

# MASTER PLAN

## EXECUTIVE SUMMARY

### **Introduction**

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The Athol Master Plan is a long-range planning document designed to guide development in Athol in a way that supports its residents' vision for the future. The Master Plan is a comprehensive report that examines and evaluates many characteristics of Athol, including natural resources and open space, community facilities and services, housing, historic and scenic resources, economic development, transportation, capital improvements, and land use and zoning. The examination of these topics during the Master Planning process over the past two years included the inventorying and mapping of Athol's resources, analysis of these resources and potential issues and threats, and the development of recommendations and strategies that will best support Athol's goals and vision. A key aspect of the Master Planning process was the involvement by Athol residents. This Master Plan was created by and for the citizens of Athol, and residents played an important role in developing each section of the Master Plan and its recommendations. Close to fifty Athol residents served on the Master Planning Committee and Subcommittees, and others participated in the planning process through their review of the draft Master Plan document, and their involvement and comments at public meetings.

The purpose of this Executive Summary is to present highlights of the Athol Master Plan developed by residents and town officials. The Master Plan is organized into eight main chapters, each of which discusses one aspect of the community's resources and infrastructure. For each topic, the Executive Summary presents selected main goals, key findings of the inventory and analysis, and selected recommendations. The goals and recommendations for each section were developed by the Master Planning Committee members and other Master Planning process participants.

### **Natural Resources and Open Space**

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#### **Main Goals**

- To maintain, improve, and protect Athol's natural resources, including lakes, streams, wetlands, public water supplies, forests, farmland, and wildlife and their habitat areas.
- To preserve and enhance public access to significant natural resource and open space areas.

## Key Findings

- Overall, 84% of Athol's land area consists of forests, farmland, wetlands, or surface waters. Forestland is the Town's predominant land use, accounting for 76% of the total land area. Together, developed land uses, including residential, commercial, and industrial development, cover 15% of the Town.
- Between 1971 and 1999, Athol lost 527 acres of forestland and 219 acres of pasture and cropland. During the same period, 652 acres were converted to residential uses.
- Close to 3,700 acres of land in Athol (17% of the Town's total land area) are permanently protected from development. In addition, there are 365 acres with limited protection from development based on their town ownership or use for railroad purposes, and 3,092 acres with temporary protection from development due to their landowners' participation in the State's Chapter 61, 61A, and 61B tax-abatement programs. Athol has the right of first refusal to purchase Chapter 61, 61A, and 61B properties when they are sold for conversion to development, and can use this tool to permanently protect that land which it has identified as important to preserve as open space.
- Athol has almost 13,800 acres of prime forestland soils and 1,700 acres of prime agricultural soils. Overall, 27% of the prime forestland acreage and 10% of the prime farmland acreage is permanently protected from development.
- The Millers River and Tully Rivers have a Class B designation for water quality. A Class B designation is intended to mean that the river is suitable for swimming and fish consumption. However, due to the rivers' level of PCBs, mercury, and other heavy metals, there is an advisory against consuming fish from the rivers. In addition, the 10.5-mile section of the East Branch of the Tully River from Tully Brook and Falls Brook to the West Branch of the Tully River in Athol Center has been shown to be "non-supporting" for aquatic life, meaning that this river segment has a low survival rate for certain fish species.
- Athol has four primary aquifers and two reservoirs identified for public water supplies. Two of the aquifers and both reservoirs are not currently used to provide public drinking water, but could support future water demand or provide an emergency supply for water. It is important to limit land uses within the aquifer recharge areas to protect the current and future public water supplies from hazardous waste spills and to preserve drinking water quality.

- Athol provides habitat for a number of wildlife species that are endangered or considered to be of special concern by the Massachusetts Natural Heritage and Endangered Species Program. These species include the sharp-shinned hawk and sedge wren, the spotted turtle and wood turtle, the triangle floater and squawfoot (mussels), the bridle shiner, the four-toed salamander and Jefferson salamander, the spadefoot toad, the elderberry long horn beetle, and three types of dragonflies (the brook snaketail, New England bluet, and spring blue darner). These species all play a crucial role in Athol's ecosystem, and protecting their habitats should be a top priority.

