200,000 (all MA communities except Boston). A subsidy of up to \$200,000 per unit is available, or \$150,000 per unit if using project-based vouchers. The total project subsidy is capped at \$1.3 million for projects with 5-10 units, and \$1.7 million for projects with 11-20 units.

This program fills a critical gap in affordable housing funding for small projects that cannot access low-income housing tax credits (LIHTC), and which fit better in a small town context and market. However, the economics often don't work in rural towns unless a community can

contribute a significant local subsidy, such as through CPA funds. Since 2017, the program has funded 16 projects throughout the state, creating 194 rental units.

The Massachusetts Affordable Housing Trust Fund

The Massachusetts Affordable Housing Trust Fund (AHTF) provides resources to create or preserve affordable housing throughout the state for households whose incomes are not more than 110% of median income. Funds are available for rental, home ownership, and mixed-use projects as well as housing for the disabled and homeless but may be applied only to the affordable units. AHTF funds are used primarily to support private housing projects that provide for the acquisition, construction, or preservation of affordable housing. MassHousing and EOHLIC jointly administer AHTF. Eligible applicants include governmental subdivisions, community development corporations, local housing authorities, community action agencies, community-based or neighborhood-based non-profit housing organizations, other non-profit organizations, for-profit entities, and private employers.

CEDAC Seed Funding and Technical Assistance

The Community Economic Development Assistance Corporation (CEDAC) is a quasi-public state agency created to provide technical assistance and pre-development funding for nonprofit, community-based development organizations, limited equity cooperatives, and public agencies. It can help communities working with qualified nonprofits. CEDAC also offers help with expiring use projects—privately owned, subsidized rental units at risk of losing affordability status due to expiring use restrictions. CEDAC maintains a list of affordable housing developments by date of expiration of the subsidy and can assist in developing a preservation strategy.

CEDAC also offers the state-funded Home Modification Loan Program, which provides loans to make access and safety modifications to the primary, permanent residence of elders, adults with disabilities, and families with children with disabilities. Such modifications allow people to remain in their homes and live more independently in their communities. Any homeowner who is a frail elder or has a disability, has a household member who has a disability, or rents to an individual with a disability (in a building with fewer than 10 units) may apply for this loan.³⁸

USDA Rural Development

The U.S. Department of Agriculture (USDA) Rural Development housing programs offer a variety of resources for single-family and multi-family affordable housing. Programs include loans and

³⁸ See <http://www.mass.gov/eohhs/consumer/disability-services/housing-disability/home-mod-loan/> for more information.

grants to develop, rehabilitate, and preserve affordable homeownership and rental properties in rural areas.

Community One Stop for Growth

The Community One Stop for Growth is a single application portal and collaborative review process of community development grant programs through the MA Executive Office of Economic Development. The One Stop process streamlines the experience for the applicant and better coordinates state staff on engagement and grant making. The goal was also to reorient the State from a passive reviewer of funding requests to an active partner in economic development strategy, priorities, and investment. The following One Stop funding programs can be used on housing, planning for housing, or supporting infrastructure that would enable housing. Other programs may also be helpful.

MassWorks Infrastructure Program

The MassWorks Infrastructure Program funds a range of publicly owned infrastructure projects, such as sewer extensions, sidewalks, upgrades to water supply distribution, multi-modal roadway improvements. The Program requires that projects do not benefit any single individual or business, and that the project must be publicly owned/managed for a minimum of 30 years.

Housing Choice Grant Program

This grant program is open to municipalities that have achieved Housing Choice Community Designation. Grants fund improvements in the communities that have shown commitment to advancing sustainable housing production. In Franklin County, Sunderland is the only community that has been designated a Housing Choice Community as of 2023.

Massachusetts Downtown Initiative (MDI)

MDI offers a range of services and assistance to communities seeking help on how to revitalize their downtowns. The grant funds technical assistance in the form of consultant services. Projects can be related to a number of categories, including housing. For housing projects, requests for assistance may address any aspect of determining how to increase housing in the downtown or town center, including but not limited to a housing plan, market analysis for suitable housing mix, zoning recommendations, and second story development assistance.

Community Planning Grant Program

The Community Planning Grant Program provides funding for technical assistance for Community Planning projects. This competitive grant program awards funds based on the

community planning or zoning project's nexus with housing, transportation, infrastructure, economic development, and community development including funding for MBTA Communities seeking compliance with draft guidelines for M.G.L. Chapter 40A, Section 3A.

Rural and Small Town Development Fund

The Rural and Small Town Development Fund provides grants for capital and community planning projects in rural and small towns - towns with populations less than 7,000 or with a population density of less than 500 persons per square mile (measured by the 2020 US Census). This competitive grant program awards funds based on the project's nexus with housing, transportation, infrastructure, economic development, community development, and priorities identified by the Commonwealth's Rural Policy Advisory Commission.

This Housing Plan was funded through a grant from the Rural and Small Town Development Fund.

Underutilized Properties Program

The Underutilized Properties program is administered by MassDevelopment and it funds projects that will improve, rehabilitate or redevelop blighted, abandoned, vacant or underutilized properties to achieve the public purposes of eliminating blight, increasing housing production, supporting economic development projects, and increasing the number of commercial buildings accessible to persons with disabilities. The program focuses on funding capital improvements and code compliance projects, along with the design of these improvements.

MassHousing

MassHousing is an independent public authority that provides financing for the construction and preservation of affordable rental housing, and for affordable first and second mortgages for homebuyers and homeowners. MassHousing is a self-supporting not-for-profit public agency that sells bonds to fund its programs and has provided more than \$17 billion in financing for homebuyers and homeowners and developers of affordable housing.

MassHousing's Planning for Housing Production grant program provides cities and towns with the technical assistance needed to implement local planning and prepare local priority development sites into new affordable homes. The program prioritizes the reuse and redevelopment of municipally owned properties, although exceptionally positioned privately-owned sites may also be eligible. The program does not make cash awards, only consultant services. Assistance can include zoning changes for equitable, transit-oriented multifamily

housing development, or pre-development planning activities that create development-ready sites.

Federal Low-Income Housing Tax Credit

The Low-Income Housing Tax Credit (LIHTC) Program was enacted by Congress in 1986 to provide the private market with an incentive to invest in affordable rental housing. Federal housing tax credits are awarded to developers of qualified projects. Developers then sell these credits to investors to raise capital (or equity) for their projects, which reduces the debt that the developer would otherwise have to borrow. Because the debt is lower, a tax credit property can in turn offer lower, more affordable rents.

The law gives states an annual tax credit allocation based on population. States allocate housing tax credits through a competitive process. Federal law requires that states give priority to projects that (a) serve the lowest income families; and (b) are structured to remain affordable for the longest period of time. Federal law also requires that 10% of each state's annual housing tax credit allocation be set aside for projects owned by nonprofit organizations. To be eligible, the low-income project must comply with a number of requirements regarding tenant income, maximum rent levels, and the percentage of low-income occupancy. Due to soft costs involved in LIHTC projects, the minimum project size is at least 25 units.

Community Development Block Grant Program

The Community Development Block Grant (CDBG) Program provides assistance for housing, community, and economic development projects that assist low and moderate-income residents in eligible communities. Municipalities with a population of under 50,000 that do not receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD) are eligible for CDBG funding through the state. Communities may apply on behalf of a specific developer or property owner. Orange is eligible for CDBG funds through the state. Within the CDBG Program is the Economic Development Fund. The purpose of this Fund is to provide financing for projects that create and/or retain jobs, improve the tax base, or otherwise enhance the quality of life in the community. For example, public infrastructure or rehabilitation costs funding can support the re-use of a downtown commercial or mixed commercial/residential building.

The Franklin County Regional Housing & Redevelopment Authority (HRA) has a community development program that works with municipalities interested in pursuing CDBG program grants. HRA administers deferred payment housing rehabilitation loans, funded through the CDBG program, on behalf of Orange and many other Franklin County towns. These loans provide an affordable means for homeowners to bring their homes into compliance with building codes, perform needed repairs including accessibility modifications, and weatherize

their homes. These loans are also available for investor-owned rental properties and owner-occupied buildings with rental units.

4.2 Available Resources for Affordable Housing Development

Franklin County Regional Housing and Redevelopment Authority and Rural Development Inc. (HRA)

HRA was created in 1973 by the Massachusetts Legislature as the Commonwealth's first regional public housing authority and its only regional redevelopment authority. At that time, the state recognized that the 26 towns of Franklin County, as small communities in the state's most rural county, did not have sufficient access to housing and community development resources, and were unlikely to develop and sustain adequate housing and community development capacity independently. HRA was established to help address housing and development issues and to assist with development projects, both for the region as a whole and for local communities.

HRA works with Orange and other communities in the region on a variety of housing concerns. HRA provides counseling for first-time homebuyers, tenants, and landlords, and offers assistance and funding for the rehabilitation of single-family and multi-family structures, compliance with state septic system (Title 5) requirements, and municipal infrastructure improvements. HRA's funding primarily comes from state and federal sources.

HRA works closely with Rural Development Inc. (RDI), an independent, private, nonprofit offshoot of the agency that builds affordable homes and rental housing for seniors, families, and people with special needs. The resources that RDI uses for its projects come from a variety of sources, including Federal and State Low Income Housing Tax Credits, CEDAC, the Massachusetts Affordable Housing Trust Fund, the Massachusetts EOHLC HOME Program, U.S. Department of Agriculture Rural Development Program, and more.

Pioneer Valley Habitat for Humanity

Pioneer Valley Habitat for Humanity (PVHH) is a non-profit, ecumenical Christian housing ministry whose goal is to make home ownership possible for low-income families in Hampshire and Franklin counties. Through the donation of money, land, expertise, and labor, PVHH builds safe, decent, affordable homes in partnership with families in need. Since its inception, Pioneer Valley Habitat has provided permanent housing for 35 families, including single-family and duplex homes. Each year the PVHH Board of Directors decides on the building schedule for the upcoming year. This decision is based upon land availability, access to volunteer builders, and the fundraising capacity that can support it. Habitat's primary focus area is along the I-91 corridor but will consider any project in the region.

