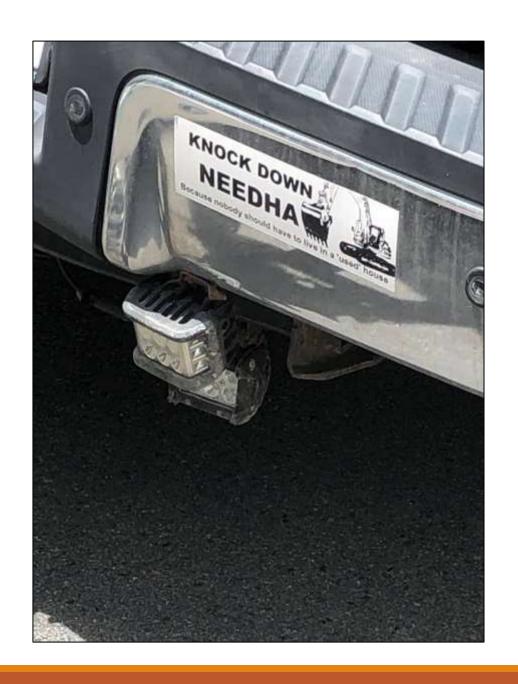
Addressing oversized construction in Needham

MAY 2024



Background

The work was background research took place from December 2022 until the end of April 2024. The first version was produced in January 2024.

The sole author is Joe Matthews, born and raised in Needham and who attended pre-school and K-12 in the town, graduating NHS in 2006.

He has vivid memories of growing up in the 90s and early 2000s. More modest homes filled with families of more diverse economic background, significantly better tree cover in residential areas, and more respect for the natural environment.

He has seen how the scale of new house development has grown over the years without any real controls or guardrails. This has been driven primarily by the sole objective of maximizing square footage in new construction, without any regard to the town's affordability, sustainability, quality of life for longtime residents, trees, water runoff, or much else.

The author believes the town has a duty to take decisive and timely action on this issue. This work has been completed to advance this effort. Waiting years for unspecified policies change when the problem has persisted for over a decade is not a satisfactory course of action.

HOW TO USE THIS DOCUMENT

- This document is a report covering the issue of oversized housing construction in Needham.
- The report is split into multiple sections and there is a table of contents with explainers.
- There are links to all of the meetings and public hearings hosted on the town's YouTube channel. It is **strongly** recommended to watch all or part of the **May 2017 Town Meeting**, hosted on the Needham Channel, where the Town Meeting made it unambiguously clear that they wanted the issue of teardowns and oversized addressed.

• For all videos, the YouTube video player can be set to higher speeds to enable quicker viewing

to save time.

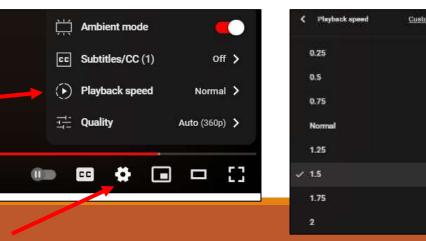


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- Background $-\frac{7}{2}$ Videos from public meetings and articles from local media on the subject. Contains some duplicate slides from elsewhere in document.
- Executive summary $-\frac{12}{12}$ An overview of the topic without all the details and evidence, for those very short on time.
- Main document and Citizens' Petition -26 + 42 100 The main argument with the specific text of the existing by-laws and amendment. A review and discussion of 2014-17 and why it did not deliver on its stated objectives.
- **Regional town by-laws** <u>58</u> A review of similar zoning by-law approaches in towns in the region and their relevant texts. While there is a bit of an apples-to-oranges comparison at times, it is clear Needham is an outlier when it comes to regulating house size and development.
- **Economic Considerations** <u>81</u> A discussion of the economic impact, including property values as well as outcomes for Needham's tax revenue.
- Regional and local housing market $-\frac{95}{}$ Information on just how unaffordable and out of balance the Greater Boston housing market is. The

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• **Problematic new construction** – <u>102</u> – Examples of oversized construction in Needham and the houses they replaced. Many houses were not only habitable up until the day the house was razed, but several were marketed as starter homes and had open houses, only for developers to out-maneuver young families in order to teardown the house and build a significantly larger house. These houses were all found via real estate listings, meaning they were offered to the open market, and not built for specific clients (built speculatively or "on spec").

These listings are for 6-8 BA / 6-8 BR houses from \$2.5 million to over \$3 million. Under the Planning Board's zoning policy, this is what the small and medium single detached residence will continue to become over time.

Readers should note the loss of mature and healthy trees, which are an important part of our natural environment, add value to our neighborhoods, help manage rainwater, and rarely replaced.

- **Permittable houses** <u>164</u> This demonstrates examples of houses recently on the market which are 20-30% below the total 3,800 ft² mark, which would be the limit on a 10,000 ft² lot. This would represent a slightly below median-size house under the proposed by-law change. The size of these houses start at 4 BR / 3 BA and listed sales price of \$1.4 million. It should be abundantly clear from this that the median sales prices and size of houses in SRB will still trend upward over time under this by-law change, just not at the current breakneck pace.
- A Tale of Three Properties 191 An example of three adjacent properties and different approaches to development and zoning. Renovations are clearly feasible.

Background information

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Background information

Town Meeting May 3 2017 – An **extremely** informative watch, nearly entire session from start (topics start around 8:00)

https://www.needhamchannel.org/2017/05/needham-annual-town-meeting-5-3-17/

A watch of this session shows how strongly Town Meeting in 2017 felt that the problem of teardowns, oversized houses, affordability, and water issues.

One of the speakers, a realtor who was part of the Large House Review Study Committee, spoke out against all changes on the basis of property values. Despite his analysis and wielding his expertise as a realtor, he was unequivocally wrong.

It was obvious that the Planning Board intended for oversized construction to be impacted or reduced. The Finance Committee did not oppose the articles proposed.

Furthermore, the Planning Board members specifically identified FAR as being the tool to manage house massing – they were right, but their policy did not achieve its stated objective.

2017 Town Meeting Questions

- In the 2017 Town Meeting, an exchange between a TMM and the then-chair of the Planning Board shows the flaw in the 2017 reforms. The exchange begins at 1:53:30.
- The TMM asks whether the FAR by-law would incentivize building third floors.
- In response, the Planning Board says that three-story homes are no longer built in Needham and that attics are controlled in other (unspecified) ways.
- It appears that this response may not have been completely accurate as homes are openly marketed as having third floors, and contain significant space designed for human occupancy.
- At 2:47:30, there is another exchange where a TMM expresses the same concern over second or third floor space it is again dismissed by the Planning Board.

Presentations to boards and hearings

Planning Board 4/2/2024 6:30 mark onward — Legally-Mandated Public Hearing https://www.youtube.com/watch?v=u55y8rfaO58

Select Board 4/16/2024 1:12:45 mark https://www.youtube.com/watch?v=pjapSGtMsBI

Finance Committee 4/24/2024 6:00 mark https://www.youtube.com/watch?v=RNYqH20 BCg

Planning Board 7/11/2023 1:05:00 mark https://youtu.be/QDW7p1-OfSY?si=Yd3XfZWkbCmlkec6

Select Board 11/14/2023 0:00 mark – Public Comment period (3:00 min duration) https://youtu.be/z9rlpTlG7No?si=OcDy8Ba3Ss85ovGo

Background information

Needham Observer articles:

https://needhamobserver.com/anti-teardown-petition-gets-a-hearing/

https://needhamobserver.com/revisiting-large-house-regulations/

https://needhamobserver.com/resident-may-go-it-alone-on-zoning-change-to-address-teardowns/

https://needhamobserver.com/the-disappearing-starter-home/

Needham Channel:

https://www.youtube.com/watch?v=X6wLVs0xXtw

Executive summary



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Teardown for large new construction



























Executive Summary

- The town has long made it clear that regulating housing size on residential lots is a priority. Current by-laws for new construction in residential parcels are overly permissive and do not appropriately regulate housing size. This is to the detriment of the town's goals on affordability, sustainability, and has negative impacts on current and future residents.
- A previous effort which began in 2014 and culminated in reforms in 2017 had little apparent effect on regulating large house construction in Needham. Thus, the town should modify existing by-laws to better regulate the size of new construction on Single Residence B (SRB) lots at the earliest possible opportunity.
- A modification of current Floor Area Ratio (FAR) regulations for residential areas would help restrict housing size and disincentivize demolition of small- and medium-sized habitable houses which frequently occurs as part of the construction of oversized houses.
- An examination of floor builds show that houses are being designed and built to maximize marketed square footage (the figure which appears on real estate listings and is a key factor in sales price). Under current by-laws, it is possible to build 6,000 ft²+ houses (6-8 bed/bath) with 600 ft² of garage on a 10,000 ft² lot.
- It is no longer the case that only under-sized or dilapidated houses are being demolished to make space for this new large construction there are already examples of 2,000 ft² houses built in the 1960s and 1970s which are being demolished to maximize marketed square footage on SRB lots.

Executive Summary

- The critical issue is that the previous approach did not anticipate that new construction (and now apparently renovations) would include fully-finished third floors and basements (examples on the right).
- A straightforward approach to address this is to count any area with headspace of greater than 5'; if a ceiling is greater than 5', it is highly likely to be used by humans regularly. This would also match the ceiling height used in the definition of halfstories.
- This approach avoids more complicated/subjective calculations of "finished" or "conditioned" space, or when space is left unfinished during construction and then finished immediately after occupancy.
- This approach would not penalize structures with "true" attics (used for storage or kids' play space) or utility space on the floor above the second floor, nor houses which have storage or utility space under other sloping roof areas or eaves.
- There has been a clear evolution in Needham's real estate market to finish and market every possible square foot in a house, be it an original existing home, newbuild, or renovation. Therefore, FAR classifications should include all humanhabitable space. This change will result in new construction in SRB being smaller than under the current by-laws in a fair, consistent, and clear manner.





Housing Plan Working Group (HPWG)

"Few homes in the private housing stock are affordable to low- and moderate-income residents. These conditions are exacerbated by substantial teardown activity where contractors replace modest older homes with larger very expensive ones, further driving up housing prices and eroding housing options."

The Planning Board should consider appointing a Working Group to study these potential strategies.

5. Consider Options to Better Control Teardown Activity

Lead Entity: Planning Board
Timeframe: Medium Term
Requires Town Meeting Approval: Yes (Simple Majority)
Level of Complexity: High

Limited regulations with respect to the demolition or renovation of historic or older structures combined with modest zoning restrictions on the size of new homes has led to the significant loss of many modestly-sized homes that could be affordable to people with incomes between 85% and 140% of area median income. Of the 943 new single-family homes built between 2010 and 2021, only 25 did not involve demolition and replacement activity.

This effort is a specific policy objective proposed by this Planning Board, Planning Department, and their consultant, with sign-off from the Select Board (2022).

The amendment

"The term "Floor Area Ratio" means the floor area divided by the lot area. Floor area shall be the sum of the horizontal areas of the several floors of each building on a lot, as measured from the exterior faces of the exterior walls, but excluding basements, attics, half-stories located directly above the second floor, unenclosed porches, and up to 600 square feet of floor area intended and designed for the parking of automobiles whether in accessory buildings or structures, or in main buildings or structures."

Original

New

"The term "Floor Area Ratio" means the floor area divided by the lot area. Floor area shall be the sum of the horizontal areas of the several floors of each building, including areas in basements, attics, and penthouses, as measured from the exterior faces of the walls, but excluding spaces where the interior ceiling height is less than 5', unenclosed porches and balconies, and up to 600 square feet of floor area intended and designed for the parking of automobiles whether in accessory buildings or structures, or in main buildings or structures."

Alternatives

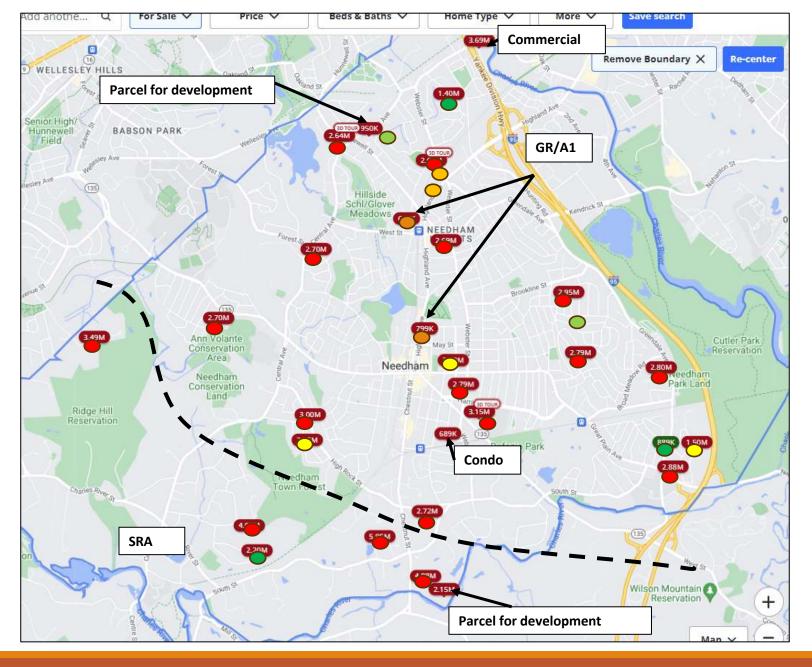
- A change in FAR is the most straightforward to regulate housing size. While other dimensional regulations could be effective, they have their own drawbacks and may not have impacts individually.
- Lot coverage currently at 25-30%. It is possible to reduce this, however many new construction houses are not constrained by this limit even on smaller lots and therefore such a change may not have an impact. Moreover, this change could create issues with unattached structures or land uses, when really our objective is to manage new construction, not solar panels, greenhouses, sheds, unattached garages, and the like.
- **Setbacks** There does not seem to be many complaints regarding setbacks, which were increased in 2017. Additional increases to setbacks could create problems with irregularly-shaped lots, or lots which have uneven terrain, wetlands, trees, etc. Setbacks merely move the large house around the lot, rather than directly restrict the size.
- **Height** Given that third floors are a way to increase the size of a house, height could help. Height limitations also help new houses, which are often larger, fit the "feel" of the neighborhood. However, the current restriction of 35' would have to be lowered substantially, perhaps more than what people feel comfortable with.
- **Garage allotment** Providing 600 ft² of garage space allowance all but guarantees new construction will have two-car garages. Reforming this so that this square footage counts towards total square footage in some manner could help. In such a case, the FAR limit may have to be adjusted.

Examples

- The minimum size of a new SRB lot is 10,000 ft². Although there are many non-conforming smaller lots, the median SRB lot is over 10,000 ft².
- On the right are two houses which are 2,600-3,000 ft² under the proposed by-law change. They are 4-bed 2-3 bath houses with less than 600 ft² of garage.
- Therefore, even if on a 10,000 ft² lot, a house such as these could be ~30% larger and with more garage space.
- A house with 3,800 ft² of interior space with ceiling height of 5' or greater is a 5-bed 4-bath house (possibly more).
- It is therefore likely that teardown and new construction will still occur in Needham even with this change, except now the largest examples will not be permitted or just be built smaller.







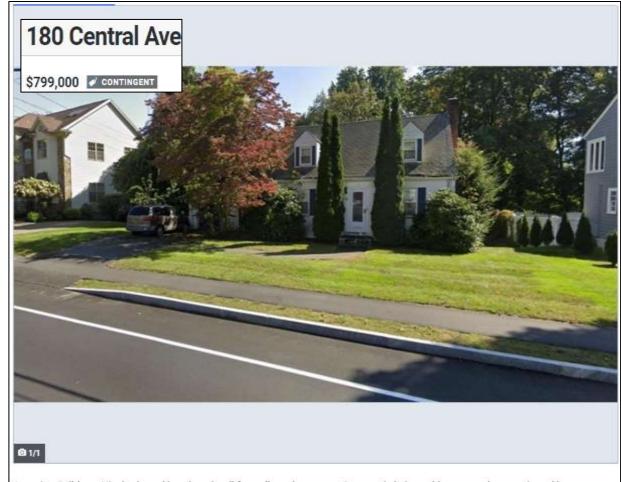
Zillow snapshot Feb 4 2024

- On the date, 29 properties listed for sale
- 1 is in Wellesley, 1 is commercial property 2 are vacant 25 residential properties
- Most common type is large new construction 13 in SRB and 3 in SRA; 3 more are pre-2017 new construction
- There is very strong demand for original and smaller houses even at high prices and they spend very little time on the market
- In contrast, new construction last longer on the market as there is less demand for these houses, but developers have shown an ability to wait in order to attract deep-pocketed buyers
 - Original home
- New construction
- Pre-2017 new construction
- Contingent deal original home
- General Residence (GR) or Apartment-1 (A1)
- Contingent GR or A1



Coldwell Banker Realty snapshot May 1 2024

- Very limited housing supply below \$1 million in all of Needham. In today's market, those houses are typically duplexes or condos.
- In Needham's SRB zones, it is now commonplace to see new construction offered at \$2.5 or above, including over \$3 million.
- Houses which would still be permitted on 10,000 ft² lots under the proposed by-law change go for \$1.4-1.8 million dollars.
- Some of the houses below \$1 million houses are not being sold to end users, but to developers, refuting the notion that developers will always pay more.



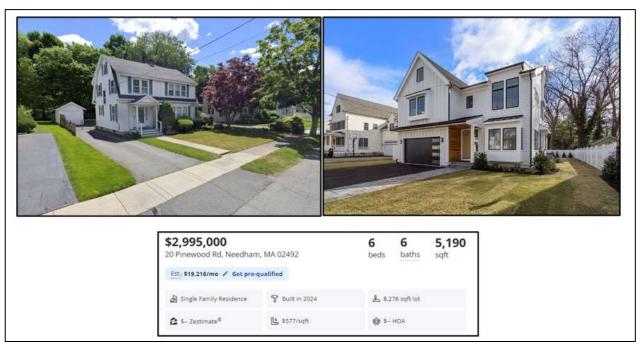
Attention Builders - Nicely shaped lot, sloped well for walk out basement. Property is being sold as a tear down, as is and in current condition. Seller will remove certain personal property prior to closing. Any remaining furniture, personal property etc., shall be Buyer's responsibility to remove. House has been unoccupied for several years and includes water damage from leaking roof.

Teardowns would still be very likely to occur!

- Realtors using the term and process of teardown openly it speaks volumes about the Needham market.
- Even with the by-law change, this would likely still be a teardown. There would be zero infringement on the right to demolition a structure.
- With a property of 11,151 ft², there is still a potential for 4,237 ft² of walkable interior space. That could easily be a spacious 5/4 BR/BA selling in the \$1.8 low \$2 million range.
- With the Planning Board's policy, there is a potential for 4,237 ft² of 1st and 2nd floor space. Based on today's housing market, this could be a 6-7 BR / 5 BA with marketed square footage of 6,500 ft² or more selling at \$3 million+.
- There would still be modernization and growth in the housing stock, but just at a reasonable/balanced pace.

Three Questions

- 1) How can the Planning Board reconcile an objective of improving housing affordability in the town with the weekly replacement of the town's small and medium housing stock with \$3 million houses?
- 2) In 2017, Town Meeting voted overwhelmingly to approve policy which they were told would result in smaller new construction. The opposite has happened. Why are we not fixing zoning policy to match the will of Town Meeting?
- 3) I have heard many comments about needing to slow down, to consider unintended consequences, that we need more certainty to change by-laws. These are certainly worth considering. However, who is considering the implications of doing nothing?



In 2024, with the Planning Board's policies, a lot of size in the bottom 15% of SRB hosts a \$3 million house.

Ready for action

- This reform makes residential zoning by-laws logically consistent with zoning for other parcels and the approaches used by other towns.
- This will not require an increase in town staff or work, as the Planning Department already evaluates floorplans for FAR compliance.
- Most original homes are well under 0.38 FAR, meaning they will have ample flexibility to renovate or do additions.
- Needham is on the cusp of approving zoning for 1,784 units of housing in October 2024. Between that, similar policies in other towns, renovations, and plus-sized lots, there will still be more than ample opportunity for the developer and real estate communities to thrive.
- Even if this is not the final destination of zoning, this change would serve as a de facto pause in oversized house construction, helping to ease the housing affordability crisis and providing relief to longtime residents who suffer the negative impacts of oversized construction.



Contact

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Main document



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Overview

- The town has long made it clear that regulating housing size on residential lots is a priority
 - Large House Study Committee (1999)
 - Large House Study Committee (LHC) 2014 -2017
 - Reform in May 2017
 - Housing Plan Working Group 2021 2022
- Current by-laws for new construction in Needham's residential parcels are overly permissive and do not appropriately regulate housing size. This is to the detriment of the town's goals on affordability, sustainability, and has negative impacts on current and future residents.
- Thus, the town should modify existing by-laws to better regulate the size of new construction on Single Residence B (SRB) lots. Other zoning areas could potentially be reviewed as well.
- A modification of current Floor Area Ratio (FAR) regulations for residential areas would help restrict housing size and disincentivize demolition of small- and medium-sized habitable houses which frequently occurs as part of the construction of oversized houses

Large House Review Committee (2014-17)

- "The Board of Selectmen and the Planning Board prompted by inquiries and concerns expressed to them from residents regarding the issue of tear downs and reconstruction of houses, sought to investigate the Town's zoning by-laws regarding this issue, and the overall topic as it affects the Town."
- "The Committee began the process of discussing the topic of replacing existing houses with new larger houses (tear downs)."
- "The spatial program assumed the standard house elements as a baseline. First Floor: 2 car garage, Living, Dining, Kitchen, Breakfast, Family Room, Mudroom, ½ Bath. Second Floor: Master BR with walk-in closets, Master Bath, 2nd Bath, Laundry, three additional Bedrooms."
- "The FAR is now suggested to be the overall size control, while setback exemptions and relaxed lot cover will allow design flexibility and encourage a variety of design features."
- You may here that the intent of the 2014-17 committee was not to address housing size and teardowns. That claim is not substantiated by evidence.

Materials from 2017

Teardown Activity

- Smaller homes with median size of 1,536 square feet and median value of \$600,000.*
- Replacement homes had a median size of 4,830 square feet and prices well above \$1 million.*
- Two-Family rental units that are reconstructed typically are converted to high-end condominiums and do not remain rental properties.
- Teardown properties had a median FAR of 15% compared to 44% for replacement homes.*
- * Analysis includes all finished space minus the garage for 30 teardowns and replacement properties built during about the first 5 months of 2014.