### **Selected Recommendations**

- Work with regional conservation land trusts to permanently protect open space, forestland, and farmland parcels that have been identified as important to preserve from development. Focus open space conservation efforts on parcels along the proposed Millers River Greenway for recreational activities and wildlife conservation.
- Identify potential future public water supplies and their recharge areas. Delineate Zone II boundaries for these potential water sources and expand the Groundwater Protection Overlay District to encompass these areas.
- Develop an incentive program for brownfields redevelopment, to encourage the cleanup and reuse of currently vacant or underutilized developed properties to protect water supplies and reduce the need to develop open space.

## **Community Facilities and Services**

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### **Main Goals**

- To protect both the quality and quantity of public and private drinking supplies.
- To manage waste using an integrated management system that includes waste reduction, recycling, composting, and appropriate disposal techniques, particularly for hazardous waste.
- To provide environmentally sound wastewater treatment services while supporting existing development patterns.
- To improve the Town's existing recreational resources and plan for the future recreational needs of all Athol residents.

## **Key Findings**

- The public water supply for the central area of Athol comes from the three new wells in the Tully Well Field. These wells could support additional residential growth as well as some industrial growth depending on the level of water consumption needed. The wells' average daily withdrawal is currently 81% of the authorized capacity of 1.04 million gallons per day.
- The aquifer recharge area for the Tully Well Field is under developed areas and can be impacted by hazardous materials spills. Accordingly, special care should be taken to avoid new development that uses, generates, or stores significant quantities of hazardous materials. In addition, existing businesses and residents in the recharge area should be encouraged to use Best Management Practices to protect drinking water quality.
- The Town's turn of the century water distribution system requires upgrading to prevent water losses and to provide adequate pressure for fire protection.
- The Athol's wastewater treatment plant is currently operating at approximately 82% of capacity; the plant's capacity is 1.75 million gallons of wastewater per day. The Massachusetts Department of Environmental Protection typically requires communities to initiate facility expansion plans when they reach 80% of capacity.
- Athol's antiquated wastewater collection system is experiencing infiltration and inflow problems that result in groundwater and stormwater entering the sewer system and contribute to the hydraulic loading of the wastewater treatment plant.
- Athol does not currently provide solid waste disposal services for its residents or institutions. Each resident and business is responsible for contracting with a private hauler to handle trash and recycling. The Town sponsors hazardous waste disposal days once or twice a year at the Department of Public Works garage.
- Respondents to the Open Space survey conducted as part of the Athol Open Space and Recreation Plan indicated support for improving Athol's recreational facilities and programs. Survey respondents sought the construction of improved sidewalks for walking and jogging, the creation of multi-use recreational trails, and the establishment of neighborhood parks and gardens. Many respondents said they would also like to see more youth programs and activities, concerts, holiday events, drama productions, and nature outings.

## **Selected Recommendations**

- Protect existing water supplies through the implementation of the Overlay Groundwater Protection District Bylaw.
- Identify specific Best Management Practices and create a public education pamphlet to distribute to businesses and residents located in the aquifer recharge areas to prevent hazardous materials spills and contamination.

- Identify improvements that are needed in the water distribution and wastewater treatment systems and plan for future expenditures through the Capital Improvement Program.
- Limit the expansion of water and sewer lines to areas where the Town wishes to encourage growth, consistent with the findings of the Master Plan.
- Evaluate the costs and benefits of joining a regional solid waste district such as the Franklin County Solid Waste Management District.
- Develop new and expand existing multi-use recreational trails connecting Athol's open space, natural, historic, and cultural resources to its residential areas.
- Identify and acquire land parcels to improve public access to the Millers River for recreational activities.

## **Housing**

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### **Main Goals**

- To encourage a mix of housing types, densities, ownership patterns, and prices to serve diverse households while maintaining the community's character.
- To balance residential development with the provision of municipal services and the protection of natural resources.