Massachusetts Housing Partnership

The Massachusetts Housing Partnership (MHP) is a statewide public non-profit affordable housing organization that works in concert with the Governor and EOHLC to help increase the supply of affordable housing in Massachusetts.

MHP was established in 1985 to increase the state's overall rate of housing production and find creative new solutions to address the need for affordable housing. MHP offers an array of resources and services, including financing for affordable rental developments, workshops and trainings for local officials and non-profit organizations, and documents, reports, and technical assistance that support community efforts to create affordable housing.

MHP has recently created the Complete Neighborhoods Initiative, which provides municipalities with technical assistance to build local capacity and readiness for investment for affordable housing. Orange is currently participating in this initiative by looking at future uses of the Armory building.

Citizen's Housing and Planning Association

Citizens' Housing and Planning Association (CHAPA) is a non-profit umbrella organization for affordable housing and community development activities in Massachusetts. Established in 1967, CHAPA's mission is to encourage the production and preservation of housing that is affordable to low- and moderate-income families and individuals and to foster diverse and sustainable communities through planning and community development. CHAPA conducts and publishes research on affordable housing, and hosts workshops and trainings for communities throughout the year. CHAPA's Municipal Engagement Initiative provides help to communities and community members wishing to build public support for housing initiatives through messaging and providing information about housing based on community concerns.

Massachusetts Affordable Housing Toolbox

CHAPA and MHP partner to maintain an online affordable housing toolbox that brings together various resources to one website. Resources are grouped into six categories:

- Creating a Housing Needs Assessment
- Building Local Support for Affordable Housing
- Effective Zoning and Land Use Strategies
- Preserving or Creating Affordability in Existing Properties
- Finance Basics and Funding Strategies
- Basics of Homeownership³⁹

³⁹ <https://www.housingtoolbox.org/>

The toolbox is meant for local governments and community groups and organizations interested in supporting affordable housing in their town or city.

Local Initiative Program

The Local Initiative Program (LIP) is a state housing program that was established to give cities and towns more flexibility in their efforts to provide low and moderate-income housing. It is administered by the MA EOHLC. The program provides a subsidy through extensive technical assistance and other services from EOHLC to towns and cities in the development, operation, and management of housing supported by local government that will serve households below 80% of the area median income. Housing units can be developed either through a “friendly” 40B Comprehensive Permit process whereby a town works collaboratively with a developer on the project, or units can be created as Local Action Units (LAU).

Local Action Units must result from city or town action or approval and typically involve new construction, building conversion, adaptive re-use or substantial rehabilitation. The following types of actions will generally be sufficient to satisfy the Local Action requirement provided that the municipal actions or approvals are conditioned, as a matter of record, upon the provision of low- or moderate-income housing:

- a. Zoning-based approval, particularly inclusionary zoning provisions and special permits for affordable housing;
- b. Substantial financial assistance from funds raised, appropriated, or administered by the city or town (such as CPA funds); or
- c. Provision of land or buildings that are owned or acquired by the city or town and conveyed at a substantial discount from their fair market value.

Many of the strategies outlined in this plan could create affordable housing units through the Local Initiative Program.

Massachusetts Executive Office of Housing and Livable Communities (EOHLC)

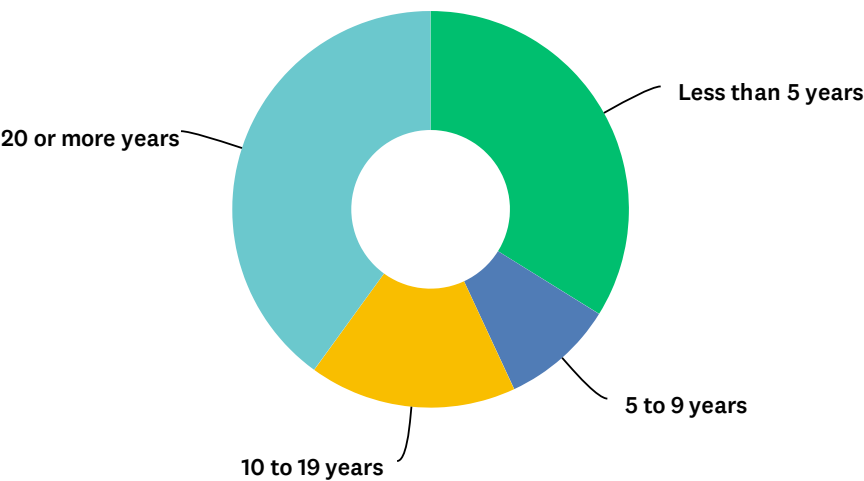
In addition to the Local Initiative Program, EOHLC provides technical assistance to communities, and administers a number of funding programs for the development and maintenance of affordable housing, including Community Development Block Grants and the Affordable Housing Trust Fund. Programs are available for rental and homeownership housing units, and for municipal as well as non-profit and private developers.⁴⁰

⁴⁰ See EOHLC’s website for more information: <https://www.mass.gov/orgs/executive-office-of-housing-and-livable-communities>.

Appendix A. Public Survey and Results

Q1 How long have you lived in your current home?

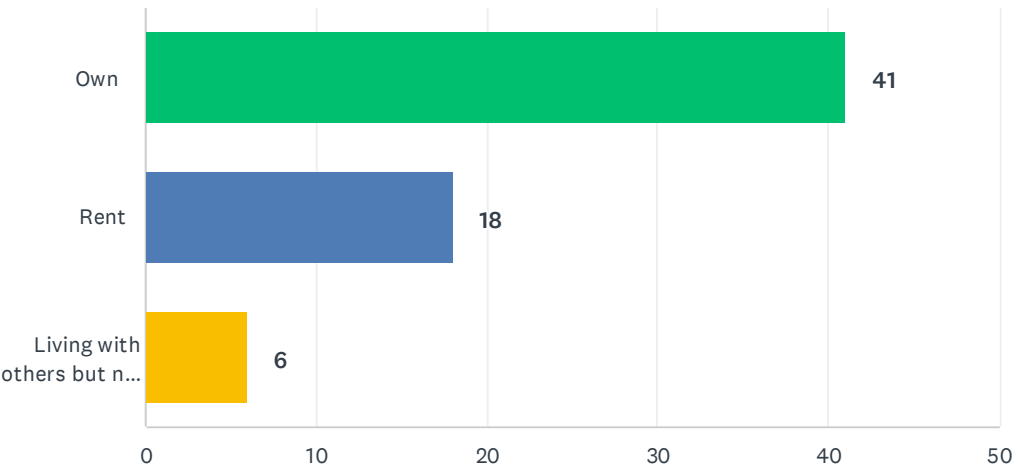
Answered: 65 Skipped: 0



ANSWER CHOICES		RESPONSES	
Less than 5 years		33.8%	22
5 to 9 years		9.2%	6
10 to 19 years		16.9%	11
20 or more years		40.0%	26
TOTAL			65

Q2 Do you or your family own or rent your home?

Answered: 65 Skipped: 0

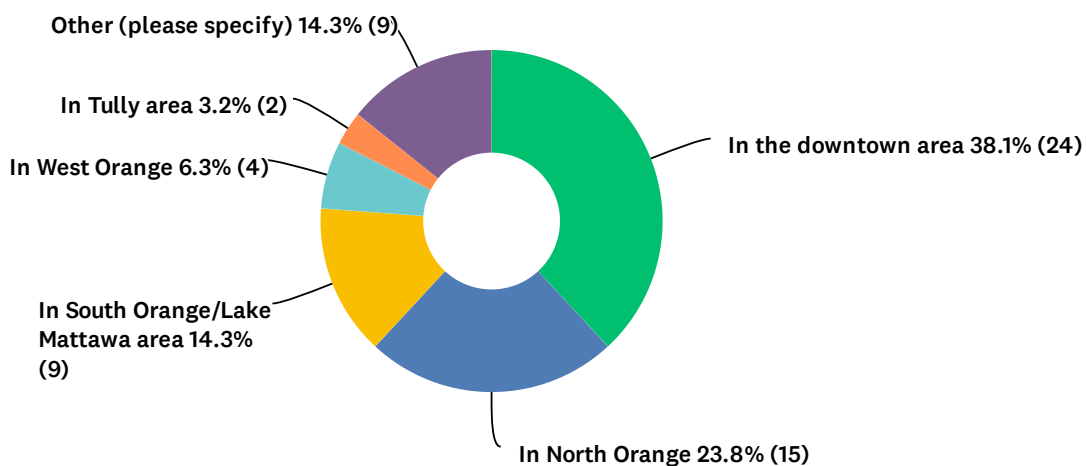


Orange Housing Survey

ANSWER CHOICES	RESPONSES	
Own	63.08%	41
Rent	27.69%	18
Living with others but not paying rent or mortgage (couch-surfing, doubling up, etc.)	9.23%	6
TOTAL		65

Q3 Where do you live in Orange?