Floor Area Ratios for Demolished Units and New Replacement Homes
January 1, 2014 through May 12, 2014

Lot Size in Square Footage	Size of Demo House	Previous Floor Area Ratio (%)	Size of New House**	New Floor Area Ratio (%)
31,798	1,846	5.8	3,904	12.3
10,019	908	9.1	5,353	53.4
10,454	1,944	18.6	5,317	50.9
12,197	1,608	13.2	6,679	54.8
10,454	1,608	15.4	5,732	54.8
11,761	1,388	11.8	5,346	45.5
10,890	1,248	11.5	6,376	58.5
6,970	1,416	20.3	4,651	66.7
11,761	989	8.4	6,338	63.9
15,682	2,258	14.4	8,066	51.4
15,682	1,764	11.2	5,116	32.6
43,996	•	•	7,479	17.0
11,326	1,536	13.6	4,382	38.7
54,450	•		8,473	15.6
25,700			5,369	20.9
11,326	2,544	22.5	5,008	44.2
10,019	1,588	15.8	3,780	37.7
9,148		•	5,314	58.1
13,068	1,574	12.0	4,902	37.5
9,583	2,400	25.0	5,944	62.0
13,068	1,953	14.9	5,688	43.5
10,019	•	•	6,138	61.3
17,424	1,080	6.2	4,265	24.5
10,890	988	9.1	2,890	26.5
10,019	1,592	15.9	5,008	50.0
6,970	1,232	17.7	5,009	71.9
10,019	1,121	11.2	4,338	43.3
10,019	1,485	14.8	6,228	62.2
11,326	1,845	16.3	5,855	51.7
17,242	1,652	9.6	6,132	35.6

"No record of a previous unit so most likely not a teardown, ""Does not include the size of decks. The analysis does not include four (4) units at Greendale Village.

Early in the committee's work, they operated under a premise of including all finished space. Somewhere along the line, that definition and approach was lost. It is not clear exactly why not.

Key support for FAR

This text appears many times from 2014-17 and in the warrant article. The blue text is questionable (see: research) The yellow text does not appear to be correct.

This statement neglects the fact that the ability to add uncounted finished space to a structure is the mechanism which triggers the large house to be constructed.

In other words, when you don't count that spaces, an FAR of 0.38 does not result in a 3,800 ft² house, but a 6,000 ft² house, which obviously has a much larger structure and look.

This fact is not new – many observers of the committee knew they were making a mistake – FAR should have always included basement and 3rd floor space. Unfortunately, their advice did not receive a fair weight (see next three slides).

"The key to FAR is always what counts as floor area and what does not. Many towns include complicated calculations of finished or unfinished basements, walk up attics, and garages, and count some portion or all of them as floor area to be regulated. This can lead to unnecessary changes to topography or roof pitch and design simply to avoid those areas being counted as floor area. Our approach concedes that every house has a foundation of some depth, and a roof of some appropriate design. Whether it is finished space, crawl space, or trussed attic, does not really impact the house structure and looks. Floor area counted will be defined as gross finished habitable area on the first and second floors. An additional 600 sf is allowed for garage space." – Large House Review Committee

Large House Study Review Committee Questionnaire Results Relative Support for Committee Proposals by Length of Residency

2017 Questionnaire comments

"The proposed changes are good, but fail to address such important issues as storm water run-off and loss of trees. They're also not aggressive enough on the issue of cost and variety of housing stock. Adopt a moratorium on teardowns until the final rules are in place. Teardowns are changing not just 15 the architecture but the human landscape of the town. The older housing that is being replaced is not just smaller and cheaper on average, it's more diverse to accommodate a larger range of people – young families, retirees, etc. (at varied income levels). Baseline house is better than the current maximum limit but still huge. To preserve diversity we should have other design categories with much more stringent FAR limits. Permits for projects in the maximum FAR category should not be issued until the lower categories were filled. This adds complexity, but how else can we preserve diversity in the current economic environment?"

"The town is changing at a rapid pace. It seems that all of the smaller affordable houses are being torn down and giant houses are going up. The streets have lost so many trees and residents are losing their privacy. The Town needs to add more zoning regulations so builders can build houses that don't dwarf the other houses on the block and still make Needham an affordable place for young families."

"Also Town leadership should establish a vision of what they would like town housing stock to look like in 2066 and compare it to a description of the housing stock today."

Large House Study Review Committee Questionnaire Results Relative Support for Committee Proposals by Length of Residency

2017 Questionnaire comments

"I agree with the imposition of the FAR limit, but don't agree with the categorical exclusion of basements and attics, especially if third floors are fully habitable owing to their ceiling height and presence of windows and if there are bathrooms. I'm not clear why lot sizes 7,501 to 10,999 don't adhere to the pattern of an additional 0.01 per 1,000 square feet. "

"Do not increase lot coverage. FAR for 10,000-10,999 lot is too big, 2,800 is large enough."

"FAR is desirable but suggested numbers are too generous. It's an inappropriate assumption that small lots can or should support a 12-room house. There ought to be a variety of housing units as there are a variety of lot sizes. "

"Something is not right on the FAR table. A 5,000 sq. ft. house on a 15,000 sq. ft. lot is a very big house on a not too large lot. Picture this house with only 80 feet of frontage. Also, a 3,000 sq. ft. house on a 7,500 sq"

"The FAR requirements are incremental and do not significantly reduce the problem of building massing. I did not see "attic" space counted. Most new houses don't have attics, they have 3 rd floors with play space."

"Absolutely no increase in lot coverage should be passed as house footprints are already too large. As to FAR, many new homes have finished third floors and basements and this space should be included. FAR should be based on all habitable space including unfinished areas that can be renovated in the future. A more complicated calculation would be fairer. "

"Lot coverage should be 25% or less. FAR calculations are a good idea but allowable house size should be less for all lot sizes"

Large House Study Review Committee Questionnaire Results Relative Support for Committee Proposals by Length of Residency

2017 Questionnaire comments

"Increasing lot coverage will increase run-off (storm) from properties – again, seems contrary to the goal. There are so many exclusions from the FAR calculation, this doesn't seem like it helps in capping the size of a house. "

"The developers are putting in large 3 rd floors for bedrooms and play spaces. These add considerable mass to a house and should be counted in the FAR calculation."

""I think the Committee has missed the mark by focusing on the aesthetics of new builds. The issue is that \$700K houses are being replaced by \$1.5 million houses, because that is what is profitable for builders."

"An attic increases the mass of the building. It makes no sense to exclude it from Far calculations, especially since developers are creating living spaces in them. Our neighbor advertises his house at over 5,500 square feet for his 15,000 square foot lot. I am sure he includes his 3 rd floor in these figures, and the house is huge. Also, why exclude porches?"

"Do not increase lot coverage. Habitable 3 rd stories should be counted in the FAR to control height to some extent. FAR's are too generous. I really think we need to pursue a staged process to building approvals, similar to Wellesley. The first stage would be for up to a certain square footage or FAR and then there would be additional steps for a larger structure."

Town Meeting 2017

- The relevant by-law was set in place in June 2017 after unanimous approval at the May 2017 Town Meeting
- The by-law establishes FAR of 0.38 in SRB lots up to 12,000 ft² and 0.36 for lots of 12,000 ft² and above
- The core issue is not current FAR limitations per se, but rather how FAR is calculated

The amendment offered under Article 26 is intended to preserve the relative scale, character and value of Needham's existing neighborhoods by regulating the gross floor area of structures relative to the size of the lot through the introduction of a Floor Area Ratio (FAR) requirement in the Single Residence B District. Floor Area Ratio expresses the allowed square footage of all buildings on a lot as a ratio, or percentage, of the existing lot area.

This Zoning By-Law amendment is intended to address concerns with demolition of existing smaller homes being replaced with larger homes in existing neighborhoods and the loss of neighborhood character which is occurring as a result of this conversion process. Homes that are out of scale relative to their lot size can compromise the character of the neighborhood. Bigger houses on smaller lots are often much taller or wider than nearby homes, stand closer to the street than their neighbors, and include fewer porches, decks or other exterior features of architectural interest.

The existing dimensional regulations in the Town's Zoning By-Law set maximum building heights and minimum yard setbacks. Since they only consider one dimension at a time, setback and height regulations have not been very effective at preventing the construction of oversized houses that take every dimension to its limits. Article 26 controls the overall density of structures across all dimensions by limiting the gross floor area of all structures relative to lot area. Less floor area is allowed on smaller lots with more allowed on large lots.

The specific formula proposed in Article 26 attempts to balance the desire of individual land owners to maximize house size on a lot with the preservation of collective neighborhood character. The article provides for a maximum floor area ratio in the Single Residence B District as follows: for lots less than 12,000 square feet, the FAR may not exceed .38 and for lots containing 12,000 square feet or more, the FAR may not exceed .36.

Source: May 2017 Town Meeting warrant article explainers

Current by-law

In the **Chapter 1 General definitions** for zoning, FAR is defined by the terms – this is the prevailing definition for FAR unless noted otherwise. Note: basements/attics and the like explicitly count towards FAR limits:

Floor Area, Gross – the sum of the areas of the several floors of each building on a lot including areas used for human occupancy in basements, attics, and penthouses, as measured from the exterior faces of the walls, but excluding cellars, unenclosed porches, balconies, attics, or any floor space in accessory buildings or in main buildings intended and designed for the parking of automobiles or for accessory heating and ventilating equipment, laundry, or accessory storage.

Floor Area Ratio (FAR) – the floor area divided by the lot area. Floor area shall be the sum of the horizontal areas of the several floors of a building as measured from the exterior surface of the exterior walls. Parking garages, interior portions of building devoted to off-street parking, and deck or rooftop parking shall be considered floor area.

Current by-law (continued)

However, in **Chapter 4 Dimensional Regulations** which define by-laws for SRB (and the other residential districts), FAR is redefined in subsection 4.2, as of June 2017, as:

The term "Floor Area Ratio" means the floor area divided by the lot area. Floor area shall be the sum of the horizontal areas of the several floors of each building on a lot, as measured from the exterior faces of the exterior walls, but excluding basements, attics, half-stories located directly above the second floor, unenclosed porches, and up to 600 square feet of floor area intended and designed for the parking of automobiles whether in accessory buildings or structures, or in main buildings or structures.

This language was included in 2017 as part of the adoption of FAR use in some cases in residential districts – most notably SRB.

Current by-law (continued)

Without this understanding of the by-laws, one would expect that maximum square footage on a 10,000 ft² lot would be 3,800 ft²

However, with floor area on the third floor and in the basement not counted, houses are built and marketed at much larger sizes

Many developers and realtors openly use terms like "third floor" and "four floors" in descriptions of new houses

FAR is most appropriate tool to regulate size of new housing, although height and lot coverage could be considered as well. Setbacks could create issues due to irregular lot shapes and lot areas are a separate issue.

"And for those of you who have been waiting for an opportunity to talk in general about the size of houses, this is your opportunity, because floor area ratio deals with the overall size of the house relative to the size of the lot." – Planning Board May 2017

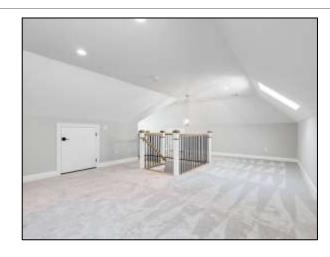
4.2.3 Table of Regulations for Rural Residence-Conservation, Single Residence A, Single Residence B, and General Residence Districts, for Buildings and Structures Created Through New Construction on any Lot

Except as otherwise provided in Section 4.2.4 for public, semi-public and institutional uses, no building or structure created through New Construction shall be constructed, altered, or relocated on any lot except in conformance with these regulations:

District	Min. Lot Area (sf)	Min. Frontage (ft)	Front Setback (ft)	Side Setback (ft)	Rear Setback (ft)	Max. Floor Area Ratio (F.A.R.)	Max. % Lot Coverage	Max. Stories	Max. Height (ft)
Rural Residence Conser- vation	43,560	150	50	25	25	NR	15%	2-1/2	35
Single Residence A	43,560	150	30	25	15	NR	NR	2-1/2	35
Single Residence B	10,000	80	20 (h)(i)	14 (a)(j)	20	.3638 (g)	25%-30% (b)	2-1/2	35 (e)(f)
General Residence	10,000	80	20 (h)(i)	14 (a)(j)	20	NR	30%-35% (c)	2-1/2	35 (e)(f)

Third floors or "2.5 story houses" – all taken from recent (2022-23) new construction. When calculating FAR under current rules, these spaces are treated as if they don't exist.





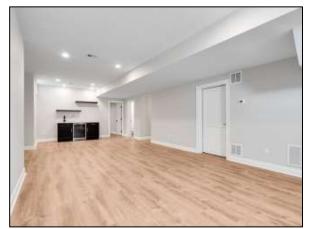




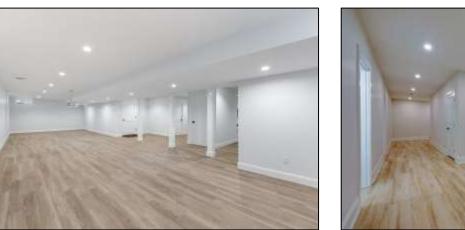




Basements or the "fourth floor" – all taken from recent (2022-23) new construction. When calculating FAR under current rules, these spaces are treated as if they don't exist.

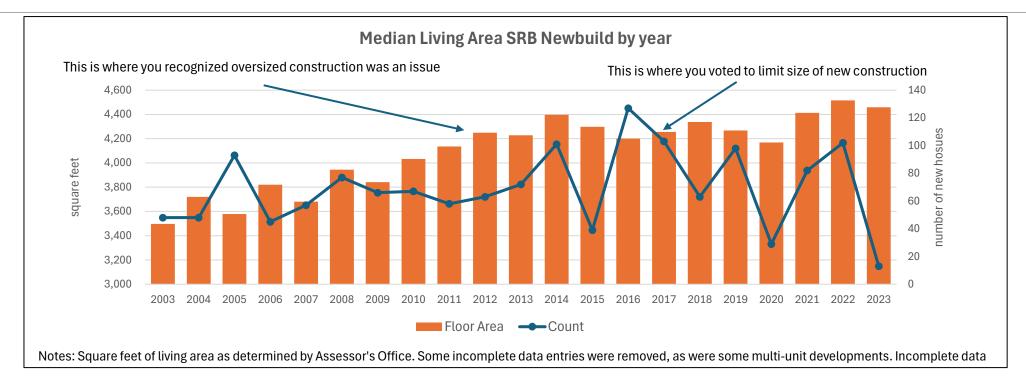








New construction



- In the end, this was the result. No demonstrable change in the pace of teardowns and when they did occur, they were typically larger. The work of 2014-17 failed to meet one of its core objectives.
- Note: 91 new houses in SRA with data since 2017 (ex-Greendale) have a median of ~5,700 ft²

Housing Plan Working Group (HPWG)

"Few homes in the private housing stock are affordable to low- and moderate-income residents. These conditions are exacerbated by substantial teardown activity where contractors replace modest older homes with larger very expensive ones, further driving up housing prices and eroding housing options."

The Planning Board should consider appointing a Working Group to study these potential strategies.

5. Consider Options to Better Control Teardown Activity

Lead Entity: Planning Board
Timeframe: Medium Term
Requires Town Meeting Approval: Yes (Simple Majority)
Level of Complexity: High

Limited regulations with respect to the demolition or renovation of historic or older structures combined with modest zoning restrictions on the size of new homes has led to the significant loss of many modestly-sized homes that could be affordable to people with incomes between 85% and 140% of area median income. Of the 943 new single-family homes built between 2010 and 2021, only 25 did not involve demolition and replacement activity.

The town government recognized this problem had not been sufficiently addressed.

This citizens' petition is therefore intended to meet a specific policy objective proposed by this Planning Board, Planning Department, and their consultant, with sign-off from the Select Board (2022).

Citizens Petition



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Citizens Petition

Article Information: For years, citizens have been concerned with the size of new construction relative to the size of lots in residential areas. In an effort to limit the size of residential new construction, a series of zoning by-law changes were approved in May 2017 and made effective June 2017. One of these changes was to apply the concept of Floor Area Ratio (FAR), a commonly used and understood tool for regulating the size of commercial buildings in Needham, to certain residential zones.

At the same time, language was inserted into Chapter 4: Dimensional Regulations which specified that FAR would only be calculated using space on the first and second floors in structures in these residential areas. This was thought to provide a clear, practical standard that would achieve Town Meeting's goal. However, new construction has evolved during the intervening years to include finished and habitable space in most, if not all third floors and basements. As such, the by-law changes from 2017 did not achieve the intended effect of reducing the size of residential new construction in Needham.

Other subsections of the zoning by-law specify areas of structures which should not be included as part of FAR calculations – however spaces which are exempted from FAR calculations are generally for parking, utilities, or otherwise spaces not consistently occupied by humans. The logic of this Citizens Petition Article is that all spaces designed for human occupancy should count towards floor area limits. This is the prevailing definition which appears in Chapter 1: General Definitions of the Needham Zoning By-Law and a theme used in zoning by-laws in other towns. To put it simply – a bathroom, a bedroom, a study, a gym, or any other space intended for human occupancy should count towards floor area limits regardless of the floor of the structure it is located on.

This article would revise the definition of countable space for SRB FARs to include all interior space with a ceiling height of five feet or more, with the exception of retaining the current exemption of 600 feet of garage space.

Citizens Petition

Article XX: CITIZEN'S PETITION/AMEND ZONING BY-LAW - DIMENSIONAL REGULATIONS

To see if the Town will vote to amend the Needham Zoning Bylaw by amending Chapter 4 Dimensional Regulations by:

Removing the following paragraph of section 4.2:

"The term "Floor Area Ratio" means the floor area divided by the lot area. Floor area shall be the sum of the horizontal areas of the several floors of each building on a lot, as measured from the exterior faces of the exterior walls, but excluding basements, attics, half-stories located directly above the second floor, unenclosed porches, and up to 600 square feet of floor area intended and designed for the parking of automobiles whether in accessory buildings or structures, or in main buildings or structures."

And in its place inserting the following paragraph:

"The term "Floor Area Ratio" means the floor area divided by the lot area. Floor area shall be the sum of the horizontal areas of the several floors of each building, including areas in basements, attics, and penthouses, as measured from the exterior faces of the walls, but excluding spaces where the interior ceiling height is less than 5', unenclosed porches and balconies, and up to 600 square feet of floor area intended and designed for the parking of automobiles whether in accessory buildings or structures, or in main buildings or structures."

Needham Zoning By-laws Chapter 4: Dimensional Regulations

4.2 Dimensional Regulations for Rural Residence-Conservation, Single Residence A, Single Residence B, General Residence, and Institutional Districts.

The terms used in the Table of Regulations in Sections 4.2.1, 4.2.2 and 4.2.3 below are as defined in Section 1.3 of the By-law except as otherwise noted below

- > NR (symbol)
- > ½ (symbol)
- New Construction
- > Front Yard Setback
- Side Yard Setback
- Rear Yard Setback
- Floor Area Ratio
- > Height
- Lot Coverage

This section has set specific definitions for terms, including Floor Area Ratio, for only a portion of Chapter 4.

Sections 4.2.1 and 4.2.2 specify dimensional regulations for alterations, relocations, and new construction on certain lots

Section 4.2.3 specifies dimensional regulations for all new construction

The texts of the three sections are nearly identical apart from differences in setbacks. Regarding FAR, there is no difference.

Table of Dimensional Regulations

 Other residential zones do not have FAR restrictions

"The symbol "NR" means no requirements"

The note for FAR reads:

"The maximum floor area ratio shall be as follows: for lots containing less than 12,000 square feet – .38; and for lots containing 12,000 or more square feet – .36."

District	Min. Lot Area (sf)	Min. Frontage (ft)	Front Setback (ft)	Side Setback (ft)	Rear Setback (ft)	Max. Floor Area Ratio (F.A.R.)	Max. % Lot Coverage	Max. Stories	Max. Height (ft)
Rural Residence Conser- vation	43,560	150	50	25	25	NR	15%	2-1/2	35
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Single Residence B	10,000	80	20 (h)(i)	14 (a)(j)	20	.3638 (g)	25%-30% (b)	2-1/2	35 (e)(f)
General Residence	10,000	80	20 (h)(i)	14 (a)(j)	20	NR	30%-35% (c)	2-1/2	35 (e)(f)

The amendment

"The term "Floor Area Ratio" means the floor area divided by the lot area. Floor area shall be the sum of the horizontal areas of the several floors of each building on a lot, as measured from the exterior faces of the exterior walls, but excluding basements, attics, half-stories located directly above the second floor, unenclosed porches, and up to 600 square feet of floor area intended and designed for the parking of automobiles whether in accessory buildings or structures, or in main buildings or structures."

Original

New

"The term "Floor Area Ratio" means the floor area divided by the lot area. Floor area shall be the sum of the horizontal areas of the several floors of each building, including areas in basements, attics, and penthouses, as measured from the exterior faces of the walls, but excluding spaces where the interior ceiling height is less than 5', unenclosed porches and balconies, and up to 600 square feet of floor area intended and designed for the parking of automobiles whether in accessory buildings or structures, or in main buildings or structures."

Effect

- Previously, a 10,000 ft² lot would have an FAR of 0.38 calculated using just floor area on the first and second floors. Therefore, it is possible to build a house with a basement of 1,900 ft², 1st floor of 1,900 ft², 2nd floor of 1,900 ft², 3rd floor of 600 ft² (potentially more), and a garage of 600 ft² of floor area. This is how there are houses listed at 6,000 ft² or above on lots under a quarter acre.
 - Note: This would comply with a 25% lot coverage limit (1,900 ft² 1st floor + 600 ft² garage)
- With this change, a house could have 3,800 ft² of floor area with interior ceiling height of 5' or greater and 600 ft² of garage. This could be a house with a 1,000 ft² basement, 1,300 ft² 1st floor, 1,300 ft² 2nd floor, low-ceiling attic with utility space, and 600 ft² of garage.
 - Note: Yes, it would be possible for a house of 1st floor of 1,900 ft², 2nd floor of 1,900 ft², garage of 600 ft² and no basement/3rd floor, thus having reduced impact on the aboveground envelope of the structure. This is assumed to be highly unlikely, but would deserve monitoring.
 - The number 10,000 is used for square footage because this is the minimum lot size for new lots in SRB there are many lots with greater square footage.