### **Key Findings**

- In 2000, Athol had 4,824 housing units. Overall, 65% of the housing units are occupied by owners, 28% by renters, and 7% are vacant or have only seasonal residents.
- Housing prices in Athol have been increasing since 1996 and this increase has recently accelerated. In 2000, the average sales price for a single-family home was \$75,000 (141 homes sold). In 2001, the average sales price was \$90,100 (172 homes sold), an increase of 20% in one year.
- Though housing in Athol has traditionally been affordable for many residents, as seen in the high homeownership rate, housing in Athol is not as affordable for low-income residents. Housing is generally considered affordable when households spend no more than 30% of their income on housing costs. In 1990, 637 Athol households with incomes under \$20,000 spent at least 35% of their incomes on housing, and were cost-burdened by their housing expenditures.
- Within the Town of Athol, there are 130 units of public or subsidized housing specifically for the elderly and the handicapped. The Athol Housing Authority owns 77 of these units, and the remainder are located in the privately-managed Pequoig

House apartments. The Athol Housing Authority reports that there is at least a six-month wait for its elderly housing units. By 2010, it is projected that Athol will have 1,400 residents ages 65 and over, 300 of whom will be 85 or over. It is important that the Town work to expand its supply of senior housing to meet the demand of its current and future elderly population.

- Low-income families with young children can also have difficulty finding adequate housing. The Athol Housing Authority reports that there is a 1-2 year wait for residents seeking placement in its family housing units. In addition, low-income families are more apt to seek housing in older homes, where it is generally more affordable, but where lead paint exposure can potentially be more of an issue.
- No building permits for new multi-unit housing structures were issued by the Town between July 1989 and July 2002. All new construction permits issued during that period were for single-family homes. During the past few decades, most new residential development has taken place outside of the Town center and in the more rural sections of Athol. The residents in these outlying areas have less access to public services such as transit, and the cost for the Town to provide municipal services, such as police and fire protection, road maintenance, snow removal, and school transportation, to these areas is greater due to the lower density of development and these areas' distance from the Town center.

### **Selected Recommendations**

- Encourage the development of more small-scale rental housing, especially housing that would be suitable for young families or elderly residents. Consider working with the Athol Housing Authority to establish new elderly housing for Athol that would give priority to Athol residents and that would contribute to Athol's affordable housing supply.
- Promote infill housing development in and near the Town center. Support and initiate grants for the rehabilitation of vacant or underutilized downtown buildings for residential uses.
- Consider establishing cluster zoning in rural areas to protect open space and natural resources and to provide lower cost single-family housing, given the smaller lot sizes associated with this type of development.
- Consider other actions that will help balance residential growth with the provision of municipal services and the protection of natural resources, such as creating a Phased Growth Bylaw and limiting future water and sewer line expansions to areas where the town wishes to encourage growth.

## **Historic and Scenic Resources**

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### **Main Goal**

- To identify, promote, and protect Athol's historic and scenic resources including its buildings, sites, and landscapes.

### **Key Findings**

- The current Massachusetts Historical Commission (MHC) listing of Athol's historic resources contains 180 of the Town's historic structures and sites. There is a need to review, update and complete this listing, as well as expand it to include additional structures and sites. Some buildings have been destroyed or significantly altered since their inclusion in the inventory. It is important to identify which of the documented historic resources still maintain most of their historic character and features so that they can be the focus of current and future preservation and protection efforts.
- The Millers River is what first attracted indigenous people and then settlers to Athol, and it has played an important role in the Town's history and development ever since. The Millers River was fished by Native Americans more than 300 years ago, and in the late 1700s, settlers first harnessed the river's energy for industrial power. Use of the river increased through the industrial era as available waterpower led to the development of a significant manufacturing base, and creation of a major downtown center. Rail service began along the banks of the river beginning in 1848. The Mohawk Trail, initially a footpath along the banks of the Millers River, has expanded over time and is now a highway (Route 2/2A) with thousands of travelers using it daily on their journeys through the region. These travelers experience the region's past through its historic landscapes and viewsheds, including those in the highlands over downtown Athol and those along the Millers River. It is important that the character of Athol's significant historic landscapes be protected and preserved.
- The Athol History Trail has been an important and successful way to promote Athol's history and educate people about the Town's beginning days. More could be done to increase public awareness of the Town's other aspects of its history, including its industrial history, and its other historic and scenic resources. Creating brochures, establishing an internet web site, and other marketing efforts to promote heritage tourism in Athol and the surrounding region could help to highlight these assets and the importance of protecting them.

### **Selected Recommendations**

- Review, update and complete the current Athol Historical Commission inventory of historic sites and structures. Consider expanding the inventory to include additional historic structures, sites, streetscapes, and landscapes of significance. Apply to the Massachusetts Historical Commission for a Planning Survey Grant to help with the inventory update and review.