Answered: 63 Skipped: 2



ANSWER CHOICES	RESPONSES	
In the downtown area	38.1%	24
In North Orange	23.8%	15
In South Orange/Lake Mattawa area	14.3%	9
In West Orange	6.3%	4
In Tully area	3.2%	2
Other (please specify)	14.3%	9
TOTAL		63

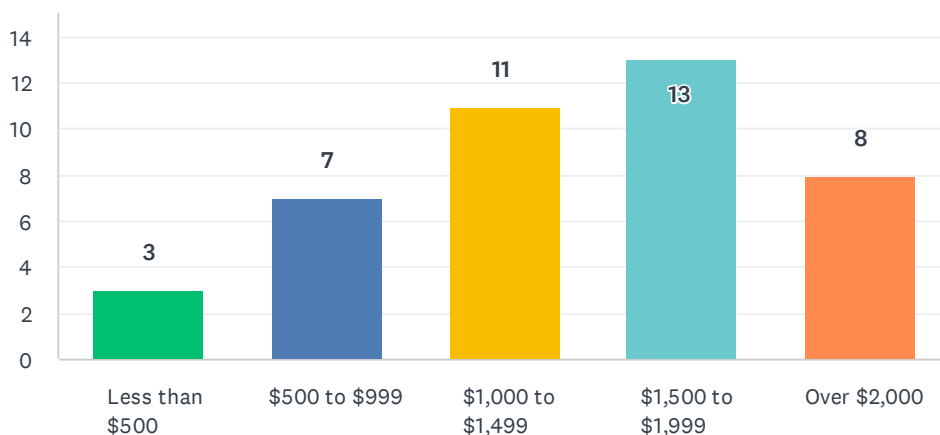
#	OTHER (PLEASE SPECIFY)	DATE
1	N Msin st	1/7/2023 9:40 AM
2	Leisure Woods (own home, rent land)	12/22/2022 2:44 PM
3	Brookside/East Main area	12/22/2022 11:30 AM
4	I don't know	12/22/2022 11:25 AM
5	Wheeler Avenue	12/21/2022 4:16 PM
6	Brookside	12/19/2022 4:47 PM

Orange Housing Survey

7	Near Walnut Hill	12/15/2022 3:36 PM
8	Burrill Ave	11/14/2022 11:05 AM
9	South Main Street	11/8/2022 6:55 PM

Q4 If you OWN, what is your average monthly housing cost, including mortgage, homeowner's insurance, real estate taxes, and utilities?

Answered: 59 Skipped: 6

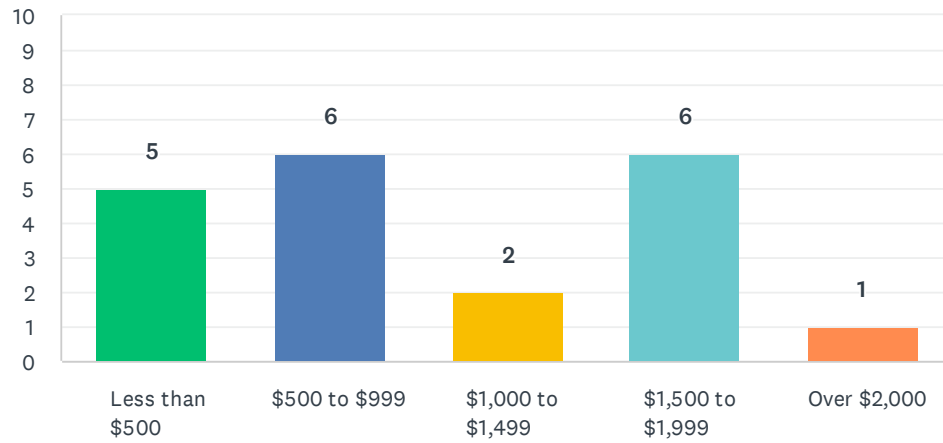


ANSWER CHOICES	RESPONSES	
Less than \$500	7.1%	3
\$500 to \$999	16.7%	7
\$1,000 to \$1,499	26.2%	11
\$1,500 to \$1,999	31.0%	13
Over \$2,000	19.0%	8
TOTAL		42

Q5 If you RENT, what is your average monthly housing cost, including rent and utilities?

Answered: 57 Skipped: 8

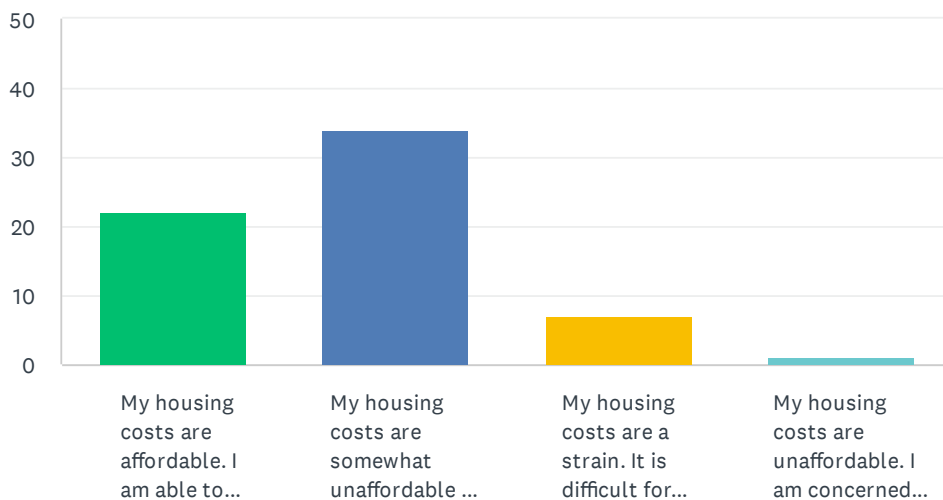
Orange Housing Survey



ANSWER CHOICES	RESPONSES	
Less than \$500	25.0%	5
\$500 to \$999	30.0%	6
\$1,000 to \$1,499	10.0%	2
\$1,500 to \$1,999	30.0%	6
Over \$2,000	5.0%	1
TOTAL		20

Q6 How affordable is your current housing for you? (select one)

Answered: 64 Skipped: 1

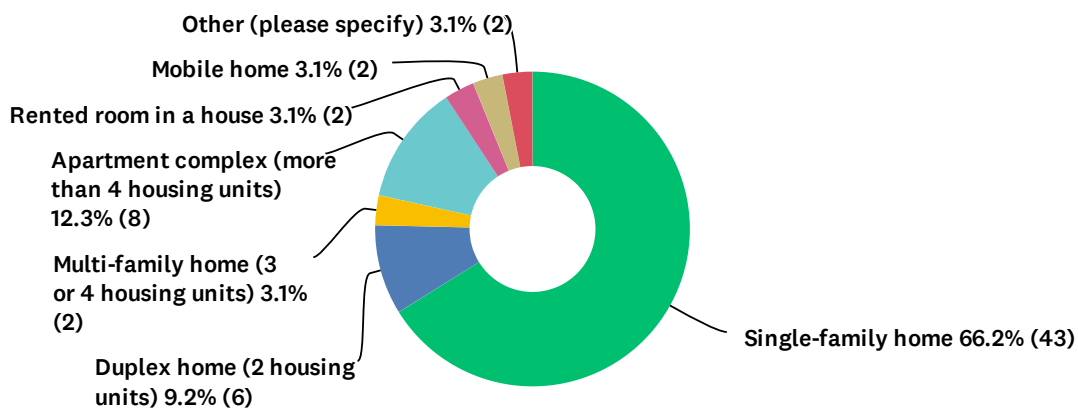


Orange Housing Survey

ANSWER CHOICES	RESPONSES	
My housing costs are affordable. I am able to easily pay for other needs.	34.4%	22
My housing costs are somewhat unaffordable for me, but I manage to keep up.	53.1%	34
My housing costs are a strain. It is difficult for me to pay for other needs.	10.9%	7
My housing costs are unaffordable. I am concerned about how I will continue to pay for housing.	1.6%	1
TOTAL		64

Q7 What best describes the type of home you live in? (select one)

Answered: 65 Skipped: 0

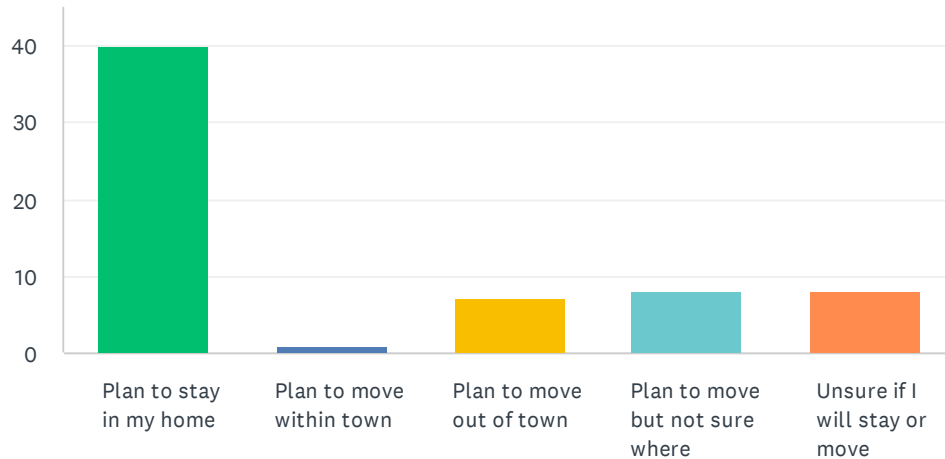


ANSWER CHOICES	RESPONSES	
Single-family home	66.2%	43
Duplex home (2 housing units)	9.2%	6
Multi-family home (3 or 4 housing units)	3.1%	2
Apartment complex (more than 4 housing units)	12.3%	8
In-law suite/accessory apartment	0.0%	0
Condominium	0.0%	0
Rented room in a house	3.1%	2
Mobile home	3.1%	2
Other (please specify)	3.1%	2
TOTAL		65

#	OTHER (PLEASE SPECIFY)	DATE
1	Housing	12/21/2022 4:12 PM
2	Farm school cabin	11/9/2022 10:19 AM

Q8 Do you plan to stay in your current home or do you plan to move in the next 5 years? (select one)