Amendment rationale

- There are multiple way to achieve the objective, however a straightforward approach is to use any area with headspace of greater than 5'; if a ceiling is greater than 5', it is highly likely to be used by humans regularly. This would also match the ceiling height used in the definition of half-stories
 - Note: There has been feedback questioning the rationale of 5'. We know that 8' is clearly too high. Designs of some basement and attic areas show portions of rooms with lowered ceilings, although only by perhaps around 1' at most, meaning that 7' is also unlikely to be effective. Online research further indicates that the minimum height of finished attic space is approximately 6.5'. Therefore, it is possible that 6' could be a possible threshold, although it is unclear what would be gained from this change.
 - Use of ceiling heights of 5' appear often in other towns' floor area calculations, as well as Needham's definition of a half-story.
- This approach would not penalize structures with "true" attics or utility space on the floor above the second floor, nor houses which have storage or utility space under other sloping roof areas or eaves
- This approach avoids more complicated/subjective calculations of "finished" or "conditioned" space, or when space is left unfinished during construction and then finished immediately after occupancy

Thoughts and feedback

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Other dimensional regulations

- A change in FAR is the most straightforward to regulate housing size. While other dimensional regulations could be effective, they have their own drawbacks and may not have impacts individually.
- Lot coverage currently at 25-30%. It is possible to reduce this, however many new construction houses do not come near this limit. Moreover, this could create issues with unattached structures or land uses, when really our objective is to manage new construction, not solar panels, greenhouses, sheds, garages, and the like.
- **Setbacks** There does not seem to be many complaints regarding setbacks, which were increased in 2017. Additional increases to setbacks could create problems with irregularly-shaped lots, or lots which have uneven terrain, wetlands, trees, etc. Setbacks merely move the large house around the lot, rather than directly restrict the size.
- **Height** Given that third floors are a way to increase the size of a house, height could help. Height limitations also help new houses, which are often larger, fit the "feel" of the neighborhood. However, the current restriction of 35' would have to be lowered substantially, perhaps more than what people feel comfortable with.
- **Garage allotment** Providing 600 ft² of garage space allowance all but guarantees new construction will have two-car garages. Reforming this so that this square footage counts towards total square footage in some manner could help. In such a case, the FAR limit may have to be adjusted.

Thoughts & Status

- Apart from this, there are zero initiatives to regulate the size of new construction in Needham
- This reform would have strong synergies with the MBTA Community reforms planned for October 2024, as limitations on new construction would help shift incentives away from demolition of existing habitable houses and also free up resources to be used in other projects
- This reform would help decrease the size of new construction, thus potentially increasing the amount of open space on lots and preservation of trees and other vegetation. A reduction of these exacerbates the impact of flooding events
- This reform would help protect the rights of citizens to enjoy their property without the negative impacts of over-sized, speculative construction in their neighborhoods
- Despite this reform being suggested by the Housing Plan Working Group, The Planning Board has indicated they will not address this until October 2025 at the earliest. Moreover, the Planning Board has in recent years missed its own targets multiple times, implying action on new construction size could be delayed into 2026 or beyond
- Instead, this Citizens Petition would change what constitutes floor area for the purposes of calculating FAR as an initial step to regulate the size of new construction in SRB.

Feedback

- (Feedback) Can we instead calculate an area limit based on the entire enclosed envelope [three-dimensional calculation]?
- This is an interesting idea. However, I have not seen other examples of this in regional zoning. Moreover, this could complicate the work of the Planning Department.
- (Feedback) I am against exempting space above ground. As overall size of house is an issue, space should be counted even if containing equipment and automobiles.
- As noted before, having garage space not count towards FAR restrictions encourages it to be built. This could be revisited, although as garage space is a fixed 600 ft², there would need to be a recalibration of FAR limits.
- (Feedback) Ironically, if the revised rules end up with basements included in the floor area, builders may opt for only partial basements in order to get more floor area above ground. But if we set this aside for the moment, I agree that most basement space should be included if its more than <u>x'</u> feet high, but excluding mech/elect space (max 100 SF) and excluding garages.
- This is possible, however there are lot coverage and setback restrictions to help blunt this impact. Moreover, the overall lower floor area due to basements and third floors being included should mean that the overall aboveground envelope of the house is either the same size or smaller.

- (Feedback) What are other towns doing around us. I've heard many times from realtors that Wellesley has done a better job than us as regulating new construction size/design. How does their measure of FAR differ from ours? What about other similar towns?
- See research.
- (Feedback) Also, although you reference that this is well aligned with the MBTA act rezoning, I
 express concern whether decreasing the FAR ratio can hurt the ability to build multi-family
 housing.
- This change applies only to FAR used in residential zoning. Specific FAR limits and other dimensional regulations will be set for affordable housing districts.

- (Feedback) Raising the elevation of a building lot without special permit is yet another issue that needs to be addressed.
- This could need another look, especially in the context of growing water run-off issues. However, this is not the time to address.
- (Feedback) Seems like 30 feet above grade is plenty to 3 story houses. Why does someone need 35'?
- Agreed, but probably an adjustment of 5 feet lower (or more) to the height limit is required to make an impact, and the appetite for this is unclear.
- (Feedback) "Attics" constructed for future conversion to "occupied" space are typically built with floor joists that are deeper (2x10) than attics constructed as real attics (2x6, 2x8). If the attic floor is constructed to support the live load of an occupied space, then it should be considered as part of the floor area, regardless of whether it is finished when sold. A lot of these new homes with "attics" are being built with the structural floor needed and then converted after the fact. Whether a floor is built to support an occupied space can be determined by the arch or building inspector.
- This is an interesting idea, but perhaps it is challenging for the building department to manage. Moreover, this approach is vulnerable to a change in building materials and designs over time.

- (Feedback) My concern is that I am not actually sure that doing this without the support of the Planning Board may not be the best option. I can see myself at Town Meeting wondering "What does the Planning Board think about this? Why aren't they on board?". Beyond that, I think they would be needed *anyway* to get the proper language in the Bylaws... ... overall, I am very supportive of improving regulations in this area, but I am just really hesitant of going around things....
- (Feedback) I know there are many options to solve this problem but that only serves to create uncertainty and doubt about whether we are taking the right choice. I worry that will lead to inertia that works in the favor of those who want to keep everything as is.
- See next slide on the reasons for a Citizens Petition and why it can work here.

- While citizen petition is not the ideal way to conduct town affairs, there is important background on this issue.
- 2014-17 Large House Study Committee. This had Planning Board leadership and Planning Department support. Yet, the results were not what they needed to be as shown by the examples in this document.
- 2021-22 Housing Plan Working Group. This covered a wide range of topics to support affordability in Needham. Reforming dimensional regulations was one of the recommendations from the HPWG and is therefore a policy idea of the Planning Board and Planning Department.
- Based on initial outreach, this issue is of high interest to Town Meeting and the general public. New construction occurs every week in Needham. This is not a hypothetical issue there are real impacts now.
- The by-law changes are straightforward and concise enough that citizen petition can be utilized. The FAR redefinition in Chapter 4 of the zoning by-laws and FAR limit applies only to Single Residence B (SRB). There is no need at this time to introduce new regulations, only a modification of the existing by-law.
- To not count fully finished and functional bedrooms, bathrooms, studies, gyms, walk-in closets, and the like was an oversight from the first day the by-laws were changed in 2017. Town Meeting should address this issue promptly, not wait two or three years for uncertain policy reforms.

Research



ONGOING RESEARCH ON SIMILAR BY-LAWS IN THE REGION

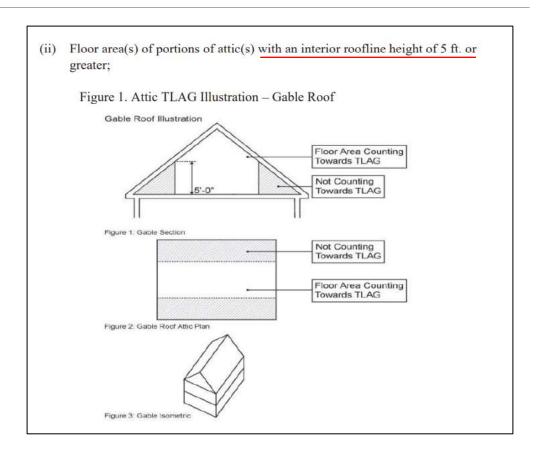
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Greater Boston: space counted as part of floor area restriction calculations

Town	Floor area limit used	Basement	3 rd Floor / Attic
Wellesley	TLAG	No, except if above-grade	Yes, if finished/habitable
Brookline	Gross Floor Area	Yes if finished/habitable	Yes, if finished/habitable
Waltham	Appears no	Yes if finished/habitable	Yes if finished/habitable
Natick		Yes if finished/habitable	Yes if finished/habitable
Wayland		Yes if finished/habitable	Same as 1 st /2 nd floors
Lexington	Residential Gross Floor Area	Yes if finished/habitable; garage counts	Yes if finished/habitable
Newton	FAR	Only sections above-grade, but lower FAR	Yes if space is certain size
Concord	FAR	No, but lower FAR	Same as 1 st /2 nd floors
Dedham	Not in residential	Yes if occupiable/habitable	Yes, if occupiable/habitable
Weston	Residential Gross Floor Area	No, above grade yes; garage counts	Same as 1 st /2 nd floors
Needham	FAR	No in all situations	No in all situations

Wellesley

- In other towns in the area, there have been changes to zoning by-laws to reduce the size of new construction.
- In Wellesley, new construction of a certain size triggers the need for a public hearing and large house review.
- To determine this threshold, TLAG, or Total Living Area Plus Garage, is used. All area with interior roofline of 5 ft. or greater is counted.



Lexington

- Lexington has made multiple changes to its dimensional regulations designed to reduce the size of new construction. In a statement in the subsection of the zoning by-law, Lexington states the objective of its zoning by-law.
- 4.4 RESIDENTIAL GROSS FLOOR AREA. [Added 3-30-2016 ATM by Art. 41; and Amended 4-24-2023 ATM by Art. 40]
- 4.4.1 Purpose. Lexington seeks to have a socially and economically diverse community, both over the whole of the community and within its neighborhoods. In support of that fundamental social goal, a basic housing goal is to provide housing opportunities supportive of the population diversity we seek. The Town encourages small- and medium-sized housing stock, in the interest of providing diverse housing sizes throughout the Town, § 4.4 limits the massing of buildings, which may impact owners of abutting properties, the streetscape, landscape, and the character of the neighborhood and Town.

Definitions in Lexington zoning by-laws

Lexington

- Five feet is a standard for floor area
- **2. GROSS FLOOR AREA** The sum, in square feet, of the horizontal areas of a building (or several buildings on the same lot) measured from the exterior face of the exterior walls, or from the center line of a party wall separating two buildings, including garages, basements, porches, and half stories. In half stories, all floor area where the headroom is greater than five feet, measured from the top of the floor joists of the top story to the bottom of the roof rafters, is included in the measurement of gross floor area. Gross floor area does not include "crawl spaces," "attics," and "decks." Where the text of this bylaw refers to floor area, the term means gross floor area unless the term net floor area is used.

STORY, HALF A story under a sloping roof accessed by a stairway compliant with the building code. The gross floor area with head room of five feet or more may not exceed 40% of the total floor area of the second story. Dormers may be constructed on those exterior walls provided the length of the dormers as measured between the lowest bearing points of the dormers on the rafters of the sloping roof does not exceed 50% of the length of the sloping roof to which it is attached. [Amended 3-27-2017 ATM by Art. 41]

• The approach in Brookline does not use ceiling height, but instead focusing on the intent of the space to be used for habitancy

Brookline

- Additionally, any unusual designs with two-story open spaces will count against floor area limits
- GROSS FLOOR AREA The sum of the areas of all floors of all principal and accessory buildings whether or not habitable except as excluded. Gross floor area shall include enclosed porches and the horizontal area at each floor level devoted to stairwells and elevator shafts. Gross floor area shall exclude (a) portions of cellars, basements, attics, penthouses and historically and architecturally significant accessory buildings that are not habitable, provided however that space that has been decommissioned shall not be excluded from gross floor area; (b) except as required in § 5.06, paragraph 4, subparagraph b(3) relating to the parking in Coolidge Corner and as required in § 5.06, paragraph 4, subparagraph d(1)(c)(iv) relating to the parking in the GMR-2.0 District, any floor space in accessory buildings or in the main building intended and designed for parking of motor vehicles in order to meet the parking requirements of this By-law, provided, however, that for single and two-family dwellings the floor space thereby exempted from the calculation of gross floor area shall not exceed 360 square feet per required parking space; (c) elevator penthouses and mechanical equipment enclosures located above the roof, if not habitable; (d) necessary mechanical equipment space in the basement; (e) up to 150 square feet of area in an accessory structure such as a garden or equipment shed; and (f) Bicycle Parking Spaces shall not count toward Gross Floor Area. Measurements shall be from the exterior faces of the walls or from the centerlines of the walls for adjoining buildings. For one-, two- and three-family buildings where the ceiling height measured from the finished floor to the ceiling exceeds 12 feet (including without limitation atriums, vaulted ceilings and cathedral ceilings), gross floor area shall be calculated by dividing by 12 the maximum ceiling height in such areas where the ceiling height exceeds 12 feet, and multiplying the result by the horizontal square footage in such areas where the ceiling height exceeds 12 feet. Space that has been decommissioned shall be included in the gross floor area of a building.

Brookline

• Habitable space is further defined. The third floors and basements shown previously would clearly meet this threshold. HABITABLE SPACE — Space in a structure for living, sleeping, eating, or cooking; otherwise used for human occupancy; or finished or built out and meeting the State Building Code requirements for height, light, ventilation and egress for human habitation or occupancy. Bathrooms, toilet compartments, closets, halls, storage or utility space and similar areas shall not be excluded because excluded from the definition of habitable space under the State Building Code.

Brookline

• Brookline has the ability for long-time owners to apply for additional FAR limit; this is an approach which Needham could also use and one which the proponent could support.

"Conversion of Attic or Basement Space in Single-Family and Two-Family Residential Dwellings Conversions of attics or basements to habitable space for use as part of an existing single- or two-family dwelling, not as a separate dwelling unit, and effectively increasing the gross floor area of the dwelling, shall be allowed in S and SC districts provided the following conditions are met in addition to the conditions set forth in paragraph 1 of this Section:

Any increase in gross floor area through such basement or attic conversion shall be limited such that the total resulting gross floor area of the building(s) after such conversion is no more than 130% of the total permitted in Table 5.01 (the "permitted gross floor area")."

"Additional floor area shall be allowed pursuant to this Section only if the Certificate of Occupancy for the original construction was granted at least ten years prior to the date of the application for additional gross floor area under this section or if there is other evidence of lawful occupancy at least ten years prior to the date of such application. In the case of the substantial demolition of a structure or of an increase in the number of units, the time period prior to such demolition or unit increase shall not be counted toward the required ten-year waiting period, and the ten-year waiting period shall be deemed to commence with the grant of a new Certificate of Occupancy after such demolition or unit increase. As used in this paragraph 1, subparagraph c, "substantial demolition" shall mean the act of pulling down, destroying, removing or razing a structure or a significant portion thereof, by removing one or more sides of the structure, or removing the roof, or removing 25% or more of the structure. If the limitation set forth in this paragraph 1, subparagraph c should be found to be invalid, § 5.22 shall be deemed null and void"

Concord

- Concord does not count basement, similar to Needham.
- However, unlike Needham, Concord does count 3rd floors the same as 1st and 2nd floors.
- Concord's overall FAR for its Single Residence district is also shaped differently than Needham's and is generally smaller.
- It would appear that garage space is not included at all, although this would have to be verified.

"6.2.13 Maximum floor area ratio: The total gross floor area of all buildings on a lot shall not exceed the maximum square footage per acre of lot area as noted in Section 6, Table III, except as provided in G.L. c.40A, sec. 9C for a child care facility as an accessory use. Excluded from the gross floor area in the Residence Districts are basements, open or screened porches, decks and accessory structures with no permanent foundation or less than 100 square feet in area. The Board may grant relief from the Maximum Floor Area Ratio in the Residence Districts provided the Board finds that a literal application of this requirement would be unreasonable because there are no reasonable alternatives available and that the desired relief may be granted without substantial detriment to the neighborhood and without derogating from the intent and purpose of this Bylaw. Non-residential principal uses in the Residence AA, A, B & C Zone Districts shall be exempt from the Maximum Floor Area Ratio in Table III."

Concord

CONCORD ZONING - TABLE III - DIMENSIONAL REGULATIONS											
Zoning Districts	Minimum Lot Area in Sq. Ft	Minimum Lot Frontage in Feet	Frontage Exception in Feet	Minimum Lot Width in Feet	Minimum Front Yard in Feet ³	Minimum Side Yard in Feet	Minimum Rear Yard in Feet	Corner Clearance in Feet	Maximum Height in Feet	Maximum Lot Coverage %	Maximum Floor Area Ratio
Residence AA	80,000	200	160	160	40	15	Lesser of: 30' or 25% of lot depth	10	35 ²	*******	.24+(1200+ actua lot area in sq. ft.)
Residence A	40,000	150	120	120	40	15	н	10	35 ²	********	.24+(1200+ actua lot area in sq. ft.)
Residence B	20,000	125	100	100	20	15 ¹	19 M	10	35 ²		.24+(1200+ actua lot area in sq. ft.)
Residence C	10,000	80	80	64	20	15 ¹	и и	10	35°	*******	.24+(1200+ actua lot area in sq. ft.)

- Concord's fixed + ratio approach means its smaller lots have a higher allowance than Needham's, but this flips at ~8,571 sf and Needham's become more permissive.
- The proposed change would make Needham's more restrictive than Concord

 but Concord is also identified as a community with the same oversized housing problem.





Concord

"In the Residence C Zoning District, the Board may grant a special permit for the construction of a new two-family dwelling or alteration of an existing single-family dwelling into a two-family dwelling. The dwelling units or any additions to create an additional dwelling unit in an existing single-family dwelling shall share a common wall or floor, without use of a tunnel or pergola. The Board may grant a special permit to allow fewer than the required amount of parking spaces if the Board finds that the proposed twofamily dwelling is in harmony with the general purpose and intent of this Section and that the reduction in the required amount of parking will not be detrimental or injurious to the neighborhood in which it is located."

"Article 35. Two family homes in Residence Zone B

Concord already permits two-family homes near town centers in Residence Zone C. This article would allow duplexes in Residence Zone B, where lots are generally larger and further from town. The footprint of these duplexes can be no larger than that permitted for a single-family house. Too many smaller houses in Concord are torn down and replaced with the largest single-family home that zoning allows. Without subsidy, units in new duplexes may not be technically affordable, but will be less costly than the single-family alternative. If approved, this article offers home buyers a less-expensive alternative to new construction or renovation. Article 35 expands the array of housing options, consistent with the goals of the Concord Housing Foundation."

- However, Concord allows two-family housing in their Residence C via special permit this would be
 equivalent to allowing Needham SRB owners to convert properties to GR and is something would both
 support property values and help with affordability.
- Concord is voting to expand this principle to their version of SRA. You will note in supportive text from a housing group in Concord that they are struggling with teardown and large construction also.

Dedham

Article X – Definitions

"FLOOR AREA RATIO(FAR)—The ratio of the net floor area to the gross area of the lot on which such building is located, exclusive of land in Flood Plain districts or wetlands subject to General Laws Chapter 131, Section 40."

"NET FLOOR AREA — The sum, in square feet of the occupiable or habitable area in a building which shall be determined by excluding the following from calculation of gross floor area:

- A. Areas used for parking or loading.
- B. Areas devoted exclusively to the operation and maintenance of a building, irrespective of its occupants, such as heating, ventilating, or cooling equipment, electrical and telephone facilities, fuel storage, elevator machinery, or mechanical equipment.
- C. The thickness of load-bearing walls, at each floor.
- D. Elevator shafts and common stairways, and common hallways at each floor.
- E. Porches, balconies, which are unroofed.
- F. Fire escape."

Newton

"A. Floor Area Ratio. 1. The gross floor area of all buildings on the lot divided by the total lot area. 2. FAR tables can be found in Sec. 3.1.9 and Sec. 3.2.11. B. Floor Area, Gross. 1. Residential Districts. The sum of the floor area of all principal and accessory buildings whether or not habitable shall be taken from the exterior face of the exterior walls of each building without deduction for garage space, hallways, stairs, closets, thickness of walls, columns, atria, open wells and other vertical open spaces, or other features as defined in this Sec. 1.5.5, as defined below:"

• Newton's is much more convoluted and complicated (expected given the city and its resources), but most closely matches Wellesley's, where finished 3rd floors with clearance count and basements count depending on how much wall is exposed above-grade.

"a. Gross floor area shall include: i. First and second stories; ii. Any floor area above the second story, whether finished or unfinished, that meets all of the following criteria: a. It lies below the area of a horizontal plane that is 5 feet above it and which touches the side walls and/or the underside of the roof rafters; b. Is at least 7 feet in any horizontal dimension, as measured within the area having a wall height of 5 feet or more; c. Has a minimum ceiling height of 7 feet on at least 50 percent of its required floor area; and d. Has a floor area of not less than 70 square feet as measured within the area having a wall height of 5 feet or more; iii. Atria, open wells, and other vertical open spaces, where floor area shall be calculated by multiplying the floor level area of such space by a factor equal to the average height in feet divided by 10; iv. Enclosed porches; v. Attached garages; vi. Detached garages and any space above the first story of a detached garage that has a ceiling height of 7 feet or greater; vii. Other detached accessory buildings, such as sheds or cabanas, except as exempted in paragraph b. below; viii. A portion of mass below the first story, to be calculated using the formula in paragraph D. below; and"

Newton

	Lot Size (sf)	Equation for Determining Maximum FAR	Maximum FAR Range
	4,999 sf or less		0.46
	5,000 to 6,999 sf	0.46 - (0.000015 (lot size - 5,000))	0.46 to 0.43
	7,000 to 9,999 sf	0.43 - (0.000033 (lot size - 7,000))	0.43 to 0.33
SR 1	10,000 to 14,999 sf	0.33 - (0.000004 (lot size - 10,000))	0.33 to 0.31
	15,000 to 19,999 sf	0.31 - (0.000006 (lot size - 15,000))	0.31 to 0.28
	20,000 to 24,999 sf	0.28 - (0.000004 (lot size - 20,000))	0.28 to 0.26
	25,000 sf or more	==	0.26
SR 2	4,999 sf or less	-	0.46
	5,000 to 6,999 sf	0.46 - (0.000015 (lot size - 5,000))	0.46 to 0.43
	7,000 to 9,999 sf	0.43 - (0.000017 (lot size - 7,000))	0.43 to 0.38
	10,000 to 14,999 sf	0.38 - (0.000010 (lot size - 10,000))	0.38 to 0.33
	15,000 sf or more		0.33
	4,999 sf or less	-	0.48
	5,000 to 6,999 sf	==	0.48
SR 3	7,000 to 9,999 sf	0.48 - (0.000023 (lot size - 7,000))	0.48 to 0.41
	10,000 to 14,999 sf	0.41 - (0.000006 (lot size - 10,000))	0.41 to 0.38
	15,000 to 19,999 sf	-	0.38
	20,000 to 24,999 sf	0.38 - (0.000004 (lot size - 20,000))	0.38 to 0.36
	25,000 sf or more	-	0.36

- b. Gross floor area shall not include:
- i. Unenclosed porches;
- ii. Doorway vestibules up to a maximum floor area of 24 square feet;
- iii. Exterior insulation added to a building, in which case gross floor area shall be taken from the exterior face of the structural wall;
- iv. Carports; and v. 1 detached accessory building equal to or less than 120 square feet in size.
- D. Mass Below First Story. For the purposes of calculating gross floor area, any cellar, crawl space, basement, or other enclosed area lying directly below a first story in a residential structure.
- 1. Standards. The lesser of 50 percent of the floor area of mass below first story OR: ((X/Y) floor area of mass below first story) Where:
- X = Sum of the width of those sections of exposed walls below the first story having an exterior height ≥ 4 feetasm easured from existing or proposed grade, whichever is lower, to the top of the subfloor of the first story.
- Y = Perimeter of exterior walls below first story.