- Determine which of Athol's identified historic resources still contain most of their historic elements and character, and target those historic structures and sites in preservation and protection efforts.
- Explore ways to revitalize and promote the Athol Historical Commission and Athol Historical Society to help these organizations attract additional members.
- Consider creating National Historic Districts in the Town's most historically intact and significant areas, including the Uptown Common and the Downtown Village area along lower Main Street, The creation of National Historic Districts could help generate tourism as well as new tourist-related commercial activity and could help protect Athol's historic and scenic assets from decline by promoting them.

## **Economic Development**

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### **Main Goals**

- To support and encourage new commercial and industrial businesses that will help diversify Athol's current economic strengths and that will provide stable full-time jobs with good wages.
- To provide an environment in which local companies can succeed and expand.
- To promote the vitality of the downtown area.

### **Key Findings**

- Between 1990 and 2000, Athol's labor force declined 18%, from 5,258 to 4,299. In 2000, the unemployment rate for Athol was 4.4%, compared to an unemployment rate of 2.6% for the State overall.
- Most of the people working in Athol live close by, with 59% of workers that are employed in Athol also living there. Another 18% of the workers live in Orange, and 15% live elsewhere in Franklin or Worcester Counties.
- Three-quarters (75%) of Athol residents aged 25 and over has completed high school, and 12% have completed a four-year college. These levels are lower than the Statewide averages of 80% for high school completion and 27% for college completion.
- According to 1990 U.S. Census data, Athol has a lower per capita income, median household and median family income than Worcester County and Massachusetts overall. Athol also has more people living in households with incomes below the poverty level, 13%, compared to 9% for Worcester County and for the State.
- In 1996, the manufacturing sector provided 36% of the total jobs in Athol, compared to 23% of the employment in Worcester County, and 17% of the employment in the

State overall. However, in recent years, the number of manufacturing jobs in Athol has declined significantly. Between 1986 and 1999, the number of manufacturing jobs in the Town declined by 20%, from 1,708 jobs to 1,355.

- According to a telephone survey conducted by the Franklin Regional Council of Governments in 2001, 26 major employers with at least 20 full-time employees provide 76% of the jobs in Athol.
- Between 1990 and 1996, growth industries in Athol included agriculture, government, and the Transportation, Communication, and Public Utilities (TCPU) sectors. The TCPU sector is also a growth industry for the State. The agriculture/forestry, TCPU, and services sectors could provide future employment and growth opportunities for Athol, particularly if the infrastructure is there to support them.

### **Selected Recommendations**

- Support local business development, including micro-scale and home businesses, to diversify the Town's economic base and reduce the reliance on a few major employers.
- Encourage new tourism-related businesses to promote the Town's and region's recreational, historic, and scenic resources and opportunities.
- Promote the diversification of Athol's economy by encouraging the development of new businesses in the services, TCPU (Transportation, Communications, and Public Utilities) and agriculture/forestry sectors, in part to support and complement existing businesses activities.
- Support the future growth of current businesses by assessing and addressing their anticipated future infrastructure needs, including water, sewer, transportation, and telecommunications.
- Identify which technical skills are most in demand by Athol employers, and develop more opportunities and programs for residents to develop these skills.
- Encourage the rehabilitation of vacant or underutilized buildings, particularly in the downtown, for commercial and industrial uses, or mixed uses with commercial businesses and apartments. Promote the development of a small business incubator and training center in one of the rehabilitated spaces.
- Evaluate the feasibility of developing a new Industrial Park for commercial and industrial businesses, and suggest potential locations for such development. The designation of potential development site should build upon the work that has already been completed by the Town's Industrial Park Committee and its analysis that identified three primary potential new economic development sites.

## **Transportation**

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### **Main Goals**

- To improve traffic patterns and safety at key locations.
- To maintain and expand transportation choices for Athol residents.
- To continue to oversee and support safety improvements along the Route 2 corridor.