Answered: 64 Skipped: 1

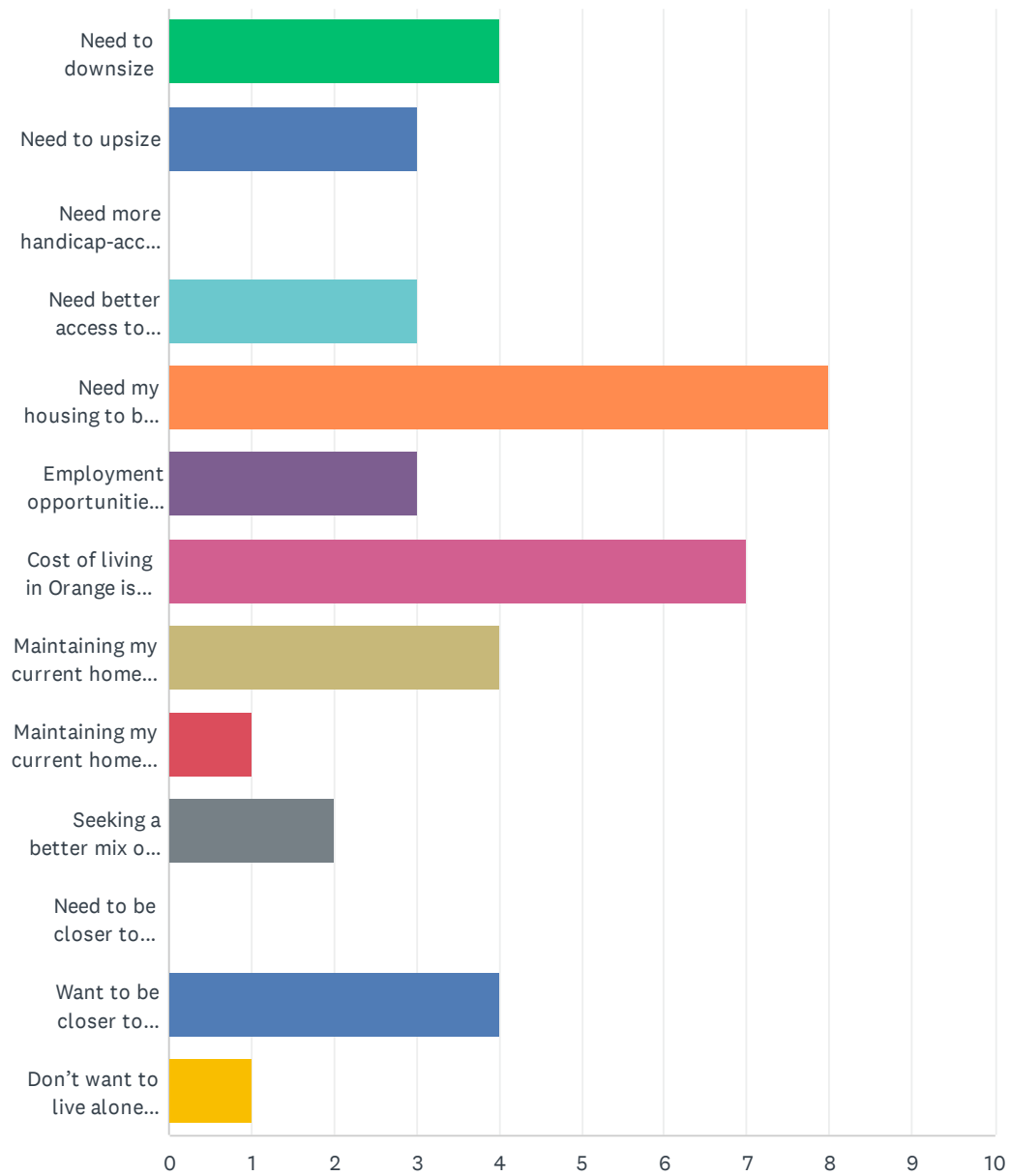


ANSWER CHOICES	RESPONSES	
Plan to stay in my home	62.5%	40
Plan to move within town	1.6%	1
Plan to move out of town	10.9%	7
Plan to move but not sure where	12.5%	8
Unsure if I will stay or move	12.5%	8
TOTAL		64

Q9 IF YOU PLAN TO MOVE, do any of the following reasons apply to your need to move? (Select all that apply). Skip this question if you do not plan to move.

Answered: 15 Skipped: 50

Orange Housing Survey



Orange Housing Survey

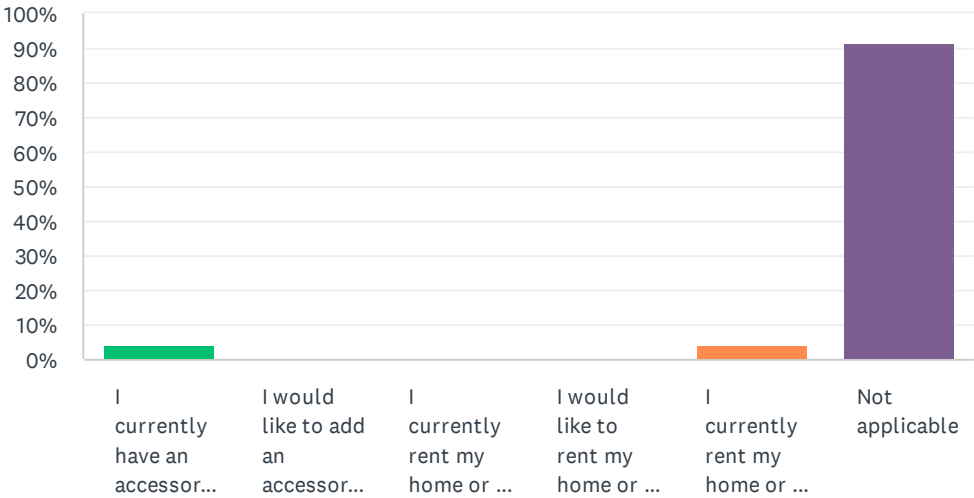
ANSWER CHOICES	RESPONSES	
Need to downsize	26.7%	4
Need to upsize	20.0%	3
Need more handicap-accessible housing	0.0%	0
Need better access to transit/transportation alternatives	20.0%	3
Need my housing to be more affordable (maintenance not included)	53.3%	8
Employment opportunities elsewhere	20.0%	3
Cost of living in Orange is too high	46.7%	7
Maintaining my current home is too expensive	26.7%	4
Maintaining my current home is too physically challenging	6.7%	1
Seeking a better mix of commercial businesses or arts & culture nearby	13.3%	2
Need to be closer to better health care	0.0%	0
Want to be closer to family and/or social group	26.7%	4
Don't want to live alone anymore	6.7%	1
Total Respondents: 15		

#	OTHER (PLEASE SPECIFY)	DATE
1	Retire to Florida	12/22/2022 3:08 PM
2	high taxes	12/22/2022 11:16 AM
3	Taxes are crazy!	12/15/2022 5:57 PM
4	owner sold house we are renting and wants us out	11/16/2022 9:09 AM
5	need more fitting housing for my needs, need housing closer to my job	11/9/2022 7:37 AM
6	Seeking a more diverse population	10/27/2022 1:44 PM

Q10 If you own your home, do any of the following apply? (Select one)