Natick

- The definition below is for all zoning types, but clear intent for basement space when used for human occupancy. Natick also shows ways that the town has used definitions to separate unused or unfinished attic space from true 3rd stories.
- Gross Floor Area: The sum of the areas of all stories of a building measured from the exterior faces of the exterior walls or from the centerline of walls separating two buildings, including any floor area below grade when usable for residential, office, business, storage, industrial, or other purposes, but excluding any area used exclusively for heating, air conditioning or other mechanical equipment which services the building, and excluding floor area intended or designed for off-street parking.

- Habitable Attic: An attic which has a stairway as a means of access and egress and in which the ceiling area at a height of seven and one-third (7-113) feet above the attic floor is not more than one-third (1/3) the area of the floor next below.
- Habitable Room: A room or enclosed floor space arranged for living, eating, and sleeping purposes (not including bathrooms, water closet compartments, laundries, pantries, foyers, hallways and other accessory floor spaces).
- Half Story: An attic having available floor area enclosable within vertical walls four (4) feet in height not exceeding three-fourths (3/4) that of the story next below it.

Natick

 Natick does not used FAR in residential areas. The more commonly-found regulations of setbacks, lot coverage, and height are used.

II-A. TYPES OF DISTRICTS

For the purposes of this bylaw and such other bylaws as may apply, the Town
of Natick is hereby divided into the following types of Use Districts (to be
designated by the appropriate initials and numerals as appear after each type
below):

Residential General R G
Residential Multiple R M

Residential Single RS (A to E Inclusive)

ZONING DISTRICT:	Minimum Lot Area	Min. Contiguous Frontage	Minimum Lot Depth	Min. Front Setback	Min. Side Setbacks	Min. Rear Setback	Meximum Lot Coverage	Max. Building Height	Minimum Ope Space
Single Residence A (RSA)	15,000 sf	110 feet	125 feet	30 feet	12 feet	25 feet	25%	2.5 stories / 35 feet	None
RS A CLUSTER OPTION	Developm Procedur Open Spa be reduc accessib	ments in the RS es from the Pla ace. The follow ed up to 15% b	A District nning Board ing dimension by the Planning eet parking	on contiguou outlined in S- nal requiremeng ng Board to a requirements	s parcels monthly better the parcels monthly better the parcels of this by-line second for the parcels of this by-line second for the parcels of the parcels	easuring at le 2(B). At leas lots with stru nique site con uw. In RS A	east two (2) if 50% of the actures devel additions as lo	may be construents acres through S total site area moped in RS A Clusing as all parcels to (2) single-family	ite Plan Revie ust be Protecti iters. These ca neet the egres
RS A Cluster Dimensional Requirements:	33% of regular s1d. 5,000 sf	60% of regular std. 66 feet	60% of regular std. 75 feet	60% of regular std. 18 feet	60% of regular std. 7 feet	60% of regular std. 15 feet	120% of regular std. 30%	2.5 stories / 35 feet	None
Single Residence B (RSB)	40,000 sf	140 feet	150 feet	40 feet	20 feet	40 feet	20%	2.5 stories / 35 feet	None
RS B CLUSTER OPTION	Develope Procedur Open Spa be reduc accessib may be d	nents in the RS es from the Pla ace. The follow ed up to 15% b	B District nming Board ing dimension by the Planning eet parking r	on contiguou outlined in S- nal requirement ng Board to a equirements	s parcels meetion VI-DD ents apply to account for w of this by-la	nasuring at le 2(B). At leas fots with stru nique site cor w. In RS B c	east two (2) t 50% of the actures deve- iditions as lo) may be constru- acres through S total site area m loped in RS B Clus ng as all parcels is a (3) single-family	ite Plan Revie ust be Protect ters. These ca neet the egres
RS B Quester Dimensional Requirements:	30% of regular std. 12,000 sf	60% of regular std. 54 feet	50% of regular std. 90 feat	60% of regular std. 24 feet	60% of regular std. 12 feet	60% of regular std. 24 feet	125% of regular std. 25%	2.5 stories / 35 feet	None
Single Residence C (RSC)	20,000 sf	120 feet	125 feet	30 feet	12 feet	25 feet	20%	2.5 stories / 35 feet	None

Waltham

FLOOR AREA, GROSS — The total area of all floors of a building, excluding all parking areas and all parking structures and the traditional roof appurtenances such as mechanical or utility rooms providing services to the building itself, flagpoles, chimneys and similar structures, but including cellars, except that portion used for parking, basements, except that portion used for parking and mezzanines to the inside face of exterior walls thereof, and including partitions, stairwells, corridors and fully enclosed porches with permanent roofs.

HALF STORY — Any story which is under a pitched roof where the point of intersection of the tops of the rafters and the face of the wall is less than three feet above the floor level.

FLOOR AREA, HABITABLE — The gross floor area, exclusive of cellars, basements, mezzanines, stairwells and corridors.

FLOOR AREA, PUBLIC — That part of the gross floor area to which the public has access or wherein the public is served.

FLOOR AREA RATIO (FAR) — The ratio between the gross floor area, as defined by this chapter, of all buildings and structures on a particular lot or parcel and the total land area of that lot and/or parcel. Where a City boundary line divides a lot, the "FAR" shall be the ratio between that portion of the gross floor area which is located within the boundaries of the City of Waltham and that portion of the total land area which is located within the City of Waltham.

Waltham

- Waltham's definitions also point towards differentiating type of floor area, but gross floor area should use all floors.
- Waltham does not count parking spaces; this is a normal theme.
- Waltham does not appear to use FAR in their regular residential zoning, instead only for higherdensity developments.

Z Attachment 5

City of Waltham

Sec. 4.11. Table of Dimensional Regulations

(See Section 4.12 for footnotes)

[Amended 8-4-1997 by Ord. No. 28403; 3-3-1999 by Ord. No. 28735; 6-26-2000 by Ord. No. 29025; 5-28-2002 by Ord. No. 29513; 12-23-2002 by Ord. No. 29628; 6-13-2005 by Ord. No. 30180; 6-26-2006 by Ord. No. 30450; 6-24-2013 by Ord. No. 31971; 12-10-2018 by Ord. No. 34279; 12-10-2018 by Ord. No. 34282]

	Minimum Building Sethyck(s) (23)(24)(25)			Musimum Building Height			FAR	Maximum	Minimum		90.55		Minimum Lot Area Per	Minimom Open Space per	53,819
District	Front (feet)	Side (Sect)	Rear (feet)	(18) (21) (23) (24) (26) (feet)	Maximum Stories (23) (24) (26)	FAR by Right (17)	Special Permit (17)(22) (23)(24)	Lot Coverage (percent) (2) (23)(24)	Open Space (percent) (%, (17)	Lat Area (square feet)	Maximum Dwelling Units per acre (12)	Let Frontage (feet) (10)	Dwelling Unit (square fort)	Dwelling Unit (square feet)	Minimum Lat Width (Seet)
RA-1	40	20	40	35	(26)	-	-	20	-	20.000	() and ()	200	-	-	
RA-2	46.	26	40	35(11)	2.5			20		15.000	-	90	_	_	_
BA-3	25	15	-30	35(11)	2.5			25		9,600	-	76		-57	_
Assisted living Spirites	40	40	40	35	1		-		-	40.000	-	500	1,000	500	100
RA-4	25	15	30	- 35	2.5		-	25	-	7,000	_	60		_	-
Aminted living Spellitten	40	40	30 40	35	3	-		-		40,000	-	100	1.000	200	100
IIS	15	- 10	30	40	1.0	-		30	-			60	-	-	_
Single-family										6,000	_				_
Two-family				-						6,000	-		-	-	-
Aminted living	40	40	40	35	10				-	40,000	-	100	1,000	500	100
RC.	10	10(3)	20(0)	-40	3.0	.20	.90	30.	15			.50	_	-	-
Single-family			-							6,000	-		-	-	_
Two-Greaty										6,000				-	-
Multifamily										6,000	: 6		-		-
Amisted living	-20	40	40	35	7	- 10	158	-	-	40,000	- 5%	100	1,009	500	300
HD)	75	45	- 601	.50	4.0	.20	80	30	- 15	5 3000	- 6	50		_	-
HRI		1000	4470	E-343		100	1 11-1-1	2007		1 - 1/10/20	- 7	100			
Except amounted living	10	100	20	74	6	1.8	1	19	-	18,000	.59	50	0.00.	- E.	
Aintstel living	40	40.	.40	74	- 1	(.0)	1.5			40,000	-	100	1,000	500	100
Except as to multifamily and awisted living	10	10	20	14	6	1.0	1.25	75	_	10,000	40	50		_	

Waltham

Sec. 4.11. Table of Dimensional Regulations (See Section 4.12 for footnotes)

District	Minimum Building Sethack(s) (23)(24)			Maximum Building Height			FAR by	Masimum	Minimum				Minimum Lat Area Per	Minimum Open Space per	23557820170
	Front (feet)	Side (feet)	Renr (feet)	(18) (21) (23) (24) (26) (feet)	Maximum Stories (23) (24)	FAR by Right (17)	Special Permit (17)(22) (23)(24)	Lot Coverage (percent) (2) (23(24))	Open Space (percent) (9), (17)	Let Area (square feet)	Maximum Dwelling Units per acre (12)	Lot Frontage (fret) (10)	Dwelling Unit (square feet)	Dwelling Unit (square feet)	Minimum Lot Width (feet)
Multifamily	10	10	20	74	6	0.01	1.25	75		10,000	3	50			
Assisted living	40	40	40	74	6	0.5	1.25	-	_	40,000	_	100	1,000	.50	100
HR1															
Single-family detached	25	15	30	35(11)	2.5	-		25	-	9,600	-	70		-	-
BA	10	0	15	36	3.	.50(16	1.0	0	-	0		50	-	-	-
Revuses	-10	10	20	36	3	- 20	.80	30	15	6,000	- 6	50			
Assisted living facilities	40	40	40	35	20	=	=	-	-	40,000	=======================================	100	1,000	500	100
BB	0	0	25	48	4.	.50(16	2.5	0	-	0	-	50	-	=7/	-
Res uses	10	-10	20	40	4	- 25	1.0	35	15	6,000	10	50	_		-
Assisted living facilities	40	40	40	35	3	-	-	-	-	40,000		100	1,000	300	100
BC	.0	0(13)	25	65		1.0	2.5	90	and the same		30	40	-		_
LC	150(5)	100(5)	100(5)	40	3.0	.25	.60	30-	25(6)	5 acres		400	-	_	_
C	10(7)	15(7)	25(7)	80	H.	4(16)	2.0	-	12.751	10,000	_	50	-	-	-
1	10(8)	15(8)	25(8)	80	8.	.4(16)	2.0	-		0		50		-	_
C/R	100	100	100	20	T.	-0.05	0.10	5	10	4 acres	.0	100			
Detached garage	As required by district	1	3	-(1)	1:	-	-	0	-	0	-	.50			-
Accessory building	As required by district	5	5	-(1)	10	_		0		0		0			
Swimming pool (19)	As required by district	10	10				0	-	0		=	0	==	3 3	÷.

Wayland

- Wayland counts all areas except for unfinished spaces.
- The town is not necessarily the best comparison to Needham given larger lots and lower density.
 Still, the table below shows that setbacks, lot coverage, and height are the main tools of regulation.

FLOOR AREA, GROSS (GROSS FLOOR AREA) - The sum of all floor areas within the perimeter of the outside walls of the building under consideration, without deduction for bathrooms, toilet compartments, lavatories, hallways, stairs, closets, thickness of walls, columns or other features; but excluding unfinished basements, cellars and attics, space used for mechanical systems, garages, and areas open to below such as foyer spaces, balconies, and two-story atriums. [Amended 5-5-1999 STM by Art. 11; 4-7-2011 ATM by Art. 19]

FLOOR AREA RATIO - The gross floor area of all buildings and structures on a lot divided by the total lot area.

Wayland

Town of Wayland

Table of Dimensional Requirements

[Amended 5-27-1981 ATM by Art. 16; 5-4-1982 ATM by Art. 23; 5-2-1983 ATM by Art. 12; 5-2-1983 ATM by Art. 13; 5-14-1998 ATM by Art. 56; 5-5-1999 STM by Art. 10; 5-12-1999 ATM by Art. 37; 5-1-2002 ATM by Art. 31; 4-7-2011 ATM by Art. 19; 4-9-2012 ATM by Art. 10]

							simum eight*			
					Fr	ent	Rear	Side	The	lesser of
Districts	Use	Minimum Lot Area ¹ (sq. ft.)	Maximum Lot Coverage	Minimum Frontage (ft.)	From Lot Line (ft.)	From ROW Center Line (ft.)	From Lot Line (ft.)	From Lot Line (ft.)	Feet	Stories
Single Residence		20.00012	20%	120	30	55	30	15	35	2.1/2
		30,000**	20%	150	30 ²	55	30	20'	35	2 1/2
		40:000 ^{jt}	20%	180	302	55	30	251	35	2.1/2
		60,000 ¹¹	20%	210	302	55	30	302	35	2 1/2
Roadside Business	Uses permitted in Single Residence Districts		20%	7	60	55	30	151	35	2.1/2
	Permitted nonresidential uses	40,000	20%	200	60	- NA NO.	30	30	35	2.1/2
Business A.	Retail, offices, services, trades		75% (70% corner lot)		302	55	13	15'	35	
	Automobile service garage	30,000	25%	125	40 ^m		25% 10	255.18	35	
	Automobile sales	2 acres	25%	200	40		251.11	255.11	35	
	Automobile service station	40,000	25%	200	40"		25° 11	255.11	35	
Business B		None	25%	None	60"		1511	150	35	
Refuse Disposal		None	None	None	307		30	75	35	
Light Manufacturing	Listed permitted uses	None	75% (70% corner lot)	None	30"	55	15	15'	40	3
	Automobile service	30,000	25%	125	40 ^m		25****	255.11	35	
	Automobile sales	2 acres	25%	200	40	17.00	251.11	255,31	35	9-9075
Limited Commercial	Uses permitted in Single Residence Districts	14	20%	14.	301	55	30	15	35	2 1/2
	Permitted nonresidential uses	None	20%	None	100		100	100	35	2.1/2
Aquifer Protection				Requirements of	Article 16 apple	ř				
Conservation Cluster Development				Requirements of	Article 18 appl	1				
Floodplain, Federal Flood Plain Protection				Requirements of	Article 17 apply	ě.				

- Again, the distinction comes down to finished vs. unfinished. Garage counts here.
- There is different approach into the FAR limit than just a flat number.

Weston

• In the timeline of their policy, the town makes multiple adjustments to get the policy right – there is no need to wait years for the golden "perfect" policy.

"RESIDENTIAL GROSS FLOOR AREA ("RGFA")
The sum of the horizontal area(s) of the above-grade floors in the residential building(s) on a lot, excluding unfinished attics but including attached or detached garages.
The RGFA shall be measured from the exterior face of the exterior walls."

"The Residential Gross Floor Area "RGFA" of any new or replacement single family dwelling use constructed pursuant to a building permit issued on or after October 29, 1998, may not exceed the greater of 3,500 s.f. or 10% of the lot area up to a maximum of 6,000 s.f. "

- Zoning By-Law amended to increase minimum street frontage, minimum lot width at street setback line and at building line in all single family residence districts; to regulate Residential Gross Floor Area in single family residence districts; to impose a six month moratorium on wireless communications facilities and to allow limited non-residential uses of certain Town-owned Historic Buildings with Site Plan Approval.
- 1997 Zoning By-Law amended to add <u>Interim Personal Wireless Service Overlay Districts</u> and related regulations and procedures.
- 1998 Zoning By-Law amended to further regulate irregular lots, amend height regulations, amend Residential Gross Floor Area provision and allow for a Veterinarian/Animal Hospital.
- 1999 Regulate new or replacement construction along designated scenic roads, amend the residential gross floor area provision to include replacement dwellings. Personal Wireless Service Overlay Districts regulations and procedures converted from temporary to permanent.

Themes

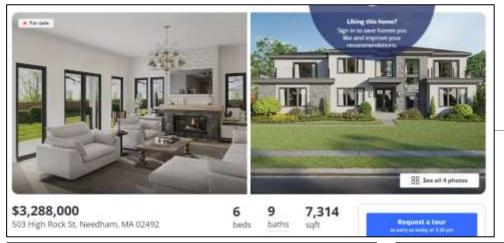
- There is a clear trend of towns enacting by-laws which limit the size of new construction in residential areas. This is done to protect small and medium housing stock, maintain the character of neighborhoods, and reduce any burdens on existing residents
- Towns usd limits on floor area for new construction to achieve this objective. While setbacks, lot coverage, and height limits are in place, floor area restrictions appear to be the key tools. While some say we need to "study", there appear to be no other methods use to regulate housing size.
 - Note: One other method which has been raised is taxation this falls outside of zoning policy.
- Each town has its own way to measure floor area. However, the main theme is for floor area calculations to include space which will be occupied or habited by humans. In Needham, not counting finished basements or third floors is a clear exception to regional zoning laws.
- It is difficult to compare exact numbers for floor area restrictions as towns are at different stages at managing new construction. Zoning policy for each "standard" residential lot varies between each town.

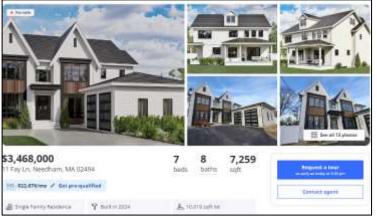
Economic considerations

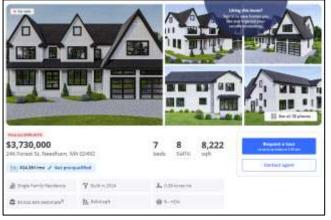
TABLE OF CONTENTS



"Yes, the planet got destroyed. But for a beautiful moment in time we created a lot of value for shareholders."







Steve Belichick lists Dover mansion for \$4.19m. See inside.

The former assistant coach for the New England Patriots carried out his own playbook for the modern farmhouse.



Note: this one is an SRA lot near an SRB neighborhood; other two are SRB

• A demonstration of where Needham is – houses called mansions on two acre lots are only 15-25% in value and size above the houses build in Needham's quarter-acre residential zones.

Financial impact

- When an older small/medium house is demolished and replaced by a larger house, the town adds gross revenue with basically no expenditure. Although the relationship has varied over time, the increase in tax revenue is around 110% recently.
 - When new construction was smaller, this increase was closer to the 70-90% range.
- SRB demolish and construction is the equivalent of adding ~70 new houses at zero cost.
- The impact of this by-law change would be to reduce, but not eliminate this activity. There would still be renovation and new construction in SRB, some new lot creation via ANR plans, plus more resources directed towards other residential zones such as SRA.
- This would lead real organic tax revenue growth from SRB to be lower than it otherwise would be, although would of course still be positive over time. The town is not taking on any additional liabilities from this change.
- The impact of this reform would be smaller in the near term and grow in the long term.
- There could be positive impact on other zones by increasing the relative attractiveness of development in those zones.
- Median house size and property value in SRB will still trend upward overtime, but at a more moderate pace.

Financial impact

- Modeling can vary substantially based on assumptions, many of which are impossible to know based on the expected changes to zoning across the Greater Boston area and the macro environment.
- It is reasonable to assume that real tax revenue from SRB would be in the range of 3-5% lower relative to what it would otherwise be in 2035. Tax revenue from SRB still grows over the period. The impact in the near term (five years) is \sim 2%.
- While this appears to be a big impact and it is not trivial you must keep in mind that this is comparing against the current trajectory, which would see 700+ more teardown and reconstruction in SRB by 2035. There is a cost and benefit to everything the town does.
- However, there are other ways to encourage tax revenue growth. For example, the MBTA Communities law rezoning, additional mixed-used zones, and other industrial zone reforms.
- For reference, the rezoning which applied the Highway Commercial-1 property, if developed to near the upper range of the special permit allowed under the 2021 rezoning, could have resulted in a tax revenue increase of ~\$4 million per year, equivalent to ~2% of the tax levy in FY24 and equal to years worth of teardown and reconstruction activity in SRB.

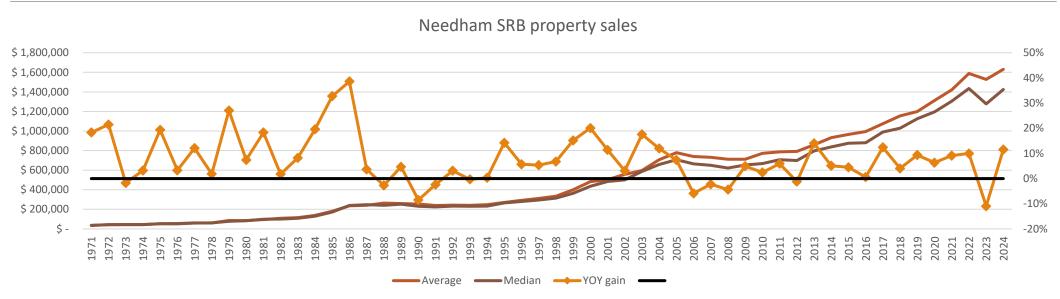
- There are different "markets" for single detached residences in Single Residence B (SRB) zones
- In one (A), end-users (families with young or school-age children) purchases existing houses as is or with minor renovation/alterations
- In another (B), developers and builders purchase properties without regard for the existing structure, as it is demolished.
- In B, sellers can receive a premium price ("developer premium"). This premium in some circumstances could be up to 20% of the price in market A.
- However, sellers in B are not guaranteed a premium, and instead rely on the confidence of the developer to develop a new house on the parcel and the competition perceived and actual from buyers in A for the property.
- There are plenty of examples where developers acquire properties for the same or lower price as an end user why do you think they solicit homeowners in order to make off-market purchases?