### **Key Findings**

- Route 2 is the primary link between the region and points east and the Connecticut River Valley to the west. Regional economic and population growth over the past two decades has highlighted the need for improvements to Route 2, and the Route 2 roadway has immediate safety issues and future capacity concerns. Some solutions are short-term safety related projects that can be implemented with relative ease. Other remedies are long-term solutions that will require extensive engineering design, and inter-regional and inter-agency cooperation.
- The Regional Pavement Management System (PMS) developed by the Montachusett Regional Planning Commission surveyed 29.3 miles of federal-aid eligible roadways in Athol during 1997-1998. The survey identified 20.2 miles of roadways that potentially needed improvements or repairs. Since that time, the Athol Department of Public Works (DPW) has done some repair and improvement work on a number of roadways, including Pleasant Street. Also, a Main Street widening and improvement project is due to go out to bid in 2003. Pavement and sidewalk management continue to be priorities for the DPW, though in a period of restricted state budgets, funding for improvements may be scarce. Implementing a local Pavement Management System could help the town optimize its street maintenance budget and assist the DPW in extending the life of the roads under its jurisdiction.
- Within Athol, the greatest number of vehicle crashes in the last nine years have occurred along Main Street (435 crashes total) and South Main Street (240 crashes). The number of crashes on these two roadways is related to their high traffic volumes. For example, the total daily traffic volume on Main Street was 13,500 in 2001. The most hazardous intersections in Athol during the 1993-2001 period were Main Street and Exchange Street (ten crashes), Main Street and Crescent Street (seven crashes), and South Main Street and Bickford Drive (seven crashes).
- Athol residents have expressed a need for additional on-street and off-street parking in the downtown area. There is concern, for example, that downtown employees use the on-street metered spaces along Main Street which are then unavailable for visitors and downtown business patrons.
- Four bridges in Athol have been rated by MassHighway as being structurally deficient and five other bridges have been rated as functionally obsolete. These

bridges, which include three bridges on Route 2A and three on Route 2, should be a priority for bridge improvement projects funded through MassHighway.

- The G-Link fixed-route transit service, which runs along Route 2/2A between Greenfield and Gardner, provides an important service for Athol residents. Begun in 1999, the service now has close to 14,000 riders per month. The G-Link service is supplemented by Community Transit Services, which provides weekday demand-response service for all Athol and Orange residents, and weekend work-related transportation. Currently, CTS serves approximately 2,600 riders per month.

### **Selected Recommendations**

- Consider developing a local Pavement Management System (PMS) to assess pavement conditions and to plan for future needed maintenance and repairs in a cost-effective manner.
- Conduct further analysis of vehicle crash data for Main Street to determine patterns and causes. Incorporate crash mitigation ideas into the design of the Main Street Improvement Project.
- Continue Town support for Route 2 improvements and participation on the Route 2 Task Force, to plan for future Route 2 improvements such as the redesign of the South Athol Road interchange.
- Work cooperatively with other communities in the North Quabbin Region to address regional transportation issues, particularly regional transit services. Work with transit providers, such as the Franklin Regional Transit Authority (FRTA) and Community Transit Services (CTS), to analyze the area's transportation needs and the demand for added transit services. Explore financing options for expanding services and for supporting existing CTS and FRTA services for which long-term future financing is not yet secure.

## **Capital Improvement Program**

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### **Main Goal**

- To identify, prioritize, and coordinate major planning, design, acquisition, renovation, and construction projects, which the town is planning to undertake during the next five years.

### **Key Findings**

- The Athol Town Charter, adopted at the annual Town Meeting in the spring of 2002, created a Capital Improvement Program (CIP) and CIP Committee.
- The CIP Committee asked all municipal departments to identify and submit a list of anticipated CIP requests over the next five years. Requests for CIP funding were

submitted by the following departments: Assessors, Public Works, Library, Fire, Police, Treasure, and the Council on Aging.

- Overall, over 120 project requests, totaling \$14.7 million, were submitted to the CIP Committee. For FY 2003, which began July 2002, only \$946,235 worth of CIP projects were funded. The largest capital expenditures requested were related to road, water, and sewer improvements.
- There are potential inconsistencies between the Capital Improvement Program and the other chapters in the Master Plan. It is important that potential inconsistencies be addressed and corrected during the implementation of the Master Plan and subsequent updates.

### **Selected Recommendations**

- Update the Capital Improvement Plan annually, and realistically plan future capital expenditures for the next five-year period.
- Institute an ongoing municipal vehicle replacement program as part of the Capital Improvement Program
- Ensure that the proposed projects in the Capital Improvement Plan do not create any potential conflicts with the goals and recommendations in the various sections of the Master Plan. If potential conflicts are identified, the CIP Committee and Town staff should update the Capital Improvement Plan and the Master Plan to address and correct them.