Answered: 24 Skipped: 41

Orange Housing Survey

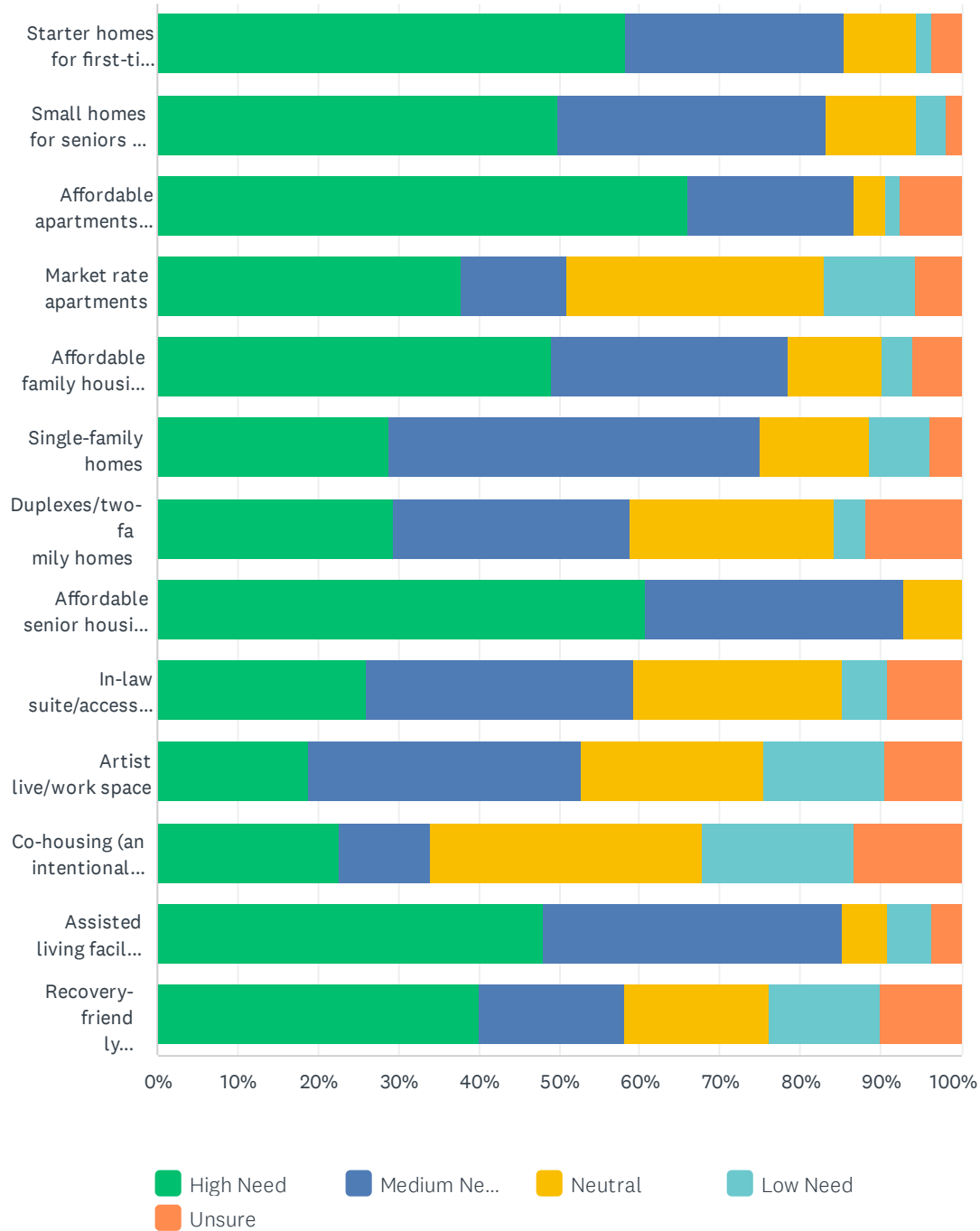


ANSWER CHOICES	RESPONSES	
I currently have an accessory apartment in my home or in an accessory structure	4.17%	1
I would like to add an accessory apartment to my home or in an accessory structure	0.00%	0
I currently rent my home or a portion of my home for short-term rentals (such as Airbnb, HomeAway, etc.)	0.00%	0
I would like to rent my home or a portion of my home for short-term rentals (such as Airbnb, HomeAway, etc.) in the future	0.00%	0
I currently rent my home or a portion of my home for long-term rentals (month to month or yearly lease)	4.17%	1
Not applicable	91.67%	22
TOTAL		24

Q11 Imagine residential development will grow by 5% over the next 10 years. What types of housing would be needed in town?

Answered: 58 Skipped: 7

Orange Housing Survey



Orange Housing Survey

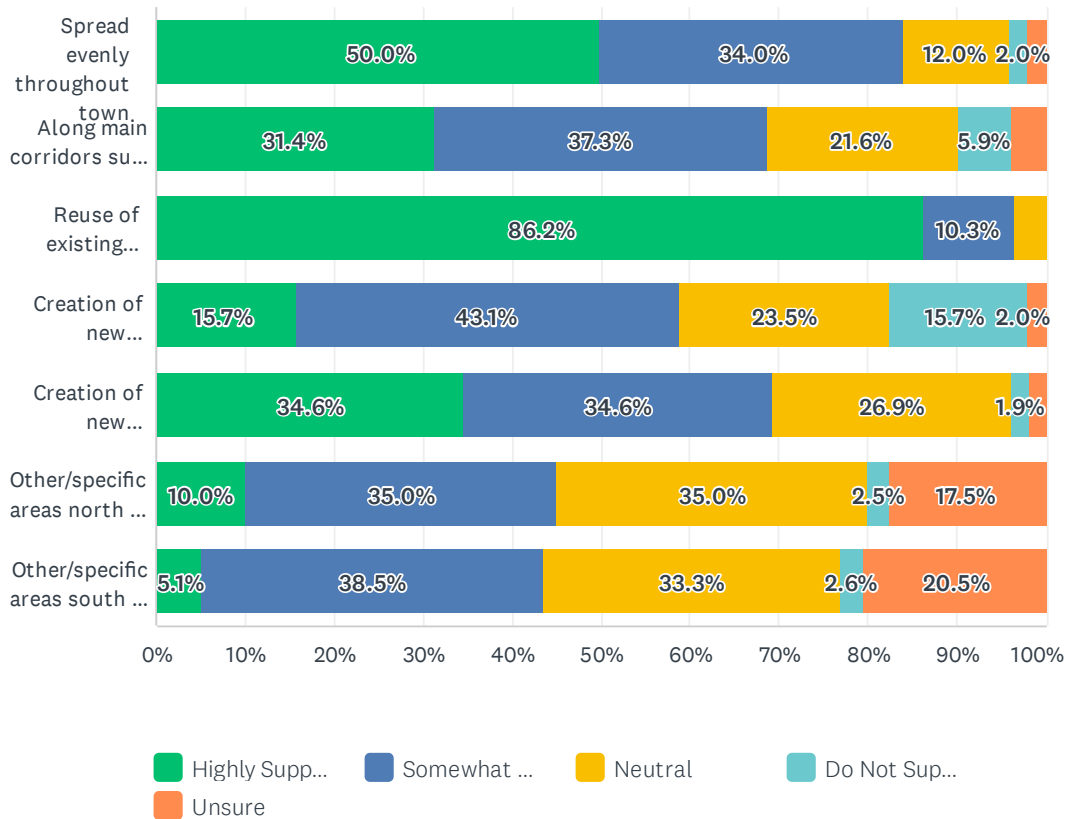
	HIGH NEED	MEDIUM NEED	NEUTRAL	LOW NEED	UNSURE	TOTAL
Starter homes for first-time homebuyers	58.18% 32	27.27% 15	9.09% 5	1.82% 1	3.64% 2	55
Small homes for seniors to downsize	50.00% 27	33.33% 18	11.11% 6	3.70% 2	1.85% 1	54
Affordable apartments (deed restricted to remain affordable)	66.04% 35	20.75% 11	3.77% 2	1.89% 1	7.55% 4	53
Market rate apartments	37.74% 20	13.21% 7	32.08% 17	11.32% 6	5.66% 3	53
Affordable family housing (deed restricted to remain affordable)	49.02% 25	29.41% 15	11.76% 6	3.92% 2	5.88% 3	51
Single-family homes	28.85% 15	46.15% 24	13.46% 7	7.69% 4	3.85% 2	52
Duplexes/two-family homes	29.41% 15	29.41% 15	25.49% 13	3.92% 2	11.76% 6	51
Affordable senior housing (deed restricted for ages 55+ and to remain affordable)	60.71% 17	32.14% 9	7.14% 2	0.00% 0	0.00% 0	28
In-law suite/accessory apartment	25.93% 14	33.33% 18	25.93% 14	5.56% 3	9.26% 5	54
Artist live/work space	18.87% 10	33.96% 18	22.64% 12	15.09% 8	9.43% 5	53
Co-housing (an intentional community of private homes clustered around shared space)	22.64% 12	11.32% 6	33.96% 18	18.87% 10	13.21% 7	53
Assisted living facility for seniors and persons with disabilities	48.15% 26	37.04% 20	5.56% 3	5.56% 3	3.70% 2	54
Recovery-friendly housing/supportive housing	40.00% 20	18.00% 9	18.00% 9	14.00% 7	10.00% 5	50

#	OTHER (PLEASE SPECIFY)	DATE
1	low taxes	12/22/2022 11:16 AM
2	Affordable senior housing	12/19/2022 4:52 PM
3	Mixed use/income.	11/8/2022 6:08 PM

Q12 Imagine residential development will grow by 5% over the next 10 years. How and where should new housing be developed in town?

Answered: 58 Skipped: 7

Orange Housing Survey



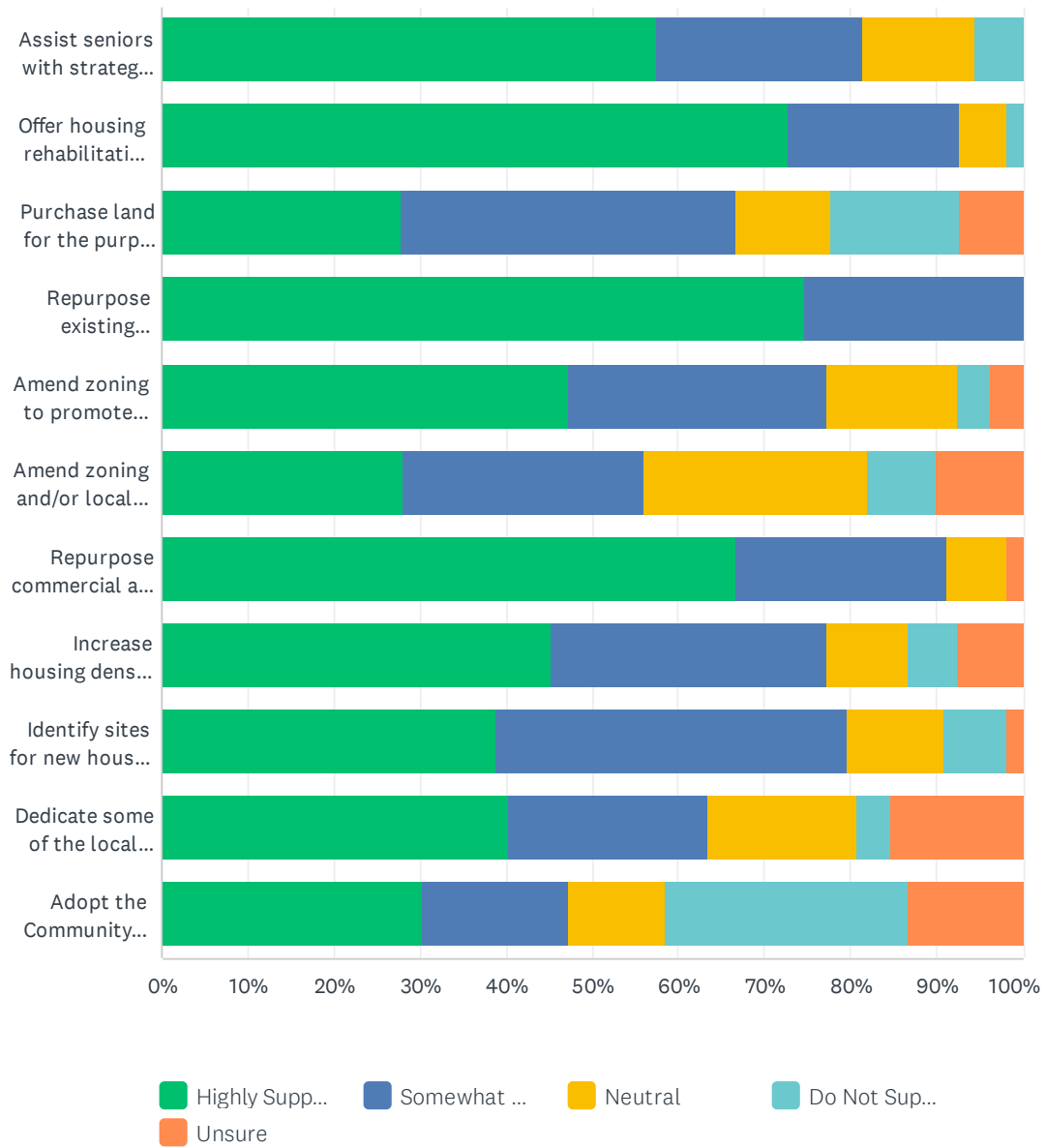
	HIGHLY SUPPORT	SOMEWHAT SUPPORT	NEUTRAL	DO NOT SUPPORT	UNSURE	TOTAL
Spread evenly throughout town	50.0% 25	34.0% 17	12.0% 6	2.0% 1	2.0% 1	50
Along main corridors such as Rtes. 2A/122	31.4% 16	37.3% 19	21.6% 11	5.9% 3	3.9% 2	51
Reuse of existing buildings and Town-owned properties	86.2% 50	10.3% 6	3.4% 2	0.0% 0	0.0% 0	58
Creation of new neighborhoods or conventional subdivisions (a subdivision is one or more acres of land divided into smaller lots with a new road added for access)	15.7% 8	43.1% 22	23.5% 12	15.7% 8	2.0% 1	51
Creation of new neighborhoods or subdivisions with housing that is clustered together into groups to protect open space	34.6% 18	34.6% 18	26.9% 14	1.9% 1	1.9% 1	52
Other/specific areas north of the Millers River (fill in below)	10.0% 4	35.0% 14	35.0% 14	2.5% 1	17.5% 7	40
Other/specific areas south of the Millers River (fill in below)	5.1% 2	38.5% 15	33.3% 13	2.6% 1	20.5% 8	39