- With the proposed by-law change, the price in market A will be minimally impacted.
- It could be argued that onerous regulations could reduce the values in market A you sometimes hear this regarding the "historic" classification which complicates renovations and alterations however many median or smaller houses would still be able to be expanded by 25-75% under the new definition for FAR.
- Property owners have many ways to increase the value of their properties. The most straightforward is to maintain their houses. Modern interiors, insulation, heat pumps, air conditioning, solar panels, decks, pools, renovated bathrooms, and new kitchens are all ways to add value.
- Value can be added through outdoor masonry work, driveways, trees, gardens, and other things.
- Needham's zoning policy should reward home and property owners for these actions, not for the ability to spark competition in market B.

 Property values have trended up at rapid rate in recent decades, even with the worst housing market crash in generations, a pandemic, and wild swings in economic conditions.

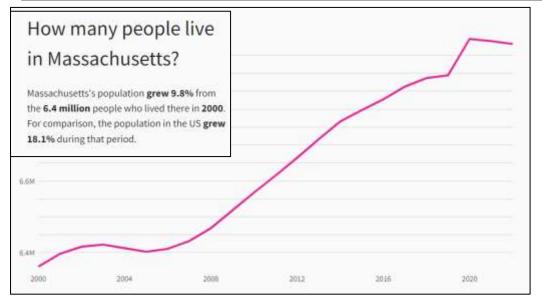
- Property values in Needham are the product of many factors. These include:
 - Schools
 - Safety
 - Proximity to Boston and the economic vitality of Boston and the surrounding region.
 - Proximity and access to transport routes (I-95 and I-90)
 - Neighborhood appeal subjective, but could include density, tree cover, quality of roads, aesthetics, etc.
 - Presence of public transit (Commuter Rail, Bus Stops, adjacent to towns with Green Line and Amtrak).
 - Balance of retail, open space, activities, etc.
 - Ability to build a supersized house?

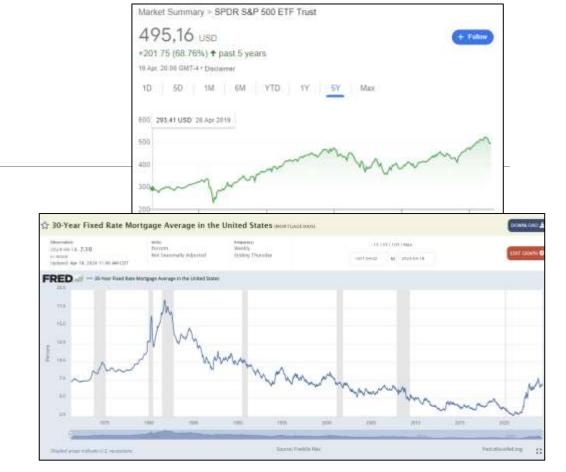
Needham SRB property sales



- Needham's median property sale has climbed consistently over time, beating inflation on any long-term time frame. This is true even for those who bought even at the height of the infamous housing bubbles in history and sold during a return of inflation to 40-year highs.
- Even a traumatic event such as the 2006-2008 housing bubble had only a fleeting minor impact on property values.
- It is unclear what caused the dip in 2023; likely a different balance in the high-vs. low-end transactions in the assessor's data. Regardless, prices bounced back and increased in 2024 even with the average 30-year fixed mortgage rate doubling.

Macro trends





- In the discussions of property values, some of the strongest drivers of property values are never discussed. Cheap financing (mortgages rates, or available financing), growth in other assets (equities, other properties), and a mis-match between population growth and housing growth (local planning policy which fails to encourage new construction) have enormous impacts on property values.
- These factors are positively correlated with property values (or in case of mortgage rate, inversely). The changes in Needham's zoning do not have a clear correlation (values have exploded even without any changes).

- In any outcome, houses and property will at a minimum reflect what they actually are. If the house is a habitable and maintained structure, there is significant unmet housing demand in the region which will pay premium dollar for that house.
- The town should be zoning for desired buildings and uses, with property values considered, but not prioritized
- If the town structures zoning policy to set the value of small properties equal to large properties without regard to contents, the current issues with affordability and sustainability SRB will not be resolved
- In the end, one more dollar for a seller is one more dollar for a buyer to write zoning policy to increase property values is to exacerbate issues with affordability.
- Much of the discourse will include need to support property values for retirees but was this afforded to previous generations?
- Moreover, by increasing required price of homes, this reduces the retirement of the next generation

 there is a zero-sum element to this.
- Many houses which are candidates for demolition and reconstruction were built before 1970, meaning many current occupants are the 2nd or 3rd owners of the houses.

Balance in zoning policy

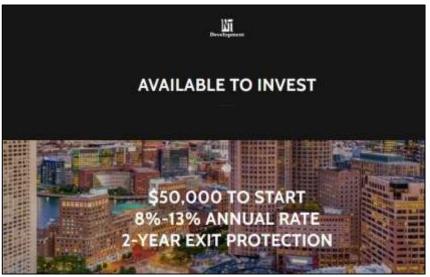
Balanced: incentivizing renovations, additions, historical preservation, environmental conservation, affordability

We are here. Where does the Planning Board think we are? What do they think is appropriate?

Permissive: incentivizing demolition and new construction, lot leveling/retaining walls, tree/vegetation clearing, wealth generation, new designs

- With the proposed by-law change, the price in "market A" will be minimally impacted.
- If prices in market A are significantly impacted, what does that say about Needham's housing market? It says that young families and end users are being forced to pay a premium price for housing even when they have zero intention of developing a property or expanding the house.









https://nt-development.com/

Do we have houses for people to live in and build a community, or just a place for investors and developers to flip houses and make an easy buck?



- Green represents the citizens' balanced and reasonable approach to residential development.
- Red represents the Planning Board's unrestrained approach which comes with many negative externalities.

Conclusions

- A) No one knows the exact impact of zoning reforms on housing/property values. However, we know that many factors drive housing/property values besides maximum dimensional regulations, and the trend if for property values to increase over time.
- B) The SRB "teardown" phenomenon has been helpful in supporting town finances, not necessarily due to magnitude, but because it requires zero work or political effort.
- C) The impact of reform on town finances is small in the near term, but grows over time. The town will need to explore how to generate more tax revenue (this is an issue in any scenario).
- D) Like schools, roads, fields, energy efficiency and the like, this policy change is not designed to improve the town's finances, but should be viewed as part of the efforts to improve affordability and sustainability.
- E) The current zoning policy not only encourages the removal of small and medium housing at a time when Massachusetts faces a clear and obvious shortage of supply of such housing, but also absorbs resources which could also be used to create new housing.

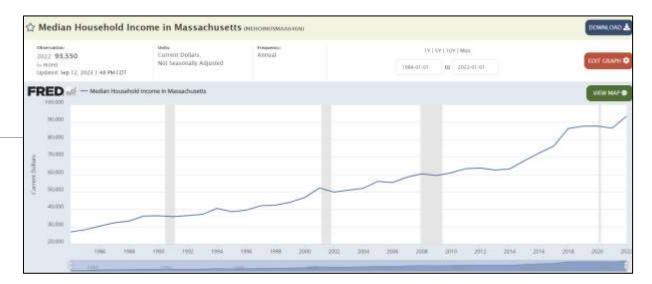
Regional and local housing market



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Macro trends

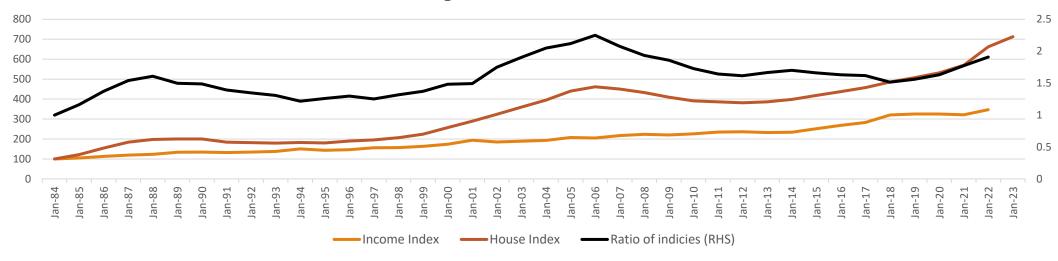
- Incomes in Massachusetts have trended upward at a steady rate.
- Some of the best gains were made in 2015-18 period as the economy recovered for missed growth in the years prior.
- Although not evident on this graph, there has been another recent increase in wages, although the real impact has been blunted by the simultaneous uptick in inflation.
- Property values have also grown steadily over time. Gains were highest in the 1980s (mix of economy and falling interest rates), 2005-2007 (housing bubble due to risky lending and financial malfeasance), and most recently (restriction of supply by sub-optimal public policy).





Macro trends (Massachusetts)



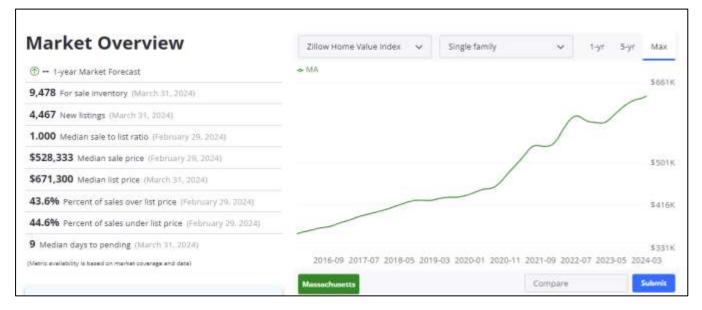


- Takeaways: affordability was arguably as bad or worse in 2005-07. Of course we now know that was the result of an unsustainable, disastrous, and traumatic housing bubble and one of the worst financial crises in American history.
- Affordability was very good in the early 80s and mid 90s; the former a result of cheap housing and the latter more a
 result of growing economic strength.
- In our recent history, we had appeared to be making some gains in 2015-18 with the combination of cheap financing and growing wages (but by no means because houses cost less), but affordability has quickly reversed, with the pandemic having almost no discernable impact.

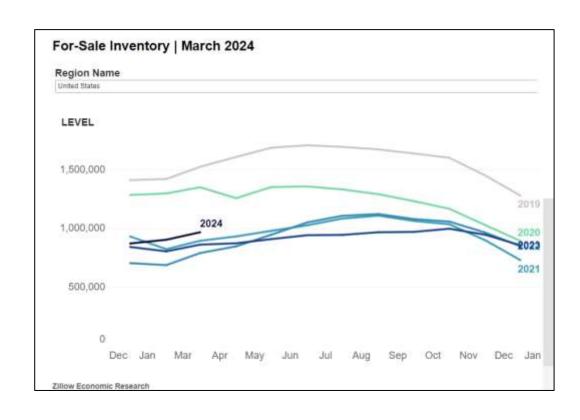
Housing Market

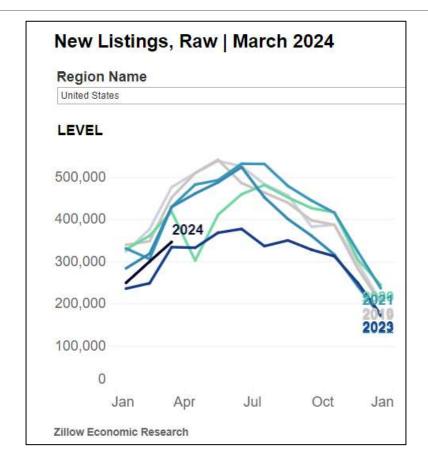
- Zillow's recent Massachusetts housing market review shows just how bad things have gotten.
- The number listings is miniscule for a state of nearly 7 million people.
 Houses are typically sold in less than two weeks after listing.
- All properties are sold. The median sale price has beaten inflation even during with inflation in 2022 reaching a 40-year high at 8.3%.
- Inflation in 2023 was 3.4% and could be around that in 2024. Yet, housing prices increased by 8.7% in the year to March 2024.





Supply problems – teardowns contribute to this





Housing Market

"Meanwhile, inventory here is lower than anywhere else in the United States, and residential property values are still increasing, according to the report."

"Until they change the way zoning is regulated (a lot of zoning is still stuck in the 1950s) and transportation is fixed, we will be here for a while," Vieira said."

""At the same time, we lack listings, and that's putting upward pressure on prices and creating affordability issues, especially in the entry level market," he said."

"Many buyers are opting to make offers above asking price, according to Wilk. In fact, most single-family homes sold in March 2024 in Greater Boston went at or above full asking price."



Zillow: Metro Boston is facing the worst inventory crunch in the US

Plus, forty-nine percent of the listings sold for over the asking price in March; back in 2019, that figure was only 26%.

READERS SAY

Long-term renters say homeownership in Greater Boston is out of reach. Here's why.

"The housing market is just a barren wasteland with only 800 square foot, million dollar condos in the mirage of hope."

NEWS

Median home price in Greater Boston nears record high in March 2024

Published: Apr. 17, 2024, 5:38 p.m.

Needham and Greater Boston teardowns

- This by-law change does not prevent teardowns or demolition. There is no historic preservation or natural conservation.
- The problem with teardown and new large construction is the loss of a small and medium housing units (SHMU) which are not replaced.
- This is the loss of supply issue which is at the heart of all the previous slides.
- Needham's zoning by-laws permit and incentivize the destruction of SHMU on one end, and prevent the addition of SMHU on the other side minimum lot sizes, restrictions on multi-family zoning, restrictions on ADUs, onerous special permit and site plan reviews, etc.
- There is expected to be new zoning allowing for more multi-family housing. However, the impact of that will be reduced by the loss of 1-2 small and medium units per week. In other words, there are scenarios where even with the new zoning, Needham sees a *net loss* of SMHU in the coming years.

Problematic new construction

RESEARCH AND NOTES ON HOUSES WHICH RAISE ALARM; MOST IF NOT ALL ARE RECENT CONSTRUCTION (POST-2017)

DATA FROM PROPERTY CARDS, ZILLOW, REDFIN, AND GOOGLE MAPS

TABLE OF CONTENTS

Design Principles + Incentives

On Wellesley new construction:

"One architect refers to the shoddy houses as "McBoxes"— where builders are simply "selling square footage." One common trick? Including a built-out third floor with absolutely no purpose. Builders add the extra 800 or so square feet to make the cost per square foot look better, the architect says, but "it's smoke and mirrors. It's empty rooms. Empty boxes."

- Boston Magazine October 2018



Source: Zillow

Results of Needham zoning policy



Results of Needham zoning policy



(1) 393 Hillcrest Ave.

"Move in Spring 2022! Wonderful new construction by a premier local builder. Spacious modern colonial with 5,653 square feet of living space across four **finished levels.** Superior craftsmanship, modern finishes, exquisite details built with the finest materials available on the market today will make this a perfect forever home. Beautiful bright kitchen, upscale stainless steel appliances, ample cabinets, and a cozy breakfast area will check all of your must-have boxes. Spacious bright rooms throughout include 6 bedrooms with an amazing master suite with two walk-in closets, 5 ½ bathrooms. Basement includes guest bedroom with a full bath, playroom/den and an exercise room, finished attic includes bedroom, playroom/den and a full bath. Ability to customize some of the finishes if you get this spectacular home early so don't wait!



(1) 393 Hillcrest Ave.

- New construction post-2017
- Property is 10,400 ft²
- Implying FAR limit of 3,950 ft²
- Marketed as 5,600 ft²
- Property card states 4,348 ft²
- This raises concerns over monitoring and that builders are already pushing the currently permissive regulations

PARID: 1990280000700000	MUNICIPALITY: NEEDHAM	LUC: 101
393 HILLCREST LLC	393 HILLCREST RD	PARCEL YEAR: 2023
Residential Card Summary		
Card/Building:	1	
Stories:	2.5	
Condition:	1 - EXCELLENT	
Grade:	X+ - SUPERIOR +	
CDU:	EX - EXCELLENT	
Exterior Wall:	FB - FRAME-CLAPBD	
Style:	C2 - NEW COLONIAL	
Year Built:	2021	
Effective Year:	2021	
Square Feet of Living Area:	4348	
Total Rooms:	12	
Bedrooms:	6	
Full Baths:	5	
Half Baths:	1	

Land Line #	Land Type	Land Code	Class	Square Feet	Acres	Suppressed	CH618 %	Infl Reason	Infl 2 %	Infl 2 Reason	Base Rate	Market	Assessed Value
1	S-SQUARE FOOT	P-PRIMARY	101- SINGLE FAMILY RESIDENCE	10,000	.23	N					59		589,200
2	A-ACRÉAGE	R-RESIDUAL	101- SINGLE FAMILY RESIDENCE	392	.01	N					723		723

(2) 248 Harris Ave.

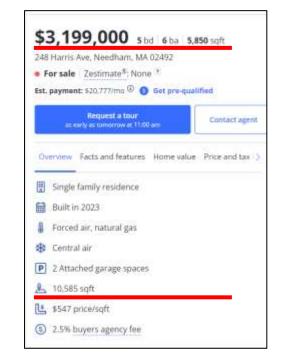
- Recent teardown; property card shows previous house was not small at nearly 1,800 ft²
- Lot is 10,600 ft², implying FAR limit of 4,030 ft²
- New construction was marketed as 5,850 ft² with an asking price of \$3.2 million
- New card shows living area of 4,010 ft², the absolute limit of a 10,585 ft² property

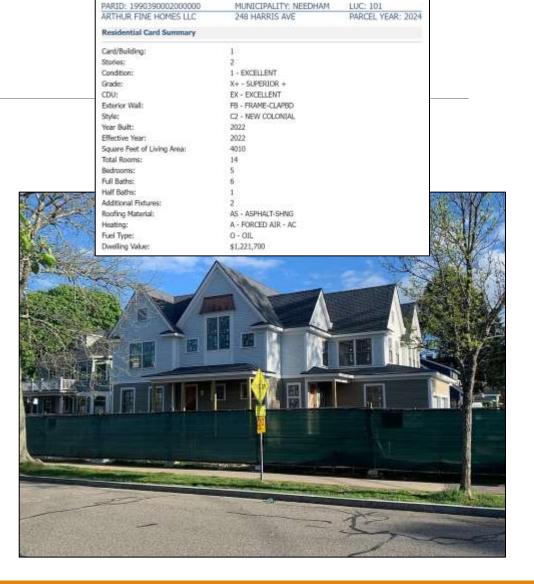
Card/Building: Stories: Condition: 4 - ABOVE AVERAGE C - AVERAGE Grade: CDU: P- - ABOVE AVERAGE Exterior Wall: AV - ALUMNM-VINYL CL - COLONIAL Style: Year Built: 1924 Effective Year: 1998 Square Feet of Living Area: 1776 Total Rooms: Bedrooms: Full Baths: Half Baths: Additional Fixtures:



(2) 248 Harris Ave.

Date	Event	Price	
5/4/2023	Listed for sale	\$3,199,000 +161.19 \$547/sqft	
Source: ML5 PIN #73	107675 Report		
1/31/2022	Sold	\$1,225,000 +16.8% \$209/sqft	
Source: MLS PIN #72	STEEN Report		
11/17/2021	Pending sale	\$1,049,000 \$179/sqft	
	Raveis Real Estate, Morspage	8. insurance #72918299	
Пероп			
11/10/2021	Listed for sale	\$1,049,000 \$179/sqft	
Source: MLS PIN #73	SI 11299 Report		





(3) 547 Webster St.

This House was first listed to the public and an open house, which attracted significant interest, was held. Below is the original real estate listing:

Opportunity knocks with this charming cape in an excellent central Needham location and in the Sunita Williams school district! Walking distance to the train, high school, library, shops, and Rosemary pool. **This home is clean, move-in ready, and will allow you to put your stamp on it over time.**

The large corner lot also offers numerous possibilities for expansion or redevelopment. Boasting refinished hardwood floors, the first floor has a spacious living room with a wood-burning fireplace, dining room, and kitchen plus a breezeway leading to the driveway and garage. Two bedrooms up and two down with a full bath on both levels offer flexibility for different living configurations.

The basement has a room that is framed and drywalled with its own fireplace - a great future finished space. The large backyard and patio is a perfect spot to fire up your grill and invite family and friends to enjoy the 4h of July parade as it passes by!



4 bd | 2 ba | 1,488 sqft 547 Webster St, Needham, MA 02494 • Sold: \$1,047,770 | Sold on 03/29/22

(3) 547 Webster St.

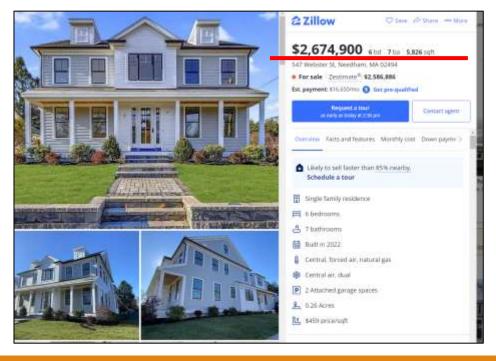
Below is the final listing of the new construction:

Captivating new contemporary colonial by a premier builder in prime Needham Center! This exquisitely crafted home is within walking distance of town, the train, library, grocery stores, and high school plus is part of the new Sunita Williams school district. Upgraded features include an open-concept kitchen with Thermador appliances, oak beams, mudroom built-ins, a pantry, and two possibilities for dedicated offices. In addition to four en-suite bedrooms, the primary suite boasts a vaulted ceiling, an oak accent wall, sitting room, spa-like bathroom, and dual walk-in closets. Multiple flexible spaces to suit your needs, including a potential in-law/aupair suite on the third floor. The beautifully finished lower level comprises the sixth bedroom, bath, areas that could serve as a playroom, theatre, gym, or craft area, plus abundant storage. The charming front porch, fenced private patio, and level yard are perfect for relaxation and recreation at this incredible home. OPEN SUNDAY 2-4

Property card data on square feet of living area indicates 4,982 ft² of living area. Lot is confirmed at 11,089 ft², or FAR limit of 4,213 ft².