## **Land Use and Zoning**

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### **Main Goals**

- To encourage commercial and industrial uses to locate in appropriate areas in Town as defined by zoning, and to promote more small-scale and home-based businesses.
- To protect the Town's natural resources and open space areas through appropriate zoning and non-zoning measures.

### **Key Findings**

- Between 1971 and 1999, the amount of developed land in Athol grew by 28% (750 acres), and the amount of residential land specifically increased by 35% (652 acres). Large lot residential development has been the dominant pattern of land conversion in Athol in recent years, and it appears that this trend is likely to continue. For example, between July 2001 and June 2002, three new subdivisions, totaling 43 housing units, were approved by the town with 44,000 square foot minimum lot sizes. Prior to this year, there had been no subdivisions requested in Athol for over a decade.

- Athol presently has seven primary zoning districts, including three residential districts, two mixed residential and commercial districts, and two commercial/industrial districts. The largest district geographically is the Rural Single-Family Residential (RC) District, which encompasses close to 90% of Athol's town land area. Athol also has two overlay districts, the Flood Plain District, and the Groundwater Protection District, designed to protect its water resources.
- The American Farmland Trust (AFT) and Southern New England Forest Consortium (SNEFC) have studied the cost of municipal services ((i.e. schools, fire and police protection, road maintenance) in almost 60 communities in the Northeast over the past decade. In these studies, AFT and SNEFC have evaluated the cost of municipal services relative to the property tax revenues for different land uses. The studies have found that residential uses generally cost towns more than the uses create in property tax revenues, and commercial/industrial and open space uses cost towns less than their taxes. For example, the AFT study of Deerfield in 1992 estimated that for each dollar generated by property tax revenues for residential, commercial/industrial, and open space uses, the cost of town services was \$1.16, \$0.38, and \$0.29 respectively.
- The analysis of the Town's buildout potential indicates that significantly more residential and commercial/industrial development could occur in Athol under the current zoning, than presently exists. The buildout analysis estimates that with the current zoning districts, over 1.4 million square footage of commercial/industrial space and close to 11,557 new dwelling units could potentially be constructed. These additional residences could increase the Town's population by over 28,000 people, including more than 5,300 new schoolchildren. The buildout analysis estimates that this new population could create a demand for over 2.1 millions gallons of water daily, and produce close to 10,287 tons of non-recycled solid waste per year. This level of new development would both overburden the Town's water supply and greatly increase the cost of municipal services.
- Between FY 1995 and FY 2001, the average single-family tax bill in Athol increased by almost 50%. Rising tax rates are often related to residential growth and increased municipal costs due to higher demand for municipal services. As the Town works to encourage new economic growth, it will be essential for the community to promote economic development in a way that is sustainable from both a fiscal standpoint and an environmental standpoint. Such economic development could create jobs and could also complement other Town objectives, including the preservation and promotion of Athol's natural, scenic, and historic assets.

### **Selected Recommendations**

- Limit the expansion of water and sewer infrastructure to the areas where the Town wishes to encourage growth, consistent with the findings of the Master Plan.
- Protect existing water supplies through the implementation of the Groundwater Protection District Bylaw. Identify future potential public water supplies and have Zone II areas delineated for these water resources. Expand the Groundwater Protection District to encompass these areas.

- Review the current zoning district boundaries and consider revising them to reflect past sewer and water system extensions and community interest in creating additional areas for future commercial and industrial development.
- Consider increasing the minimum lot size in the Rural Single-Family Residential (RC) District to two acres to help preserve the Town's open spaces and rural character.
- Review the current Use Regulations Table in the Athol Zoning Bylaws and consider updating and expanding the listed uses.
- Consider creating a Site Plan Review process to review future development proposals before they can proceed. A Site Plan Review process can help ensure that new development projects are compatible with existing neighborhoods and can help minimize their potential impacts on the Town's natural and scenic assets.
- Consider developing a Cluster Development (Conservation Development) Bylaw, which would encourage developers to protect open space in exchange for reducing the infrastructure costs of their projects.
- Consider creating a Phased Growth Bylaw to promote a phased buildout of undeveloped lots over a number of years, to help balance residential growth with resource protection, and to allow for a gradual expansion of municipal services to meet increased demand due to growth.