#	OTHER (PLEASE SPECIFY)	DATE
1	DUMP AIRPORT-BUZLED HOMES	12/21/2022 4:42 PM

Q13 What Town-led housing strategies would you support?

Answered: 58 Skipped: 7

Orange Housing Survey



Orange Housing Survey

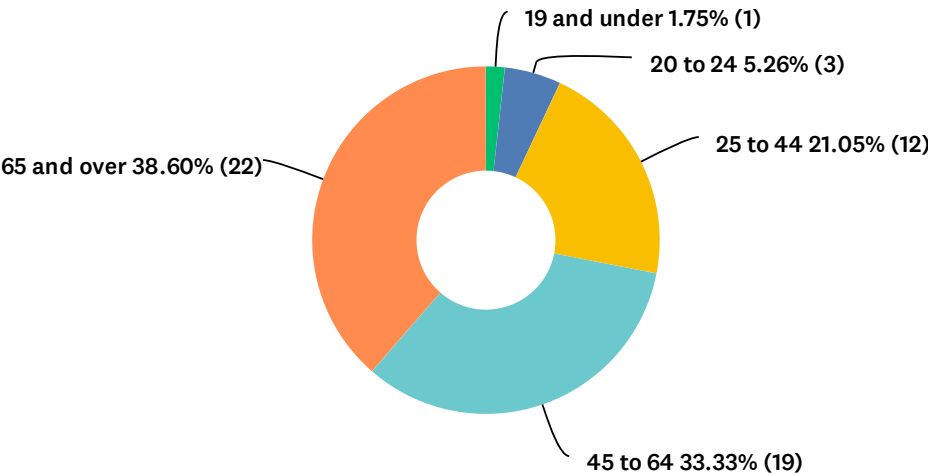
	HIGHLY SUPPORT	SOMEWHAT SUPPORT	NEUTRAL	DO NOT SUPPORT	UNSURE	TOTAL
Assist seniors with strategies to remain in their home, such as adding an accessory apartment or sharing their home.	57.41% 31	24.07% 13	12.96% 7	5.56% 3	0.00% 0	54
Offer housing rehabilitation loans and/or provide resources for homeowners to address health, safety, and energy efficiency upgrades.	72.73% 40	20.00% 11	5.45% 3	1.82% 1	0.00% 0	55
Purchase land for the purpose of affordable housing development (with town tax revenue or through grants)	27.78% 15	38.89% 21	11.11% 6	14.81% 8	7.41% 4	54
Repurpose existing housing or Town properties to affordable housing.	74.55% 41	25.45% 14	0.00% 0	0.00% 0	0.00% 0	55
Amend zoning to promote affordable housing	47.17% 25	30.19% 16	15.09% 8	3.77% 2	3.77% 2	53
Amend zoning and/or local tax options to regulate short-term rentals.	28.00% 14	28.00% 14	26.00% 13	8.00% 4	10.00% 5	50
Repurpose commercial and industrial mill spaces for housing or studio/housing.	66.67% 38	24.56% 14	7.02% 4	0.00% 0	1.75% 1	57
Increase housing density in places where suitable (town water and sewer is available).	45.28% 24	32.08% 17	9.43% 5	5.66% 3	7.55% 4	53
Identify sites for new housing development for a mix of incomes and households.	38.89% 21	40.74% 22	11.11% 6	7.41% 4	1.85% 1	54
Dedicate some of the local option lodging tax the town receives for housing-related assistance.	40.38% 21	23.08% 12	17.31% 9	3.85% 2	15.38% 8	52
Adopt the Community Preservation Act (CPA)* to fund the creation of housing and housing programs through a property tax surcharge of 0.5% to 3%. The first \$100,000 of residential property value and low income residents can be exempt from the surcharge. Towns that adopt the CPA may also receive state matching funds.	30.19% 16	16.98% 9	11.32% 6	28.30% 15	13.21% 7	53

#	OTHER (PLEASE SPECIFY)	DATE
1	property taxes too high	12/22/2022 11:16 AM
2	The taxes are so high it's important to support the residents manage this exoense	12/15/2022 5:57 PM

Q14 How old are you?

Answered: 57 Skipped: 8

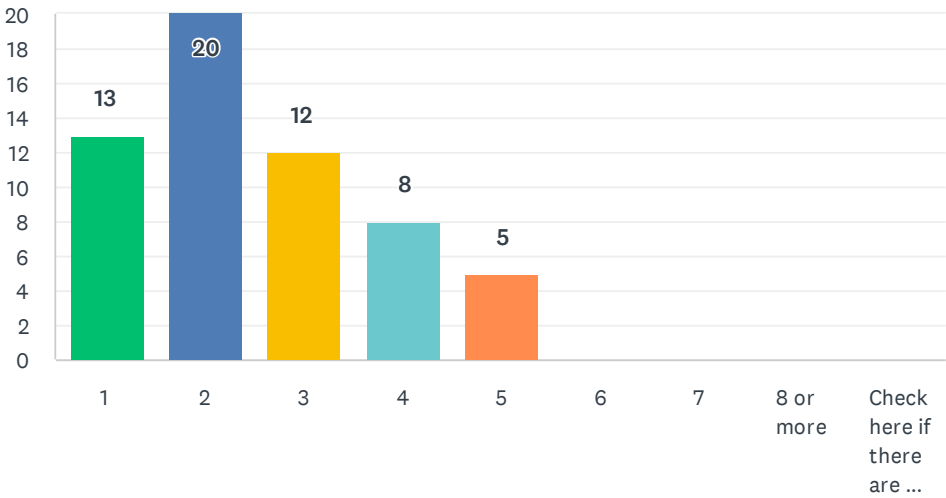
Orange Housing Survey



ANSWER CHOICES	RESPONSES	
19 and under	1.75%	1
20 to 24	5.26%	3
25 to 44	21.05%	12
45 to 64	33.33%	19
65 and over	38.60%	22
TOTAL		57

Q15 How many people live in your household?

Answered: 57 Skipped: 8

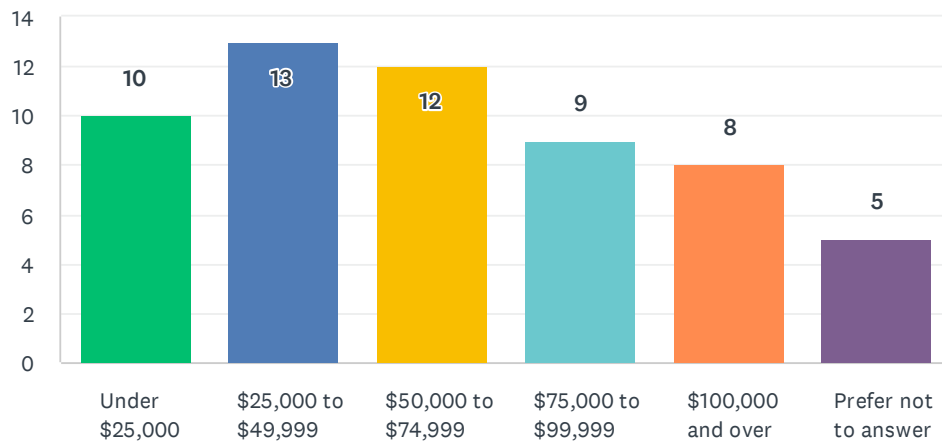


Orange Housing Survey

ANSWER CHOICES	RESPONSES	
1	22.81%	13
2	35.09%	20
3	21.05%	12
4	14.04%	8
5	8.77%	5
6	0.00%	0
7	0.00%	0
8 or more	0.00%	0
Check here if there are 3-4 generations living in your household.	0.00%	0
Total Respondents: 57		