Note also from the previous picture the loss of even the modest amount of tree and vegetation on the lot, and installation of retaining walls

PARID: 1992260000100000 J. DERENZO PROPERTIES LLC	MUNICIPALITY: NEEDHAM 547 WEBSTER ST
Residential Card Summary	
Card/Building:	1
Stories:	2.5
Condition:	1 - EXCELLENT
Grade:	X SUPERIOR -
CDU:	EX - EXCELLENT
Exterior Wall:	FB - FRAME-CLAPBD
Style:	C2 - NEW COLONIAL
Year Built:	2022
Effective Year:	2022
Square Feet of Living Area:	4982



Needham Observer: "Eighty-six-year-old Roland Johnson lives in a cozy house on Webster Street filled with memorabilia from his long life in Needham. He grew up in town, and other than his time in the Coast Guard, he has lived here his whole life. His china cabinet is filled with treasures from England, where his late wife was born. He lives modestly but contentedly — except for recent problems he has had with flooding.

Johnson said he'd never had a problem with water. He does have a slope in his yard, and when it rained, the water used to roll down the hill past the small house next to his and drain onto Rosemary Street. He also has two pipes running from the back of his foundation into a sump pump that kept his basement dry. Now, when it rains, the water comes in torrents into his house in three different areas. He believes it's because the little house* next to his was replaced by a huge house that takes up most of the lot. Developers who built the house put up a cement wall and a fence that Johnson said makes the water go directly into his basement.

Johnson, who worked for the Needham DPW for decades before he retired, has had several inches of water in his basement numerous times over the past two years. He used to use a broom to sweep it out before buying a dry vac to handle the problem more efficiently. He wanted to know whether the town has any zoning laws that could have prevented his situation."



^{*} As seen above, house was not even really that little; red circle shows unnecessary tree loss

(4) 216 Greendale Ave.

- Example of larger lot due to unbuildable sloping hill at rear of property, but functions as typical SRB
- FAR would imply 6,200 ft²; property card indicates 5,084 ft², but listing is 7,642 ft²
- This shows limitation of FAR in regulating new construction size

PARID: 1990660004000000 MUNICIPALITY: NI SAYBROOK CONSTRUCTION LLC 216 GREENDALE A	FEDH		
SAYBROOK CONSTRUCTION LLC 216 GREENDALE A		AM	
5/11 BROOK CONSTRUCTION LLC 210 GREEND/REL	AVE		
Land			
Land Land Type Land Code Class Square Line #	CH61B %		I Rea
1 S-SQUARE FOOT P-PRIMARY 101- 10,000 .23 N SINGLE FAMILY RESIDENCE			
2 A-ACREAGE R-RESIDUAL 101- 6,621 .15 N SINGLE FAMILY RESIDENCE			

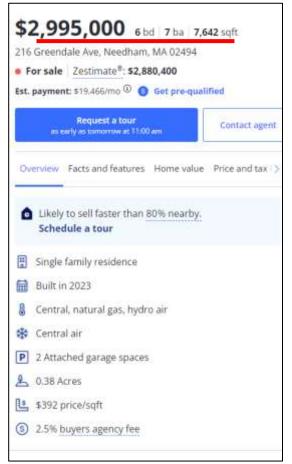


PARID: 1990660004000000	MUNICIPALITY: NEEDHAM			
SAYBROOK CONSTRUCTION LLC	216 GREENDALE AVE			
Residential Card Summary				
Card/Building:	1			
Stories:	2			
Condition:	1 - EXCELLENT			
Grade:	X - SUPERIOR			
CDU:	EX - EXCELLENT			
Exterior Wall:	FB - FRAME-CLAPBD			
Style:	C2 - NEW COLONIAL			
Year Built:	2023			
Effective Year:	2023			
Square Feet of Living Area:	5084			

(4) 216 Greendale Ave.



"Space for the sake of space"







(5) 27 Coolidge Rd.

- Teardown and new construction activity on small nonconforming lot (7,828 ft²)
- FAR limits would imply 2,974 ft²; the new property card indicates living area of 3,873 ft²
- Marketed as 5,276 ft²
- Very concerning that a house of this size on a lot of this size would be demolished for speculative development

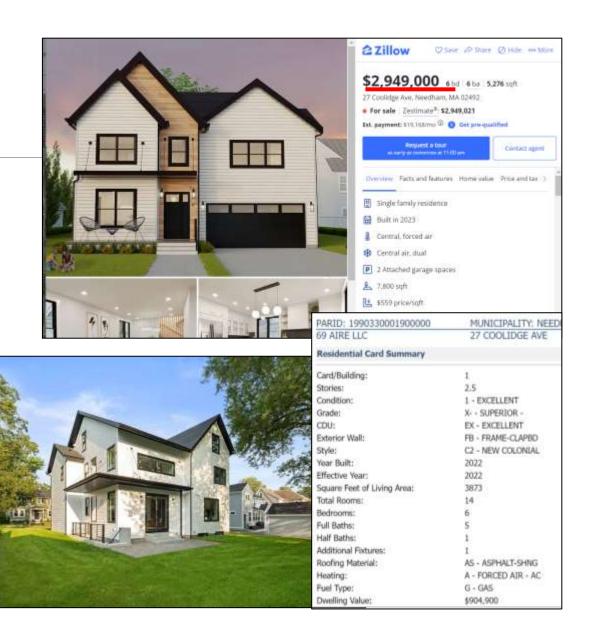
Permits			
Permit #:	Permit Date:	Purpose:	Amount:
19356	02-MAY-1995	RM-REMODEL	\$6,200
22-10032	22-APR-2022	DM-DEMOLITION	\$2,000
BR22-10440	25-APR-2022	NC-NEW CONSTURCTION	\$820,000
DEMO-22-10031	12-MAY-2022	DM-DEMOLITION	\$10,000



	D: 1990330001 SH, THOMAS J.					ALITY: NE		AM				C: 10 RCEL		R: 2023
Land														
Land Line #	Land Type	Land Code	Class	Square Feet	Acres	Suppressed	CH618 %	Infl %	Infl Reason	Infl 2 96	nfl 2 leason	Base Rate	Chap Market Value	Assessed Value
1	S-SQUARE FOOT		101- SINGLE FAMILY RESIDENCE	7,828	.18	N	•					64		626,677
Total:			35-330334										0	626,677

(5) 27 Coolidge Rd.

"Unique Design in the desirable "ladder street" neighborhood and Broadmeadow School District. A one-of-a-kind custom masterpiece by A1RE. This Contemporary Farmhouse features 6 bedrooms, and 5 1/2 bathrooms. The stunning double-height family room provides striking natural light, merging with the open floor concept. Chef's kitchen with Thermador appliances makes for a luxurious living experience. On the second floor, the master suite features a huge walk-in closet, and a designer bath w/ soaking tub. Two ensuite bedrooms sharing a jack & jill, one bedroom, a bathtub bathroom, and laundry room complete this level. The finished attic is flooded with natural light, w/ two additional bedrooms and spacious bathroom. The finished lower level boasts a walkout to the backyard, full bath, family and exercise room, play area, and storage. You'll enjoy the nearby downtown restaurants, Needham Golf Club, conservation trails along the Charles River, and easy access to Boston."



(5) 27 Coolidge Rd.

Finished attic and basement function are normal humanhabitable areas.













As with 547 Webster, the house was first listed for use in its original form as a starter house...

"This charming and inviting home has been in the heart of one family for over 30 years and is ready for new owners to begin creating their own memories and traditions. Appreciate the hardwood floors, large living room, screened-in porch and beautifully maintained private yard. This home is conveniently located across from Thorpe park which provides ample green space and just a short distance from Trader Joe's and the Needham Heights shopping, restaurants and Train Station. Only one mile from Needham Center and easy access to all commuting routes. Bring your own ideas to this 3 bedroom and 1.5 bathroom home that has so much potential and is ready for its next chapter."



Is there strong demand for these houses? As of mid-April 2024, this house had been on the market for 120 days ...it was ultimately purchased by developer and demolished to build a new house which pushes the limits of current dimensional regulations

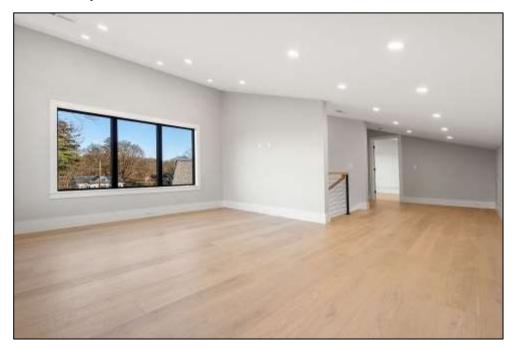
"New Construction - Stunning Modern 6 Bedroom, 6 Bath, and 1 half bath crafted by a distinguished Needham Builder. The first floor offers a spacious dining room, family room, and open concept kitchen. Thermador and Wolf appliances, waterfall honed island and Modern cabinetry with tons of storage. Luxurious primary bedroom with private balcony, spa grade bathroom and huge walk-in closet. Large bedrooms with en-suite bathrooms featuring stylish wall hung cabinetry and Italian tile throughout. Third floor bonus room with treetop views, bedroom and full bath. The lower level features a large playroom with built-in bar perfect for entertaining, guest bedroom and full bath. The house is complete with a two-car garage, outdoor patio, backup generator and fenced yard. No detail is missed with inceiling speakers, central vacuum and security system. This is luxury living at it's finest! Conveniently located near transportation, schools, shopping, restaurants and major route. This is a must see"

- Not only is this a teardown of a habitable medium-sized house, but the developer has created water runoff issues for abutters
- Lot size $-8,276 \text{ ft}^2$, implied floor area limit of $3,144 \text{ ft}^2$.
- Developer is marketing as a 5,100 ft² house
- Under proposed amendment, this would be limited to 3,310 ft².

PARID: 1990630004600000		CIPALITY: NEEDHAM
	609 HI	JNNEWELL ST
Residential Card Summary		
Card/Building:	1	
Stories:	2	
Condition:	4 - ABOV	'E AVERAGE
Grade:	B AVER	RAGE/GOOD
CDU:	P ABO	VE AVERAGE
Exterior Wall:	FB - FRA	ME-CLAPBD
Style:	CL - COL	ONIAL
Year Built:	1939	
Effective Year:	1998	
Square Feet of Living Area:	1276	Old
Total Rooms:	6	Olu
Bedrooms:	3	
Full Baths:	1	
Half Baths:	1	
Additional Fixtures:	0	

Interior	
Bedrooms & bathrooms	Heating
Bedrooms: 6	 Heating features: Radiant, Heat Pump
Bathrooms: 7	
 Full bathrooms: 6 	Cooling
 1/2 bathrooms: 1 	 Cooling features: Central Air, Dual
Basement	Interior features
Basement: Full,Sump Pump,Radon	 Window features: Insulated Windows
Remediation System	 Interior features: Central Vacuum, Wet Ba
Flooring	Other interior features
Flooring: Hardwood	Total structure area: 5,100
	 Total interior livable area: 5,100 sqft
	 Total number of fireplaces: 1

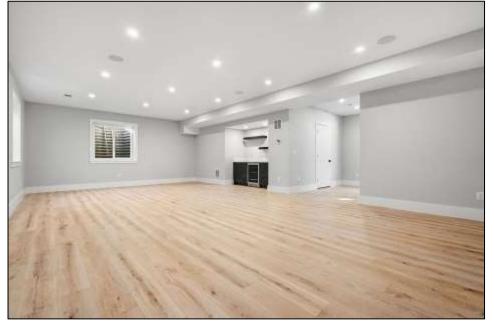
• This space is not part of FAR – for what reason exactly is unclear.





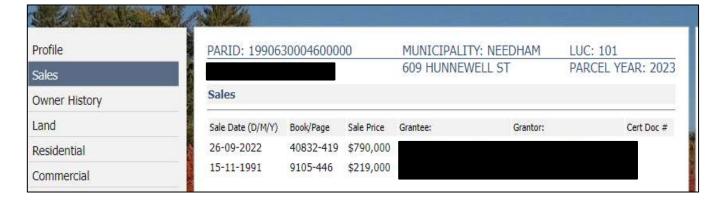
- Open connection into basement area – clearly part of main living space
- Without getting into subjectivity and taste, these floor plans are wide-open and rooms are not serving a clear purpose. It appears to be floor area for the sake of floor area.



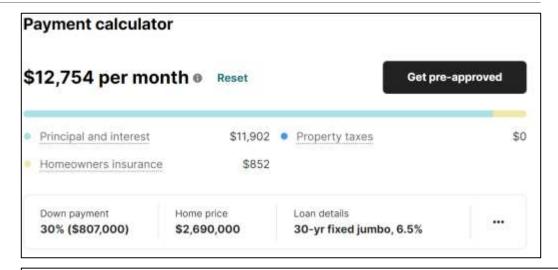


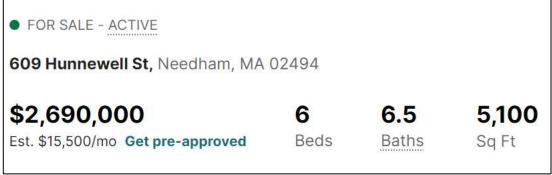
- The house was only sold in Sep 2022 at \$790,000 – very little if any premium to market prices
- Quick math \$219,000 USD in 1991 is equivalent to \$437,000 USD in early 2022 terms.
- A sale of \$790,000 indicates a gain of \$353,000 USD, or real CAGR of ~2%

Date	Event	Price	
9/26/2022	Sold	\$790,000 (-1.3%)	\$619/sqft
Source: MLS	PIN #73012805 Report		
7/30/2022	Listing removed	\$800,000	\$627/sqft
Source: MLS	PIN #73012805 Report		
7/25/2022	Contingent	\$800,000	\$627/sqft
Source: MLS	PIN #73012811 Report		
7/21/2022	Listed for sale	\$800,000	\$627/sqft
Source: MLS	PIN #73012811 Report		
7/16/2022	Contingent	\$800,000	\$627/sqft
Source: MLS	PIN #73012811 Report		
7/15/2022	Listed for sale	\$800,000 (+265.3%)	\$627/sqft
Source: MLS	PIN #73012811 Report		
11/15/1991	Sold	\$219,000 (+9.5%)	\$172/sqft
Source: Publi	c Record Report		



- This is a house on an 8,250 ft² lot even with \$800,000 of cash and a favorable rate in today's climate, the mortgage is nearly \$12,000 per month.
- I would wager houses like these are only for household incomes well north of \$400,000/year. This is more than three times the area median income for a family of four. Moreover, MA is one of the highest-earning states in one of the highest-earning and wealthiest countries in the world.





(7) 26 Manning St.







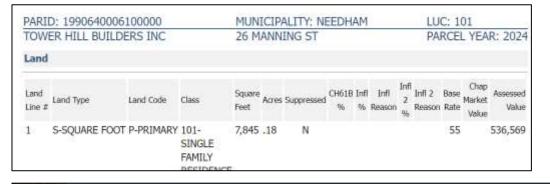
(7) 26 Manning St.

"Location, location! You are moments away from Needham Heights train station, restaurants, Trader Joe's, Mitchell Elementary, and Needham High....the list goes on and on. If you are looking for a neighborhood feel, this is the spot for you. The house is a stunning new construction by a local respected builder and features four floors of living with custom finishes and touches throughout. Sunlight floods the rear of the house where you will find yourself cooking, entertaining, and relaxing in a lovely chef's kitchen with custom built cabinetry and Thermador and Bosch appliances. A sliding door opens out into a peaceful and private backyard with a large patio perfect for having guests. In addition to a thoughtful layout on first and second floors, a large finished basement and third floor are great flex space for a guest space, game-room, office, or home gym., Both **BM and 3rd floor have private full bathrooms.** This house has it all!"

- Final text of listing even "smaller" new construction are built with the intent of using four floors of the house.
- "Neighborhood feel" but what about for long-time residents?
- Following slide shows 7,850 ft² lot, implying 2,983 ft² limit, however property card states 3,533 ft² of livable area (and marketed as 4,500 ft²).

(7) 26 Manning St.

PARID: 1990640006100000	MUNICIPALITY: NEEDHAM		
TOWER HILL BUILDERS INC	26 MANNING ST		
Residential Card Summary			
Card/Building:	1		
Stories:	2.5		
Condition:	1 - EXCELLENT		
Grade:	X+ - SUPERIOR +		
CDU:	EX - EXCELLENT		
Exterior Wall:	FB - FRAME-CLAPBD		
Style:	C2 - NEW COLONIAL		
Year Built:	2022		
Effective Year:	2022		
Square Feet of Living Area:	3533		
Total Rooms:	14		
Bedrooms:	4		
Full Baths:	5		
Half Baths:	1		
Additional Fixtures:	3		
Roofing Material:	AS - ASPHALT-SHNG		
Heating:	A - FORCED AIR - AC		
Fuel Type:	G - GAS		
Dwelling Value:	\$1,547,600		



PARID: 199	906400061	100000	MUNICIPALITY: NEEDHA	M	LUC: 101	
TOWER HI	LL BUILDE	RS INC	26 MANNING ST		PARCEL YEAR	: 2024
Sales						
Sale Date (D/M/Y)	Book/Page	Sale Price	Grantee:	Grantor:		Cert Doc #
08-08-2023	41349-548	\$2,140,000				
22-04-2022	40484-78	\$950,000				
01-11-2007	25270-480	\$100				
25-10-1968	11443-482	\$1				

(8) 171 Elmwood Rd.







(8) 171 Elmwood Rd.

 This was a medium, if not larger, house that happened to be situated on a large parcel (0.31 acres). It was also not an old house. Something is broken in zoning policy if these houses are being torn down while the region and country face a housing deficit.





(8) 171 Elmwood Rd.









"New Construction 6 bed 6 bath home with over 6, 000 square feet of living space over all four floors on a large 15, 315 square foot lot. Quiet sought after side street and neighborhood. Well planned finishes throughout by experienced local builder. Certificate of Occupancy in hand, home is 100% complete. Contact for more information"

 Teardown likely unavoidable due to massive size of lot – case for sharp curbs for larger lots OR the ability to build multifamily on oversized lots

Price History				
Date Event		Price		
06/28/2023	Sold	\$2,200,000		
05/18/2023	Price Changed	\$2,295,000		
05/02/2023	Price Changed	\$2,345,000		
04/10/2023	Price Changed	\$2,395,000		
02/13/2023	Price Changed	\$2,495,000		
01/24/2023	Listed	\$2,595,000		
06/16/2022	Listing Removed	\$899,000		

PARID: 1990210007400000	MUNICIPALITY: NEEDHA
	159 THORNTON RD
Residential Card Summary	
Card/Building:	1
Stories:	2
Condition:	4 - ABOVE AVERAGE
Grade:	C - AVERAGE
CDU:	P ABOVE AVERAGE
Exterior Wall:	WS - WOOD-SHN-SHK
Style:	GR - GARRISON
Year Built:	1948
Effective Year:	1999
Square Feet of Living Area:	1395
Total Rooms:	6
Bedrooms:	3 Old
Full Baths:	1
Half Baths:	1
Additional Flotures:	0
Roofing Material:	AS - ASPHALT-SHNG
Heating:	D - HOT WATER
Fuel Type:	O - OIL
Dwelling Value:	\$199,600
Sections	

- What has this done for resiliency during flooding events? Note the very significant tree and vegetation removal (completely unregulated)
- Space above the second floor does not count towards FAR why should this be the case?







Thornton Rd.

 Although not perhaps tied directly to new construction, the area is identified as being vulnerable to flooding events already.

Needham Observer: "Wayne and Courtney Olson, who live at 147 Thornton Road, have a one-of-akind problem that's absolutely devastating. "We live at the bottom of three hills. It's sort of like you're in the Bermuda Triangle, " said Courtney. Flooding from the two big storms in July and August destroyed a brand-new deck, a stone retaining wall and stone steps. "Our yard looks like a debris field," she said. They've had to put sandbags in front of their window wells to keep the water from coming into their house. They've had to return early from vacations because of impending bad weather. "We're constantly in a state of panic," she said. Next steps for the couple include making a barricade of sandbags around their house."

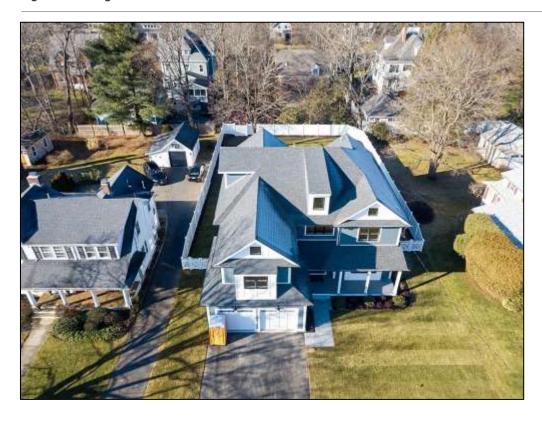
(10) 835 Webster St.





Notice the needless loss of a mature and healthy tree in the front of the lot due to no tree ordinance

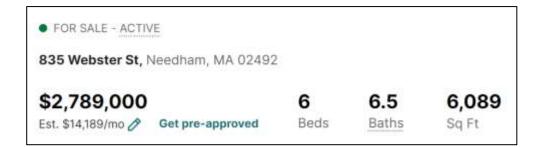
(10) 835 Webster St.



This beautiful New Construction Home was crafted by one of Needham's premier 3rd generation builders. This home boasts 14 rooms, 6 bedrooms 6.5 baths & is the one you've been waiting for! Fantastic floor plan w/superior attention to details! Main level features a beautiful custom chef's kitchen w/9 foot waterfall island, pantry, eating area opens to a large linear fireplaced family room. Slider leads to the private patio & fenced yard. 1st floor Bedroom option w/full bath, Dining rm & formal living rm, powder room, mudroom w/custom built-ins & direct entry into 2-car garage. 2nd level you'll find a primary suite w/double vanity sinks, soaking tub, large shower, radiant floor heat and super walk-in closet. 3 additional bedrooms, 2 full baths & laundry room. 3rd floor playroom/bedroom/office option w/full bath. Finished lower level has a large game/media room, gym/bedroom & full bath. Short distance to Needham Ctr Shops, restaurants, train & easy highway access. Ready for you now!

(10) 835 Webster St.