Q16 What is your household's annual income

Answered: 57 Skipped: 8



ANSWER CHOICES	RESPONSES	
Under \$25,000	17.54%	10
\$25,000 to \$49,999	22.81%	13
\$50,000 to \$74,999	21.05%	12
\$75,000 to \$99,999	15.79%	9
\$100,000 and over	14.04%	8
Prefer not to answer	8.77%	5
TOTAL		57

Q17 Please provide any additional thoughts about housing in Orange:

Answered: 14 Skipped: 51

Orange Housing Survey

#	RESPONSES	DATE
1	Keep rent control	12/22/2022 2:46 PM
2	Property taxes too high. Local government squandering property tax money. Manage labor rates better. Also stop building schools and libraries. We don't need -- they are a waste of tax payer money.	12/22/2022 11:16 AM
3	I left many questions blank because I didn't care to express an opinion.	12/21/2022 4:02 PM
4	Houses are getting too close together. Larger lot requirements are needed.	12/21/2022 3:41 PM
5	This should be no more tax burden on homeowners because already way to extremely high taxes.	12/19/2022 5:08 PM
6	Too many vacant and unused houses.	12/19/2022 4:52 PM
7	Extreme inequity, racism, and negativity to low income residents. Orange is not "The Friendly Town" it calls itself.	12/15/2022 5:57 PM
8	Their needs to be more housing opportunities. We have been looking since April 2021, and still haven't found anything. We are also working with a housing specialist and have a child with disabilities and are still told it's a two year wait. This is not acceptable especially when you have to leave your housing situation for no fault of your own and there is no place to go. Their needs to be more in place for housing as well as shelter base assistance in our town of Orange.	11/16/2022 9:09 AM
9	We do not have a housing issue. We need business in town. That will take care of housing needs	11/15/2022 11:50 AM
10	high taxes turn some people away from living in Orange . rent for most one bedroom apts in the Athol/Orange area is so high the person applying needs housing and/or family to help	11/9/2022 10:09 PM
11	Need housing closer to farms!	11/9/2022 10:22 AM
12	There is a widespread housing shortage that Orange should find ways to address. The town needs to encourage development of housing in the core downtown area to attract businesses and services.	11/8/2022 6:08 PM
13	Very interested in sustainability and in hazard remediation (ex deleading)	11/8/2022 5:14 PM
14	Needs more housing, major cleanup of existing properties & promote more small business!	11/8/2022 12:16 PM

Appendix B. Meeting Materials and Publicity

Orange Housing Production Plan Committee Meeting
July 20, 2022 at 11:00am via Zoom
AGENDA

- Introductions
- Overview of the Housing Production Plan and process
- Review data needs for plan
- Discuss public outreach options and strategy
- Determine next meeting date and next steps

Zoom Meeting details:

Time: Jul 20, 2022 11:00 AM Eastern Time (US and Canada)

Join Zoom Meeting

<https://us02web.zoom.us/j/87502405721>

Meeting ID: 875 0240 5721

One tap mobile

+13126266799,,87502405721# US (Chicago)

+19294362866,,87502405721# US (New York)

Dial by your location

+1 312 626 6799 US (Chicago)

+1 929 436 2866 US (New York)

+1 301 715 8592 US (Washington DC)

+1 346 248 7799 US (Houston)

+1 669 900 6833 US (San Jose)

+1 253 215 8782 US (Tacoma)

Meeting ID: 875 0240 5721

Find your local number: <https://us02web.zoom.us/j/87502405721>

Orange Housing Production Plan Committee Meeting
September 7, 2022 at 1:00 pm via Zoom (link below)
AGENDA

- Introductions
- Review of draft housing survey
- Review of outreach plan
- Update on work done on draft report
- Determine next meeting date and next steps

FRCOG1 is inviting you to a scheduled Zoom meeting.

Topic: Orange HPP Meeting

Time: Sep 7, 2022 01:00 PM Eastern Time (US and Canada)

Join Zoom Meeting

<https://us02web.zoom.us/j/88647114726?pwd=N2dISFAvWS9BR2RmWUVEMWhIRkMxZz09>

Meeting ID: 886 4711 4726

Passcode: 546051

One tap mobile

+19292056099,,88647114726#,,,,*546051# US (New York)

Dial by your location

+1 929 205 6099 US (New York)

Find your local number: <https://us02web.zoom.us/j/kQNqRgxQr>

Orange Planning Board meeting as posted on the town website
February 28, 2023

I. Opening of Meeting

II. Minutes/Mail

III. Scheduled appointments

a. In accordance with Ch.40A, Sec.11 of Mass. General Laws, and Section 2235 and 5330 of the Orange Zoning Bylaws, the Planning Board will hold the continuation of the virtual Public Hearing, regarding a Special Permit application for 31 New Athol Road, Orange, MA 01364 (Map113, Lot 6) in Zone A(c) by applicant House of Wax Touch Free Carwash Inc, 31 New Athol Road, Orange, MA 01364 and property owner David V Meausky, 578 North Liberty Street, Belchertown, MA 01007 for: modification of existing special permit to allow for 24 hour operation of self-service car wash and any other concerns to be brought forth at the hearing.

Due to COVID 19, and pursuant to Governor Baker's March 12, 2020 Order Suspending Certain Provisions of the Open Meeting Law, and subsequent extensions of this law until March 31, 2023, this hearing will be conducted via teleconference. Meeting participation instructions can be found on the meeting agenda posted on the Town of Orange site

<http://www.mytowngovernment.org/01364> under the Planning Board section. The application may be reviewed by submitting a request to the Planning Board Office by emailing the office at planning@townoforange.org. This notice is also published electronically on www.atholdailynews.com and on www.masspublicnotices.org.

b. Updates from Orange Housing Production Plan Group-Andrea Donlon, Megan Rhodes and Alyssa Larose

c. ANR application-426 East River Map/Lot 117-40 Applicant Jignesh Patel, Surveyor Alf Berry

d. Adult Use Zoning Bylaw- completion of map to go with warrant language already approved by the Board.

IV. General Business-

a. Long Range Comprehensive Plan (LRCP aka Master Plan) subcommittee updates-Alec McCloud and Tom Sexton

b. Updates from Community Development office-Walker Powell

V Scheduling of next meeting

VI. Adjournment

*The listing of matters are those reasonably anticipated by the Chair, which may be discussed at the meeting. Not all items may in fact be discussed, and other items not listed may also be brought up for the discussion to the extent permitted by law.

Topic: Planning Board

Time: Feb 28, 2023 06:30 PM Eastern Time (US and Canada)

Join Zoom Meeting

<https://us06web.zoom.us/j/87958413916?pwd=a0hZNGsraGZ0OXU3d2x4Sm5aN3Rpdz09>

Meeting ID: 879 5841 3916

Passcode: 172767

Meeting of Orange, MA Planning Board Tuesday April 25, 2023 6:30 PM EDT

Virtual

Due to COVID 19, and pursuant to Governor Baker's March 12, 2020 Order Suspending Certain Provisions of the Open Meeting Law, and subsequent extensions of this law until March 31, 2025, this meeting will be conducted via teleconference.

Meeting participation instructions can be found on the meeting agenda posted on the Town of Orange site

<http://www.mytowngovernment.org/01364> under the Planning Board section. The application may be reviewed by submitting a request to the Planning Board Office by emailing the office at planning@townoforange.org.

I. Opening of Meeting

II. Minutes/Mail

III. Open Time for the Public

IV. Working Session-

a. Housing Production Plan Review

b. Adult Use Bylaw Article for Town Meeting

V. Updates from Long Range Comprehensive Planning (aka Master Planning) Subcommittee of the Planning Board

VI. Scheduling of next meeting-May 9, 2023

VII. Adjournment

*The listing of matters are those reasonably anticipated by the Chair, which may be discussed at the meeting. Not all items may in fact be discussed, and other items not listed may also be brought up for the discussion to the extent permitted by law.

Dial by your location

+1 646 931 3860 US

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+1 646 558 8656 US (New York)

+1 669 444 9171 US

+1 689 278 1000 US

+1 719 359 4580 US

+1 720 707 2699 US (Denver)

+1 253 205 0468 US

+1 253 215 8782 US (Tacoma)

+1 346 248 7799 US (Houston)

+1 360 209 5623 US

+1 386 347 5053 US

+1 507 473 4847 US

+1 564 217 2000 US

Meeting ID: 881 1601 7653

Passcode: 493415

Find your local number:

<https://us06web.zoom.us/j/88116017653>

Meeting of Orange, MA Selectmen
Wednesday May 31, 2023 6:30 PM EDT

Town Hall
6 Prospect St.
Meeting Room

Board of Selectmen
Town Hall Meeting Room
6 Prospect Street
May 31, 2023
6:30 p.m.

I. CALL TO ORDER (aired and recorded via AOTV)

- Emergency Exits
- Pledge of Allegiance

II. OPEN TIME FOR THE PUBLIC

Register in advance for this webinar:

[https://us02web.zoom.us](https://us02web.zoom.us/j/82418343279?pwd=TnEvakNMN21RYlRwc1cwR2htU05xQT09)

[/j/82418343279?pwd=TnEvakNMN21RYlRwc1cwR2htU05xQT09](https://us02web.zoom.us/j/82418343279?pwd=TnEvakNMN21RYlRwc1cwR2htU05xQT09)

After registering, you will receive a confirmation email containing information about joining the webinar.