- House was nearly 1600 ft², and built in 1951, so not quite as old as many other houses.
- Oversized lot means very large houses can be built.
- This was a 2023 teardown pandemic, economic issues, surging mortgage rates have done nothing to curb teardown and oversized house construction in Needham



PARID: 1990390008800000	MUNICIPALITY: NEEDHAM	LUC: 101
J DERENZO PROPERTIES LLC	835 WEBSTER ST	PARCEL YEAR: 2024
Residential Card Summary		
Card/Building:	1	
Stories:	1	
Condition:	3 - GOOD	
Grade:	B AVERAGE/GOOD	
CDU;	GD - GOOD	
Exterior Wall:	BK - BRICK	
Style:	RN - RANCH	
Year Built:	1951	
Effective Year:	1999	
Square Feet of Living Area:	1592 Old	
Total Rooms:	7	
Bedrooms:	2	
Full Baths:	1	
Half Baths:	0	
Additional Fixtures:	1	
Roofing Material:	AS - ASPHALT-SHNG	
Heating:	C - HOT WATER - AC	
Fuel Type:	O - OIL	
Dwelling Value:	\$258,100	

PARID: 1990390008800000		MUNICIPALITY: NEEDHAM			LUC: 101		
J DERENZO PROPERTIES LI	LC	835 WEBS	35 WEBSTER ST		PARCEL YEAR: 202		
Property Information							
operty Location: 835 WEBSTER ST			R ST				
Class:	F	R-RESIDENTIAL					
Use Code (LUC):	1	101-SINGLE FAMILY RESIDENCE					
District:	1	MA199 - NEEDHAM					
Deeded Acres:	.2980						
Square Feet:	12,981						
Owner							
Owner:	Co-Owner	City	Address	State	Zip Code	Deed Book/Page	
		NEEDWAN	43 CHARLES ST	MA	07404	40687/172	

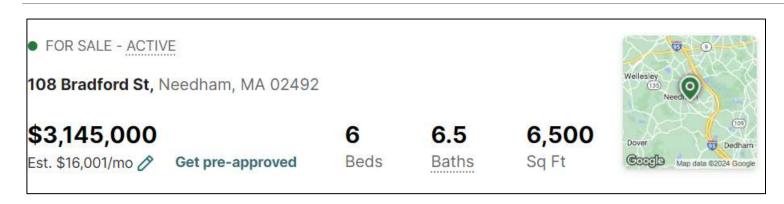
• With current zoning policy, this kind of house on a 10,400 ft² lot will be replaced





• Impressive, new construction Contemporary style home in prime Needham ladder street location! Built by a premier local developer, in the Broadmeadow School District this sun-filled 6 bedroom, 6 full bath home features high end finishes, open floor plan, soaring ceilings, oversized windows and custom molding. The main floor consists of an eat-in chef's kitchen, custom cabinets, 2 Dishwashers, pantry closet, and access to a spacious yard. A family room with gas fireplace and custom paneled accent walls, office/bedroom with full bath, living room, hostess-sized dining room, mudroom with built-ins and half bath and two car garage finish this level. The second floor has a lavish primary suite, heated floors w/a walkin closet, 2 bedrooms connected by a Jack and Jill bath, an en-suite bedroom, and laundry room with cabinets. The third level includes a finished bonus room and full bath, and the lower level offers a playroom, bedroom, full bath. Close to schools, shopping and all major routes.













- Again the square feet of living area exceeds the anticipated FAR restriction. It is unclear if consistent counting is used
- Lot area: $10,454 * .38 = 3,972.5 \text{ ft}^2$
- Square feet of living area = 4,459 ft²

PARID: 1990380000700000		MUNICIPALITY: NEEDHAM	LUC: 101	
BRADFORD PARTNERS 108 LLC		108 BRADFORD ST	PARCEL YEAR: 2024	
Permits				
Permit #:	Permit Date:	Purpose:	Amount:	
18357	02-NOV-1992	AD-ADDITION	\$6,000	
20908	12-MAY-1997	RM-REMODEL	\$17,000	
120150645	10-JUN-2015	RM-REMODEL	\$6,050	
22-10096	13-OCT-2022	DM-DEMOLITION	\$5,000	
22-10095	13-OCT-2022	DM-DEMOLITION	\$15,000	
22-11071 21-OCT-2022		NC-NEW CONSTURCTION	\$800,000	

PARID: 1990380000700000	MUNICIPALITY: NEEDHAM	LUC: 101
BRADFORD PARTNERS 108 LLC	108 BRADFORD ST	PARCEL YEAR: 2024
Residential Card Summary		
Card/Building:	1	
Stories:	2.5	
Condition:	1 - EXCELLENT	
Grade:	X+ - SUPERIOR +	
CDU:	EX - EXCELLENT	
Exterior Wall:	FB - FRAME-CLAPBD	
Style:	C2 - NEW COLONIAL	
Year Built:	2023	
Effective Year:	2023	
Square Feet of Living Area:	4459	
Total Rooms:	14	
Bedrooms:	6	
Full Baths:	6	
Half Baths:	1	
Additional Fixtures:	2	
Roofing Material:	AS - ASPHALT-SHNG	
Heating:	C - HOT WATER - AC	
Fuel Type:	G - GAS	
Dwelling Value:	\$930,400	

(12) 6 Glenwood Rd.



RARE opportunity to own a starter style home in the Broadmeadow school district. Conveniently located close to Needham center, shops, schools, restaurants and Route 128 this well maintained home on a corner lot is surrounded by more expensive homes. Downsizing but want to stay in Needham? This wonderful ranch style home with a partially finished basement could be the perfect condo. alternative. The sun-drenched living room has hardwood floors, recessed lighting and a fireplace. The kitchen offers stainless steel appliances and a walkout to the porch/patio area, perfect for summer entertaining! Two bedrooms, each with hardwood floors and the full bathroom complete the first floor. The lower level has a second fireplace, built-in book shelves and great storage space or room for expansion. This home at this price won't last! First showings begin at the Open Houses Saturday, Feb. 29 and Sunday, Mar 1 from 12-2pm.

(12) 6 Glenwood Rd.



4/21/2020	Sold	\$615,000 +0.8%
		\$674/sqft
Source: Public Record	Report	
2/24/2020	Listed for sale	\$610,000 +49.5%
		\$669/sqft
Source: Real Living Sub	urban Lifestyle Real Estate #72623185	Report
6/27/2008	Sold	\$408,000 -4.7%
		\$447/sqft
Source: Public Record	Report	\$447/sqft
Source: Public Record F 2/29/2008	Report Listed for sale	\$447/sqft \$428,000 +20.6%

PARID: 19903	80000500	000	MUNICIPALITY:	NEEDHAM	LUC: 101
			6 GLENWOOD	RD	PARCEL YEAR: 2024
Sales					
Sale Date (D/M/Y)	Book/Page	Sale Price	Grantee:	Grantor:	Cert Doc #
18-06-2021	39529-150	\$1,600,000			
21-04-2020	37787-492	\$615,000			
27-06-2008	25871-513	\$408,000			
09-01-2004	20413-411	\$355,000			
22-08-1977	11312-286	\$41,500			

(12) 6 Glenwood Rd.

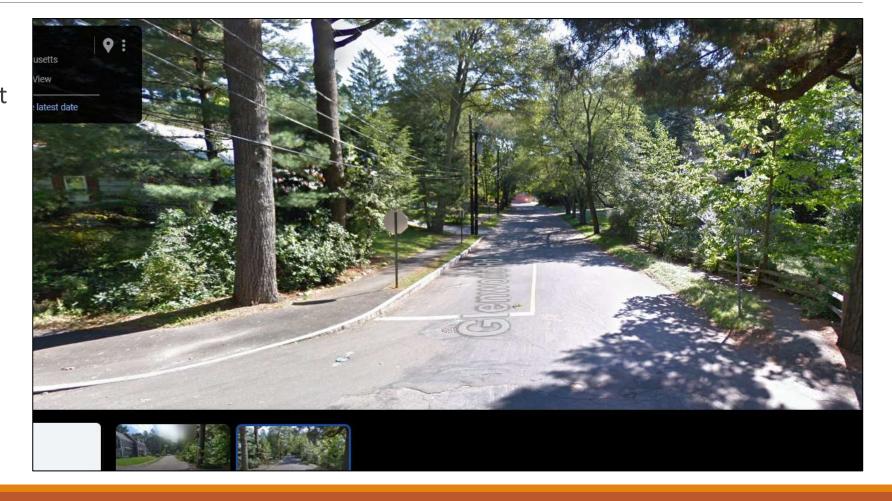
- If one had a concern over dimensions, how would they check? The property card lists 2,857 ft² of living area.
- Lot area is given as either 0.15 acres or 0.146496 acres. As such, dimensional regulations are either:
- 0.15: Floor Area: 2,482 ft²; Lot Coverage of 28%: 1,764 ft²
- 0.147: Floor Area: 2,425 ft²; Lot Coverage of 27%: 1,786 ft²

PARID: 1990380000500000	MUNICIPALITY: NEEDHAM	LUC: 101
	6 GLENWOOD RD	PARCEL YEAR: 2024
Residential Card Summary		
Card/Building:	2	
Stories:	2.5	
Condition:	1 - EXCELLENT	
Grade:	X - SUPERIOR	
CDU:	EX - EXCELLENT	
Exterior Wall:	FB - FRAME-CLAPBD	
Style:	CL - COLONIAL	
Year Built:	2020	
Effective Year:	2020	
Square Feet of Living Area:	2857	
Total Rooms:	9	
Bedrooms:	4	
Full Baths:	4	
Half Baths;	1	
Additional Fixtures:	3	
Roofing Material:	AS - ASPHALT-SHNG	
Heating:	A - FORCED AIR - AC	
Fuel Type:	G - GAS	



(12) 6 Glenwood Rd.

• The impact of teardowns and no tree by-law on a part of town many longtime residents should be well familiar with



(12) 6 Glenwood Rd.

 Would a tree by-law have discouraged such development?





 Would not strike one as a teardown candidate

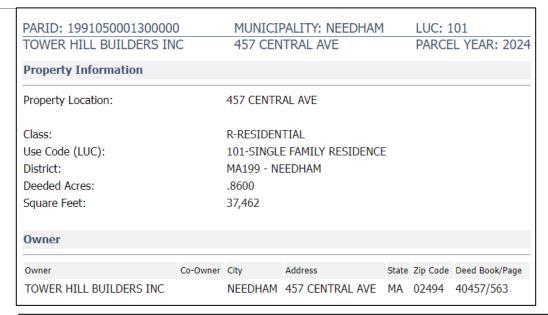


 "Newly Completed and fully staged. A new construction home in Needham with a HUGE wooded private lot and easy access Rte. 95/128, Rte. 9, Newton, Wellesley and Boston, rarely comes on the market. The ~ 4,700 SF expansive floorplan features a gourmet kitchen, full first floor bedroom/full bath, tremendous primary suite, several home office spaces throughout and a large, open 3rd floor w/ full bath. Space abounds on both the inside and outside of the property. Basement can be finished as a walk-out to add even more room if desired. Nearby to Heights train station, downtown restaurants, and Cricket field."





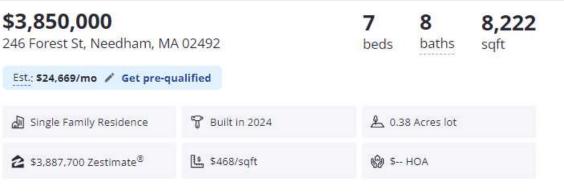
- Enormous lot means that FAR, lot coverage, and setbacks have no impact here.
- These type of lots are more common than realized in SRB. They would be strong candidates for quick conversion to General Residence via permit or zoning appeal (more complicated than this)
- In these type of situations, the acquisition price in the past may not consider the development potential of the parcel.





(14) 246 Forest St.





"Experience luxury living in this stunning new construction in Needham. This exquisite 8,222 SqFt (excl. garage 587 sqft) home, set on a 16,000+ SqFt fenced-in lot, offers 7 beds, 7.5 baths, 2-car heated garage. Designed for modern living, it features 10ft ceilings on the 1st floor, 9ft on 2nd and basement, and top-of-the-line finishes. The gourmet kitchen boasts quartz countertops, custom cabinetry, and double ovens. 1st floor incl a separate bedr with en-suite bath, office, living room, family room with gas fireplace, deck access. 2nd level hosts a large master suite with radiant floor bath, walk-in closets, plus 4 more bedr with en-suite baths. Finished attic adds charm. The lower level contains a 7th bedr, full bath, playroom, gym, family room with wet bar and ample storage. Situated in a prime location, close to Volante Farms, Babson, Sanita Will Elem School, shops, rests, comm rail, etc. Enjoy the large flat backyard, circular driveway, and in/outdoor spaces perfect for entertaining"

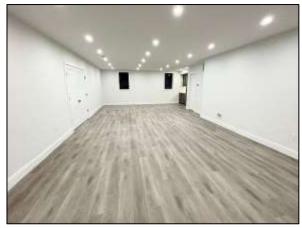
(14) 246 Forest St.

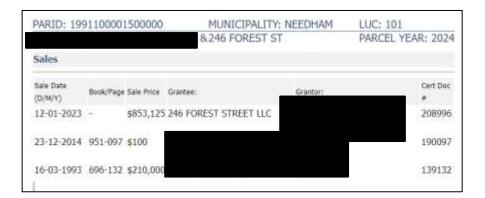
• The house would likely be a candidate for renovation or replacement, but more balanced zoning policy could achieve a better outcome for Needham's housing stock.











(15) 135 Tower Ave.

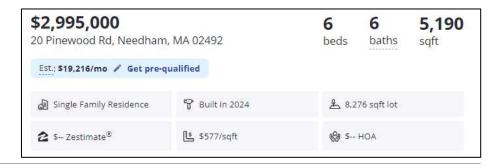
"Dreaming of customizing a home and moving in just in time for the holidays? We can make this a reality for you! 135 Tower Ave, nestled in the heart of Needham's esteemed Tower Hill the heart of Needham's esteemed Tower Hill neighborhood, will be crafted by a premier local builder and will feature 6 bedrooms, 6.5 bathrooms, and 5,464 square feet of customizable living space. You have the exclusive opportunity to hand-select the tile, hardware, cabinetry and more to perfectly suit your individual style. Enjoy the close proximity to Mitchell school, Needham High, downtown Needham and I-95. Don't miss the opportunity to bring your vision to life on this expansive rectangular lot in an A+ location. Get in touch with us today to schedule an informational meeting and learn more about this exciting meeting and learn more about this exciting opportunity."



135 Tower Ave.

- The lot size is 12,632 ft²; permitted house would be 4,547 ft²
- This parcel may still be developed under the new definition, but the house would be smaller, requiring less disturbance of the parcel and reducing any feeling of crowding.
- There is no indication the house is not in fine condition for a new family.
- Sales records show at least three families used this house (period to 1987, 1987 to 2003, 2003 to current).
 Previous sellers did not receive a "developer premium" – why is it necessary for the last?







"Situated in Needham's sought after Ladder streets, this beautiful new home is more than just a living space but a lifestyle. You are greeted by an open layout and high ceilings. The designer kitchen with Thermador appliances, quartzite counters, wine fridge, 2 sinks & an oversized island, flow into living & dining spaces. Across the kitchen is the generous family room w/ a gas fireplace & gorgeous custom built-ins. 4 beds, 3 baths & a laundry room await on the 2nd level, including the primary retreat w/ a large balcony, gas fireplace & luxurious bathroom. Ascend to the 3rd level to find an additional bedroom, full bath, terraced bonus space w/ slider, floor to ceiling built-ins & home office. The lower level features a bedroom, full bath, recreational space & media bedroom, full bath, recreational space & media room equipped w/ projector & screen! Outside find a covered deck, patio & flat backyard to relax, host or play in! .6 miles from town center, close to the T and I-95, this architecturally stunning home is the one!"

- The house is very close to, if not in violation, of this limit.
- This helps demonstrate the issues with relying on design principles.

"Front setback: increase from 20 ft to 25ft or average of 150 ft each side of lot, whichever is greater, with a maximum of 35 feet. Corner lots only assess this on one street, the second street frontage (side) is a setback of 25 ft. Two car garages built within the first 35 ft are limited to one and one half story designs. Full 2 1/2 story garage structure must occur beyond 35 ft from the front."

- Once again, the previous house is not of a size or condition that one would anticipate it to be demolished, particularly given the size of the lot.
- Tree removal is also a feature.
- The moving of a garage from detached into the main structure is a common theme. Is this an objective of Needham zoning policy?



- The lot size is 8,160 ft²; permitted house would be 3,100 ft²
- Instead, due to basement and 3rd floor, the marketed square footage is 5,190 ft² important to remember this lot size is in the lower 15% of lots in SRB
- An important design principle here is building over the garage space in order to support more 2nd and therefore 3rd floor allowance.
- There is so much space that there is a "bedroom" in the basement, in addition to media room and gym.











(17) 11 Fay Ln.

"Location, Location, Location. Stunning, luxurious and oversized New Construction home with beautiful character in Prime Needham Location on quiet Cul-De-Sac in one of the best & convenient Needham's neighborhoods. Meticulously designed with functionality, beauty, & custom features in mind. Large chef's style custom kitchen with Thermador appl, 72" ref & wine, double dishwasher & large island that seats six. Oversized dining room for large family. Office with full bath and family room with covered patio. Upstairs is a luxurious master suite with his & hers closets, spalike bath with heated floors. Three en-suite bedrooms & laundry complete the 2nd fl. The inke path with heated floors. Three en-suite bedrooms & laundry complete the 2nd fl. The upper level offers bedroom & full bath, large playroom, office or studio with plenty of sunlight. Lower level has another en-suite bedroom with 2nd laundry. Extra flexible room prewired for optional home theatre, gym, office or 8th bedroom. Large playroom with wet bar & walk-out to the backyard. Move in for the Memorial Day Weekend."

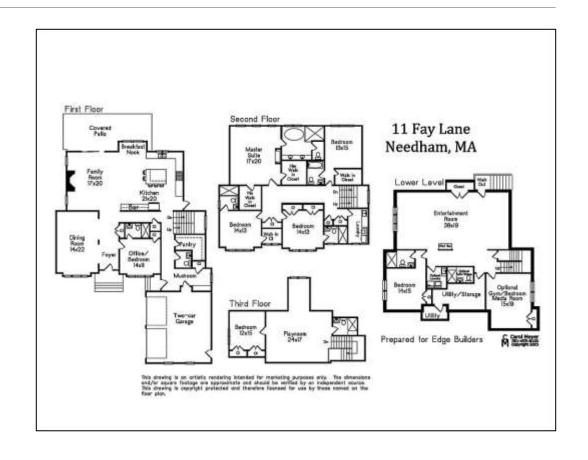
\$3,468,000	7	8	7,259
11 Fay Ln, Needham, MA 02494	beds	baths	sqft





(17) 11 Fay Ln.

- The lot size is 10,019 ft²; permitted house would be 3,807 ft²
- Instead, due to basement and 3rd floor, the marketed square footage is much higher.
- Without any purpose for some rooms, the "bedroom" count is pushed to 7 on a minimum-sized conforming lot
- On 2nd floor, four bedrooms each with bathrooms and WIC
- Nearly 1,500 ft² of habitable and finished basement space



Permittable Houses

HOUSES UNDER PROPOSED LIMIT

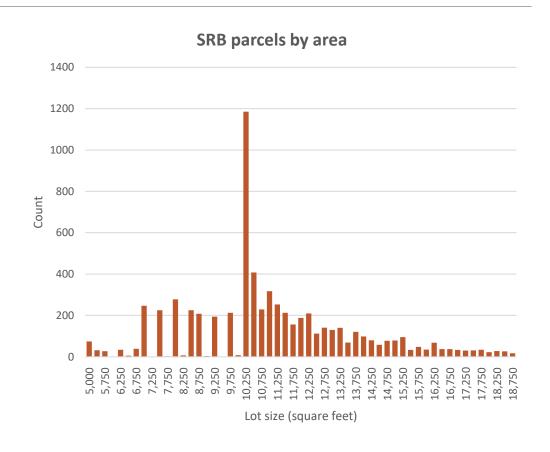
RECENT HOUSES LISTED FOR SALE WHICH ARE NOT CONSTRAINED

UNDER BY-LAW CHANGE; SOME PRICES STILL ABOVE \$2 MILLION

TABLE OF CONTENTS

SRB lots

- There are over 7,200 SRB parcels
- A 10,000 ft² lot is the 41st percentile
- The median size is 10,716 ft² or 4,072 ft² of house.
- Nearly 30% or 2,690 lots are over 12,000 ft²; these houses can be 4,320 ft²+ of interior space plus add-ons
- There are 1,300 SRA lots of 15,000+ ft²
- There will still be many teardowns occurring Needham, just at a slower pace and the new houses will be somewhat smaller.



Source: Needham Assessor's Office

Effect

- On a 10,000 ft² lot currently possible to build a house with:
 - Basement of 1,900 ft²
 - 1st floor of 1,900 ft²
 - 2nd floor of 1,900 ft²
 - 3rd floor of 600 ft² (potentially more)
 - Garage of 600 ft² of floor area.
- With change, a house on a 10,000 ft² lot could have 3,800 ft² of floor area with interior ceiling height of 5' or greater and 600 ft² of garage. This could be:
 - Basement of 1,000 ft² basement
 - 1st floor of 1,300 ft² 1st floor
 - 2nd floor of 1,300 ft² 2nd floor,
 - Low-ceiling attic with utility space
 - Garage of 600 ft² of floor area

Not Impacted:

- Demolitions
- Interior renovations
- Decks
- Pools
- Solar Panels
- Driveway
- Landscaping
- Conversion of space to ADU

- A 4-bed, 3-bath house recently on the market in Needham.
- This house recently for sale was listed at 2,700 ft². The listing showed a floor plan which showed the interior floor area with habitable floor space was indeed at this level.
- Under the proposed change, for a 10,000 ft² lot, a house like this could still be increased by up to 1,100 ft² (+40%) and additional garage space could be added (+100%).
- Under the current rules, since the house has ~2,000 ft² on the 1st and 2nd floors, the house could be increased by almost 1,800 ft² on the 1st and 2nd floor, *plus* an additional amount of space on a potential 3rd floor and basement limited only by design (perhaps another 1,000 ft²).
- In practice, the desire and incentive to add marketable square footage in the basement and 3rd floor is strong enough that a house will often be demolished and rebuilt to maximize basement and 3rd floor space.