III. SCHEDULED APPOINTMENTS

a. Brian McHugh, Franklin County Housing and redevelopment

- Authorize Payment #2 SSV; Butterfield Feasibility Study

b. Walker Powell, Land Use Planner

- Housing Plan Approval
- Letters of Support for Rural and Small Town Development Fund Grant and Community Planning Grant Program
- Underutilized Properties Program

IV. GENERAL BUSINESS

a. Sign Annual Town Warrant

b. Sean Nolan, Honest Weight – One-Day Alcoholic Beverage License

- Wheeler Mansion

c. Sean Nolan, Honest Weight – One Day Alcoholic Beverage License

- Christmas in July

d. Budget Discussion

V. OPEN TIME FOR THE PUBLIC

VI. APPROVAL OF MINUTES

- 5/3/23
- 5/10/23
- 5/17/23

VII. TOWN ADMINISTRATORS REPORT

VIII. BOARD OF SELECTMENT'S REPORT

IX. UPCOMING MEETINGS

- 5/31/2023

X. EXECUTIVE SESSION

M.G.L. c.30A, Sec 21 (a) Reason # 2 To conduct strategy sessions in preparation for negotiations with non-union personnel or to conduct collective bargaining sessions or contract negotiations with non-union personnel.

XI. APPROVAL OF MINUTES

- 5/10/2023

XII. ADJOURNMENT

*The listing of matters are those reasonably anticipated by the Chair, which may be discussed at the meeting. Not all items may in fact be discussed, and other items not listed may also be brought up for the discussion to the extent permitted by law.

Meeting of Orange, MA Planning Board Tuesday May 23, 2023 6:30 PM EDT

Virtual

Due to COVID 19, and pursuant to Governor Baker's March 12, 2020 Order Suspending Certain Provisions of the Open Meeting Law, and subsequent extensions of this law until March 31, 2025, this meeting will be conducted via teleconference.

Meeting participation instructions can be found on the meeting agenda posted on the Town of Orange site

<http://www.mytowngovernment.org/01364> under the Planning Board section. Any applications may be reviewed by submitting a request to the Planning Board Office by emailing the office at planning@townoforange.org.

I. Opening of Meeting

II. Minutes/Mail

III. Scheduled appointments

a. The Town of Orange Planning Board will hold a public hearing pursuant to MGL c40A, Section 5, on May 23, 2023 at 6:30pm to consider an amendment to the Town of Orange Zoning Bylaws for the purpose of regulating adult use entertainment within the Town, which uses shall be allowed pursuant to the issuance of a special permit within a designated adult use overlay district, consistent with sound land use planning goals and objectives.

Due to COVID 19, and pursuant to Governor Baker's March 12, 2020 Order Suspending Certain Provisions of the Open Meeting Law, and his subsequent extension of this provision until March 31, 2025 when it expires, this hearing will be conducted via teleconference. Meeting participation instructions can be found 48 hours prior to the meeting on the meeting agenda posted on the Town of Orange site

<http://www.mytowngovernment.org/01364> under the Planning Board section.

The complete text of language and overlay district map is also on file with the Orange Town Clerk, Orange Town Hall, 6 Prospect Street, Orange, MA and are available for viewing during normal business hours of M, T, Thu: 8-12:30 and 1:00-4:30pm and W: 8-12:00 and 1:00 to 7pm. This notice is also published electronically on www.atholdailynews.com and on www.masspublicnotices.org.

IV. Working Session-

- a. Housing Production Plan Review continued-Letter of Support for Housing Production Plan
- b. Letter of Support for Community Planning Grant
- c. Letter of Support for Rural and Small Town Development Fund

V. Updates from Long Range Comprehensive Planning (aka Master Planning) Subcommittee of the Planning Board

VI. Scheduling of next meeting-tentatively June 6, 2023

VII. Adjournment

*The listing of matters are those reasonably anticipated by the Chair, which may be discussed at the meeting. Not all items may in fact be discussed, and other items not listed may also be brought up for the discussion to the extent permitted by law.

You are invited to a Zoom webinar. Call Walker Powell at 978-544-1105 option 6 if you have problems registering for the meeting with the instruction below.

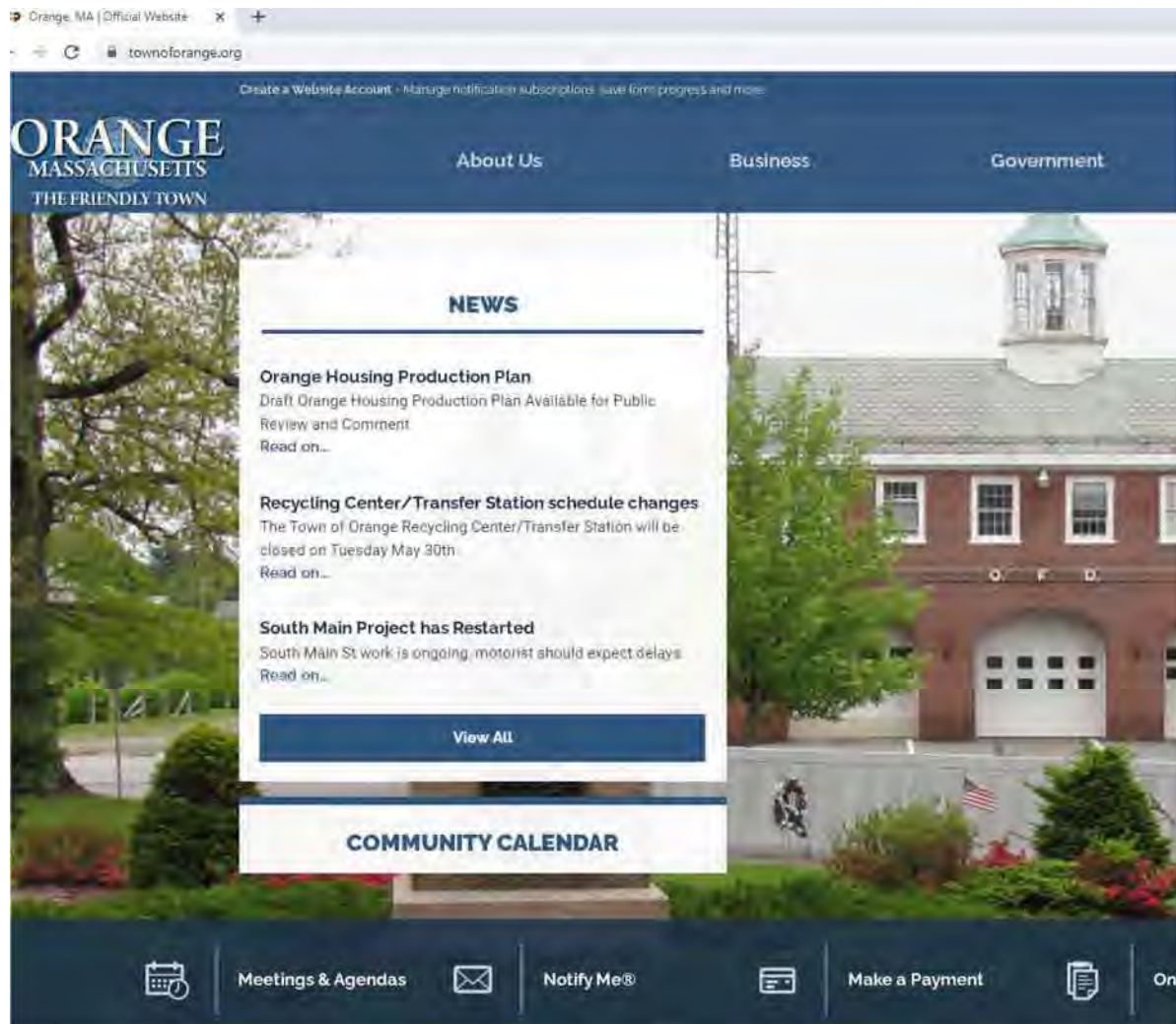
When: May 23, 2023 06:00 PM Eastern Time (US and Canada)

Topic: Planning Board Public Hearing

Register in advance for this webinar:

https://us02web.zoom.us/webinar/register/WN_vBY0FN8TRRWB3uLZyWN55A

After registering, you will receive a confirmation email containing information about joining the webinar.





Town of Orange

6 Prospect Street
Orange, MA 01364
Phone: (978) 544-1100
Fax: (978) 544-1120



May 23, 2023

To Whom it May Concern,

Diverse, high quality, affordable housing is important for the health of communities and a thriving economy. Just over 10% of Orange's year-round housing is affordable to low and moderate-income households, and this gives the Town control over affordable housing development in town. The Town desires to have a mix of housing that meets the needs of its community members, now and in the future.

Orange has developed a 2023 Housing Production Plan under guidance from a Housing Production Plan Committee and the Franklin Regional Council of Governments (FRCOG). The Planning Board has provided feedback on draft versions of this Plan.

The Plan articulates the following goals for housing:

- To encourage a mix of housing densities, ownership patterns, prices, and building types to match the needs of residents and businesses now and in the future.
- To encourage new housing in areas of town where infrastructure and amenities exist to support housing, while preserving the character of agricultural and forested areas of town.
- To engage Orange residents early in affordable housing efforts in order to get input and gain consensus.
- To increase the amount of affordable housing in Orange in a way that maintains the community character.

The Housing Production Plan identifies a series of strategies for achieving housing goals, some of which invite action by the Planning Board. The Planning Board has identified priority goals to work on over the next several years.

At the May 23, 2023 meeting, the Planning Board of the Town of Orange voted to endorse the 2023 Orange Housing Production Plan, and to have the Vice-Chair sign it on behalf of the Board.

Todd Soucy, Vice-Chair,
on behalf of the Orange Planning Board per vote at meeting on May 23, 2023

5/25/23

Date

Mercedes Clingerman, Chair

Todd Soucy, Vice-Chair

The Town of Orange is an equal opportunity provider