PARID: 1991190002800000	MUNICIPALITY: NEEDHAM	LUC: 101
	35 HOWE RD	PARCEL YEAR: 2024
Residential Card Summary		
Card/Building:	1	
Stories:	2	
Condition:	2 - VERY GOOD	
Grade:	B+ - GOOD/VERY GOOD	
CDU:	VG - VERY GOOD	
Exterior Wall:	AV - ALUMNM-VINYL	
Style:	GR - GARRISON	
Year Built:	1949	
Effective Year:	2002	
Square Feet of Living Area:	2198	
Total Rooms:	8	
Bedrooms:	8 4 2	
Full Baths:	2	
Half Baths:	1	
Additional Fixtures:	0	

- Even in renovations or resales, it is now the market norm to finish almost all interior space apart from small utility areas.
- This by-law change does not impact space with higher ceilings, and value can be created this way.
- Sales history and ownership (next slide) point towards renovations and capital improvements to add value to property not speculative building or potential large construction.
- The property had a listed price of over \$1.3 million without any teardown or developer premium.

"This beautiful 4 Bedroom Garrison Colonial in a much sought after neighborhood rests on a curved corner lot with a serene wooded backyard area. The fabulous family room addition with cathedral ceilings and sliding glass doors opens to a private back deck for barbecues and relaxation. The master bedroom barbecues and relaxation. The master bedroom suite has two large closets (His & Hers) and features an elegant master bath with custom granite and glass. Cooking in this generous kitchen is an absolute joy with it's tumbled marble backsplash, stainless steel appliances, and LED recessed lighting. And right off the kitchen is the ideal flexible space for a mudroom or breakfast nook area. The bright and sunny living room features a brick fireplace for those cool autumn evenings. To top it off - Partially finished basement w/office and large kid's playroom. Don't wait to come see this fantastic home! Offers will be reviewed Tuesday at 12:00 pm." at 12:00 pm."

Sale Date (D/M/Y)	Book/Page	Sale Price	Grantee:	Grantor:	Cert Doc
24-10-2016	34591-371	\$824,000		60-62 LITCHFIELD STREET LLC	
18-05-2015	33133-246	\$650,000	60-62 LITCHFIELD STREET LLC	BAYVIEW LOAN SERVICING LLC	
16-05-2005	22398-214	\$756,500			
20-06-1984	6430-397	\$152,000			

Date	Event	Price		
1/18/2024	Listed for sale	\$1,350,000 +63.8% \$614/sqft		
Source: MLS PIN #73194560 Report				
10/24/2016	Sold	\$824,000 +3.1% \$375/sqft		
Source: Public Record Report				
9/14/2016	Listed for sale	\$799,000 - 5.9% \$364/sqft		
Source: Great Places Realty #72066859 Report				
11/3/2015	Listing removed	\$849,000 \$386/sqft		
Source: Great Places Realty #71901500 Report				
10/11/2015	Price change	\$849,000 +6.3% \$386/sqft		
Source: Great Places Re				

Not shown here, but similar shutters added to other windows on side





Masonry work to increase appeal

- Value can be created by simple cosmetic updates (left is 2011, right is 2022).
- In the same way, interior investments and upgrades can be made. This should be the preferred way that properties evolve from generation to generation, not full demolition.

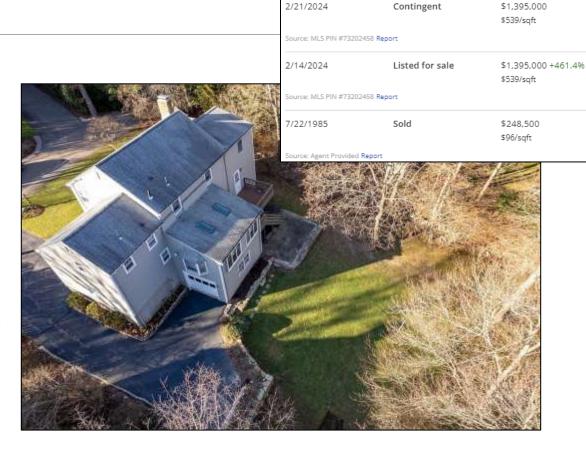
57 Colonial Rd.

- A 2,940 ft² house is comfortably a 4 bed, 2.5 bath
- If on a 10,000 ft² lot, could still be increased by 29%
- Even garage space could be increased by 28%, although would require either re-design or an under-sized garage
- For example, a 700 ft² ADU with undersized garage space could be added
- Or, the house could become a 5 bed, 4 bath design



57 Colonial Rd.

- The house sits on 0.418 acre lot, permitting 6,554 ft² of house.
- A house of 6,554 ft² of just 1st and 2nd floor space would be large enough to possibly incentivize demolition here.
- With the new definition that would be much less.
- Demand is very strong the house was off the market within a week at nearly \$1.4 million



Price and tax history

Event

Price

Price history

Date

18 Edgewood St.

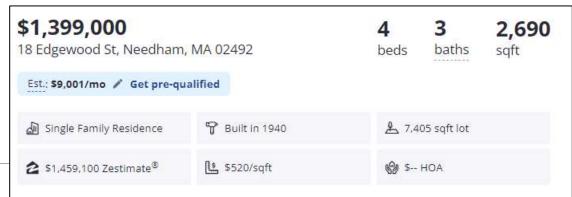


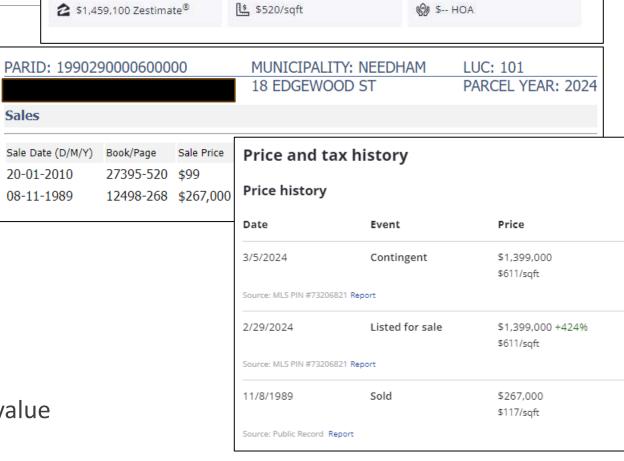
"Fabulous 4 bedroom colonial in PREMIER location! A MUST SEE! Enjoy a beautiful view of the park in this friendly neighborhood setting within 1/2 mile to Mitchell, Pollard, and NHS and less than 1 mile to Needham center and the commuter rail to Boston. Step up on to the stunning front porch and take in the beauty of your surroundings. When you enter the home you'll love the welcoming fireplaced living room and hardwood floors throughout. The eat-in kitchen boasts SS appliances & granite countertops, and the adjacent formal dining room is highlighted by built-in cabinets and lovely views of the private backyard. Sun-drenched family room has French doors and lots of space for everyone! On the 2nd floor you will find 4 bedrooms including a primary suite with two closets. Finished basement is a perfect playroom, gym and/or office. Terrific 3rd floor walkup is a wonderful bonus! 1+ car garage offers extra storage. Move right in and become part of one of Needham's most beloved neighborhoods!" "Fabulous 4 bedroom colonial in PREMIER location!

18 Edgewood St.



• The house was on the market just a week (now contingent). The sale price was far above assessed value again without development premium.





18 Edgewood St.

 Despite being an older house, the basement is clearly once again finished by the time it is on the market again.



Card/Building: 2.5 Stories: Condition: 4 - ABOVE AVERAGE Grade: C - AVERAGE CDU: P- - ABOVE AVERAGE Exterior Wall: FB - FRAME-CLAPBD Style: CL - COLONIAL Year Built: 1940 Effective Year: 1998 Square Feet of Living Area: 2290 Total Rooms: Bedrooms: Full Baths: Half Baths:

Roofing Material: AS - ASPHALT-SHNG Heating: D - HOT WATER

Fuel Type: G - GAS
Dwelling Value: \$297,800

Additional Fixtures:

14 Morningside Rd.



"Beautiful updated 4 bedroom 2.5 bath home in the desirable Bird's Hill neighborhood with flexible layout and ample storage throughout. The main floor includes an updated kitchen, dining area and a spacious living room where you can cozy up in front of the fireplace on cold winter nights. The bright lower level has direct access to the yard and is fully finished with an office, family room, & half bath with an option to add a shower if desired. The upper level features 3 nicely sized bedrooms with a full bath, plus an impressive private ensuite main bedroom with his and hers closet area, separate office space, and designated seating/gym area. Gleaming hardwood flooring throughout, 2 car garage, Central Air (2018), updated baths & more. Broadmeadow School District, close to shops, train and schools!" shops, train and schools!"

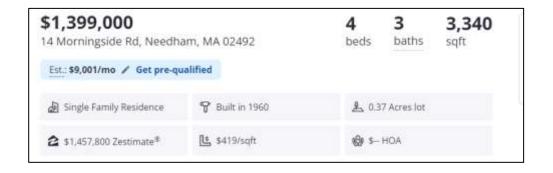
14 Morningside Rd.

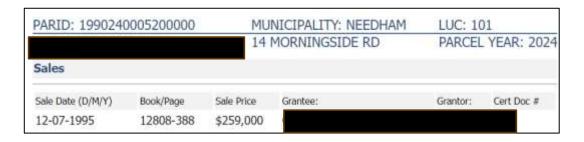




14 Morningside Rd.

- The house is over 3,300 ft², meaning if on a 10,000 ft² lot, could be expanded by around 15%.
 - The lot is much larger, which means a significantly larger expansion is possible.
- Still a strong return for the homeowner; there is still a robust market for a house built in 1960.





PARTO: 1000240005200000	MUNICIPALITY: NEEDHAM	LUC: 101
	14 MORNINGSIDE RD	PARCEL YEAR: 2024
Residential Card Summary	_	
Card/Building:	1	
Stories:	2	
Condition:	3 - GOOD	
Grade:	B - GOOD	
CDU:	GD - GOOD	
Exterior Wall:	FB - FRAME-CLAPBD	
Style:	CL - COLONIAL	
Year Built:	1960	
Effective Year:	1999	
Square Feet of Living Area:	2369	

\$2,149,000

7 Tudor Rd, Needham, MA 02492

Est.: \$13,759/mo / Get pre-qualified

5

4

4,219

baths sqft

7 Tudor Rd.



"Welcome to your dream home in the sought-after Broadmeadow neighborhood! This extensively renovated residence offers four levels of living space. The main floor has the flexibility of an office, formal living room, dining room and bright white kitchen with counter seating that opens up to a family room w/ gas fireplace and direct access to the fenced-in side yard. Other conveniences include half bath and mudroom off the 2-car garage w/ Tesla charger. On the second floor, a primary suite complete w/ sitting area, walk-in, and a renovated 5-piece bathroom. Three additional bedrooms, a laundry room and full bath complete this floor. The top level was thoughtfully finished to accommodate another office w/ built-ins and guest bedroom featuring its own half bath. The finished basement is the perfect place for family fun and a home gym. Meticulous home filled with natural light, hardwood floors, built-ins and closet systems throughout. Oh so close to Broadmeadow Elementary and Hersey T stop!"

7 Tudor Rd.

- The house is 4,200 ft², making it too large for a typical 10,000 ft² lot; it instead requires an 11,000 ft² lot.
- There are many lots of this size in Needham. Therefore, larger new construction will hardly be banned.
- Once again, the finished & usable third floor and basement are present.







Card/Building:	1
Stories:	2
Condition:	2 - VERY GOOD
Grade:	A - VERY GOOD/EXCELLENT
CDU:	EX - EXCELLENT
Exterior Wall:	FB - FRAME-CLAPBD
Style:	CL - COLONIAL
Year Built:	1996
Effective Year:	2012
Square Feet of Living Area:	2606
Total Rooms:	10
Bedrooms:	5
Full Baths:	2
Half Baths:	2
Additional Fixtures:	1
Roofing Material:	AS - ASPHALT-SHNG
Heating:	C - HOT WATER - AC
Fuel Type:	O - OIL
Dwelling Value:	\$720,900

256 Dedham Ave.

"Step into luxury living at this exquisite
Needham property, perfectly situated in a prime
location! Boasting 4 bedrooms and 3.5
bathrooms, this beautiful home harmonizes
comfort with sophistication through its spacious
layout and upscale amenities. The living room
impresses with high ceilings and a cozy
fireplace, perfect for gatherings. The chefinspired kitchen features a central island and
flows seamlessly to the deck. Retreat to the
luxurious primary bedroom with an ensuite
bath and walk-in closet. The finished basement
with a full bath offers versatile living space. Step
outside and discover your own private oasis in
the expansive backyard. Roof has been replaced
in 2019 provides peace of mind. Conveniently
located near schools, parks, shops, and major
commuter routes, close proximity to Needham
Center and several train stations. Don't miss the
opportunity to own this home!" opportunity to own this home!"



256 Dedham Ave.

- The house is listed at 3,691 ft² or very close to a median-sized house with the new policy.
- There is active demand for these kind of houses at a current price of \$1.5 million or above.
- The house fits much more naturally into its environment and balanced with abutting parcels.
- The house was built in 1997 the lot size is 12,000 ft², if this had been built in the current market, it would have been mich larger with more disruption to the local neighborhood.

			Condition:	2 - VERY GOOD
			Grade:	B+ - GOOD/VERY GOOD
			CDU:	VG - VERY GOOD
			Exterior Wall:	FB - FRAME-CLAPBD
			Style:	CL - COLONIAL
Sale Date (D/M/Y)	Book/Page	Sale Price	Year Built:	1997
20.07.2015	22251 462	#047 F00	Effective Year:	2000
29-07-2015	33351-462	\$947,500	Square Feet of Living Area:	3032
21-09-2010	28049-544	\$755,000	Total Rooms:	8
22.02.2007	24642 202	+770,000	Bedrooms:	4
23-03-2007	24643-282	\$770,000	Full Baths:	3
02-05-2001	14991-390	\$675,000	Half Baths:	1
			Additional Fixtures:	3
17-04-1998	12436-61	\$450,000	Roofing Material:	AS - ASPHALT-SHNG
04-06-1997	11841-667	\$440,000	Heating:	C - HOT WATER - AC
01001337	11011 007	φ110,000	Fuel Type:	O - OIL
			Dwelling Value:	\$572,100
			•	

Card/Building



256 Dedham Ave.





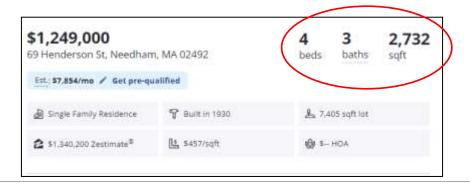


- Compare its size and how it fits in with other houses in the neighborhood.
- Once again, clear signs that basements are fully-finished and meant for living space.



69 Henderson St.





"Set on well-manicured grounds in a sought-after neighborhood, this Bungalow offers bright, open living spaces. Highlights include a modern kitchen with stainless steel appliances and granite countertops, a living room with a wood-burning fireplace, four bedrooms, and two and one-half bathrooms. The four bedrooms span over three levels; first level has two bedrooms, lower level has 1 bedroom, upper level has 1 bedroom. A beautiful staircase leads to the lower level with direct access to the backyard. For outdoor enjoyment, the expansive deck overlooking the fenced-in yard, provides wonderful space for al fresco dining. A myriad of home improvements includes the bathrooms, windows, electric and plumbing, and roof. This property is in an ideal location, close to town center, shops, and train station."

69 Henderson St.

- Older houses (1930 here) can still be maintained and renovated to a modern and desirable degree. This house is listed over \$1.2 million.
- Clearly, the basement space is renovated to be used for full-time occupancy and its floor area is used as part of home/property value.
- This property is in the bottom 10% of size for SRB lots. Without counting basements or 3rd floors, a new house could be close to 5,000 ft².





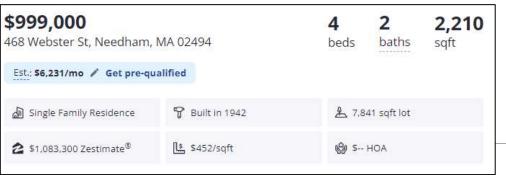




Sale Date (D/M/Y)	Book/Page	Sale Price	Condition: Grade:	2 - VERY GOOD A - VERY GOOD/EXCELLENT
06-08-2021 17-11-2020		\$1,030,000 \$600,000	CDU: Exterior Wail: Style:	P ABOVE AVERAGE AV - ALUMNM-VINYL BN - COTTGE-BNGLW
02-07-2007	24957-211	\$459,100	Year Built: Effective Year:	1930 2010
05-07-2001 16-05-1997		\$\$416,000	Square Feet of Living Area: Total Rooms: Bedrooms: Full Baths:	1726 6 4

468 Webster St.





"Builders and rehab-ers take notice!!

This classic vintage Cape is awaiting a new family to be fully updated or rebuilt. Two bedrooms up and two on the main level allow for flexible floor plan and a great condo alternative if you are ready for a project! Additional space is available for kitchen expansion in the back porch. And the location is prime! Super easy access to Mitchell School, Needham High School, the shops and restaurants of The Heights, the commuter rail station, and all commuter. commuter rail station, and all commuter routes. Please do not walk the lot without agent."

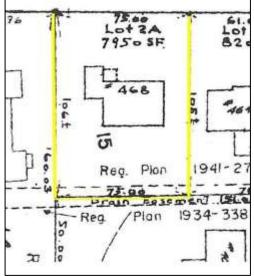
468 Webster St.

- Sadly, the house is not even marketing towards end-users.
- The lot is just 7,841 ft² it could potentially host a 5,000 ft² house + 600 ft² garage under current rules.
- It will be a very tight fit to put a new large house here.
- The original owner will make an outstanding return vs. the original price, even without the developer premium.
- The previous owner did not sell the house as a development property – why should this be the case now?

Sale Date (D/M/Y)	Book/Page	Sale Price
31-08-2023	41390-199	\$1
09-07-1971	4751-25	\$33,500

Card/Building:	1
Stories:	1.5
Condition:	4 - ABOVE AVERAGE
Grade:	C - AVERAGE
CDU:	P ABOVE AVERAGE
Exterior Wall:	AV - ALUMNM-VINYL
Style:	CP - CAPECOD
Year Built:	1942
Effective Year:	1999
Square Feet of Living Area:	1326
Total Rooms:	6
Bedrooms:	4
Full Baths:	2
······	-





468 Webster St.

- The result would be not only the loss of small housing stock, but it would be very close to other lots and the risk of drainage and flooding is a clear concern.
- The adjacent house was already torn-down and a large house built – this would mark a massive transformation of this stretch of street.





13 Plymouth Rd.

"Highly sought-after "ladder streets" close to Needham Center. Welcome home to this 3 Bed, 1.5 Bath updated Colonial that seamlessly blends timeless elegance with modern comfort. Enjoy the changing seasons from the enclosed front porch or gather around the wood-burning fireplace in the living room, accentuated by built-in. The dining room and window-seat storage, sets the stage for memorable gatherings. An updated eat-in kitchen w/ peninsula boasts new cabinets, counter tops, ss appliances and heated floors w/ access to the back yard. The second floor has 3 bedrooms, full bath that has been recently renovated with new tub/shower, vanity, toilet and heated floors. The LL offers 2 finished rooms, Ideal for a family room/playroom. The separate office space offers plenty of privacy. This home boasts refinished hardwood floors, recessed lighting, gas heat, and cooking. Recent updates include gas heating system, electrical, water heater, kitchen & bathrooms. This is a must see!!"





13 Plymouth Rd.







- Finished basement space
- Smaller house to meet need for smaller single detached residence demand; asking price is still over \$1.1 million
- Could still be expanded by around 1,000 ft² even on small (<7,000 ft²) lot.

A Tale of Three Properties



ADJACENT LOTS ON CENTRAL AVE. SHOW DIFFERENT APPROACHES TO RESIDENTIAL LOTS FOR AN EVOLVING NEEDHAM.

TABLE OF CONTENTS

- What appears to have been a typical 1960s split level.
- Significant mature tree cover.
- The lot is 0.39 acres, meaning even a house of 6,110 ft² would be permitted.
- This means with the by-law change, the house is still likely a teardown candidate. Without a change, it is fait accompli.
- The house was demolished three years ago to make way for large house construction.



- Tree removal and significant alteration of terrain.
- As of Mar 10 2024, the lot is still vacant.
- For at least three years a family could have been living here at a lower price point and without disturbing the environment.
- Needham's residential zoning policy has resulted in a net loss of 1 house, of which the house was around median size.



- The neighboring lot was clearly of very similar development, with a similar house.
- Instead, an addition was done in 2019.

Permits

Permit #:

120131174

120190384

120200053







• The exterior was redone and more interior space was added to the rear of the house. The house at 936 Central Ave. was still there at the time.

- Same style of house, similar property size, completely different outcome.
- One has resulted in a loss of housing, another has modernized a median unit of Needham housing into a new era.
- *While not an issue here, one can understand how this type of development in denser neighborhoods can lead to water drainage issues.



- The next lot down was previously a small gas station/auto garage for many years. This type of small/isolated commercial is very unusual, but not unique along Needham's major avenues like Great Plain, Central, South, etc.
- There was a large residential building in the rear of the lot.



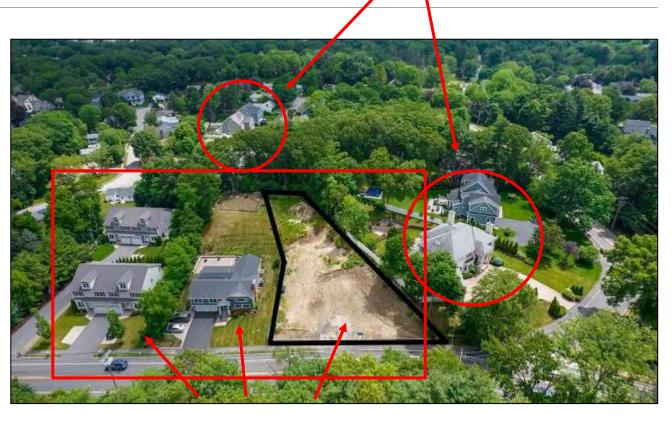
- The station/garage and residential building were demolished and the lot cleared.
- In its place, two two-unit structures were built (920, 922, 924, 926 Central Ave.)
- This represents a net gain of four slightly above median houses, with a loss of one larger house.



"ATTN BUILDERS!! Build-ready lot for sale in desirable Needham school district. Lot has been cleared and was previously permitted and approved for construction of a 6,000+ SF home.
Convenient location features sidewalk-lined streets, walkable to Volante Farms, downtown Needham, and the new Sunita L. Williams School!

Site survey, house plans, and design completed and willing to share."

Bonus: Distinctive holes in tree cover in new development.



One area has four units of housing, one has a right-sized single house with large yard, and the other is clear cut and vacant.

Contact

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jsmatthews1988@gmail.com